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## CURRENT MEMBERS DON'T LET YOUR MEMBERSHIP EXPIRE!

### 2015 Memberships expire December 31, 2015

2015 renewal invoices will be set up on CREWbiz™ in early November and as soon as they are ready, an email will be sent to all members. Please follow the instructions to renew your membership promptly so no benefits are missed!

You will be directed to renew on CREW Network's site, using your CREWbiz™ account. If you haven't completed your CREWbiz™ profile, please do so today! Visit: [www.crewnetwork.org/CrewBizProfile.aspx](http://www.crewnetwork.org/CrewBizProfile.aspx)

Your timely renewal ensures:

- 12 months of face-to-face networking opportunities at affordable prices
- Access to CREWbiz™, CREW Network's online directory and networking tool
- Access to CREW Network's Career Center
- Exclusive CREW Network webinars & teleconferences
- Industry Research White Papers
- Online Connections Groups
- CREW Network Deal Room database
- Invitations to member only events
- Discounted member rates to all CREW San Diego networking mixers, educational programs and special events
- Discounted registration rates to CREW Network's Annual Convention and Leadership Summits
- ...and more!

**Remember, there are no cold calls when you are a CREW member.**

**YOU WON'T WANT TO MISS OUT!**

For more information contact [Jill Winchell](mailto:jill.winchell@winchelldesign.com), 2015 VP of Membership, by email [jwinchell@cox.net](mailto:jwinchell@cox.net) or phone 619.933.1656

## PRESIDENT'S MESSAGE



**Lori Ann Stevens**

Perhaps it is the very specific smell of fall when the wind blows, or the taste of a Pumpkin Spice Latte, or the excitement of wearing boots again; but Fall is most certainly my favorite season of the year!

Fall symbolizes a time of bittersweet memories of summer with family, friends, days at the beach, backyard BBQ's, road trips, twilight golf outings, sunsets with wine and sweethearts and two three-day weekends to bookend the season.

As we embark on another season, I would be remiss if I did not fondly and proudly reflect on the accomplishments of CREW San Diego this summer...

Our summer began with a Sponsorship event at our very own Lynn LaChapelle's Winery, Domaine Artefact, in Escondido. Although it is easy to get to, you feel like you are on vacation in Napa and the wines are equally pleasing to the pallet.

We then used our summer glows and sun-kissed skin for our first annual Headshots and Happy Hour. This sold-out event allowed our members to have a professional headshot photographed and substantiated the fact that are members are both SMART AND GORGEOUS!

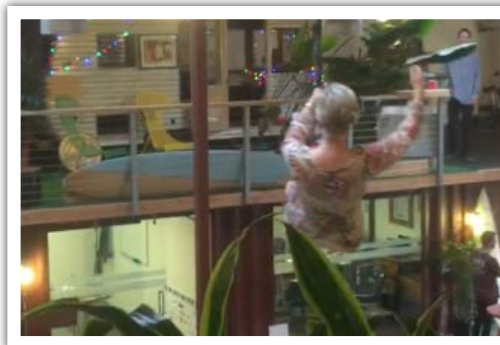
Lastly, CREW threw a summer party that had some of us "sailing through the air" at our very



Lynn LaChapelle's Winery, Domaine Artefact in Escondido.

own sponsor, Burger Construction's Office. This summer bash included fantastic music by Psuedo, our local CRE band, and even a brief solo by VP of Special Events, Bree Wong.

As the days get shorter and the nights get cooler, please take time to appreciate all the blessings in your life and in the words of Winston S. Churchill *"We make a living by what we get. We make a life by what we give."* ■



## Stay Connected

JOIN CREW SAN DIEGO IN NOVEMBER 2015 AND RECEIVE 14 MONTHS OF MEMBERSHIP BENEFITS

Apply for your membership today!

## 2015 BOARD OF DIRECTORS

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Lori Ann Stevens  
Turner Construction  
[email](#)

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1st VP Membership  
Jill Winchell  
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2nd VP Sponsorship  
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President  
Jennifer Shumaker  
Douglas Allred  
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Chapter  
Administrator  
Sharon McCorkle  
[email](#)

## CONGRATULATIONS TO...

### JENNIFER LITWAK WINS

Real Estate Forum Magazine 50 under 40 award

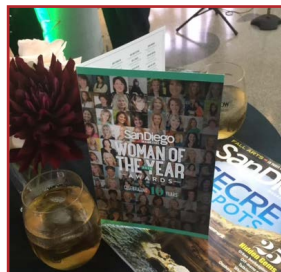


Jennifer Litwak

Jennifer has demonstrated tremendous leadership to significantly improve the lives of individuals experiencing homelessness and other at-risk populations through creative real estate solutions by bringing together and mobilizing various constituent groups. At the helm of Housing on Merit, she has successfully led her organization through growth and transition, always with an eye to yet-unrealized possibilities. Under her leadership, those possibilities haven't gone unrealized for long. Leadership through listening has helped her recognize both problems and solutions. Through communication with multiple stakeholders, for instance, she saw an opportunity to create the Awards of Merit for Housing Assistance program, which awards grants to homeless female veterans and provides the resources they need to remove barriers to permanent housing. She's also led HOM to be involved in developing over 1,100 units of affordable housing in California and providing services to over 3,000 residents. Jennifer earned her B.A. from Wake Forest University & a Juris Doctor degree from University of Denver, Strum College of Law.

### LORI ANN STEVENS

Finalist for San Diego Magazine Woman of the Year



A powerhouse networker and trailblazing high-level female executive in the overwhelmingly male-dominated business of construction, our CREW San Diego president has been leading the charge for more than 15 years. At Turner Construction she's involved with everything from "handshake to project completion", responsible to meet or exceed planned revenue of more than \$250 million for Turner Construction.

### AMANDA SEIMER WINS

SD Metro Magazine 40 under 40 Award



Amanda Seimer

Amanda is Vice President for Sales and Business Development at Unisource Solutions, a CREW San Diego sponsor and leading furniture management and facilities companies in California. Since joining the firm, Amanda has been bringing in business, creating new networks and building a very strong reputation and presence in San Diego. She is a current board member for the fourth consecutive year. Amanda has played a crucial role in growing and supporting our membership with mentoring, promotion and education programs. She is a graduate of Roosevelt University.

### KATIE YEE WINS

SD Metro Magazine 40 under 40 Award



Katie Yee

Katie Yee recently joined Latitude 33, a planning and engineering firm founded in San Diego in 1993. She plays an active role with many industry non-profit organizations including UCREW, our local university outreach program. Katie's charity work benefits from her love of running to give back through the Make-A-Wish Foundation and organizations supporting research on autism, breast cancer, multiple sclerosis and the military. She also co-leads her daughter's Brownie Girl Scout troop. Katie is a graduate of San Diego State University.

## CREW ON THE MOVE...

### KELLIE HILL GALLIGAN Promoted to CBRE Sales Director for Greater Los Angeles and Orange County



**Kellie Hill Galligan**

Kellie Hill has more than 17 years of experience in the construction, real estate and development industries managing more than 500 construction projects in 45 states. As Senior Project Manager for CBRE she oversees all project management in the Southern California region and is responsible for tracking projects from site selection to final closeout.

Hill joined CBRE from Cassidy Turley where she served as Vice President of Project and Development Services in Southern California. Prior to her tenure at Cassidy Turley, Hill was a project manager for furniture and wall systems management company Unisource Solutions, Inc. where she focused on business development, customer relations and project planning.

Before working for Unisource Solutions, Hill was the Founder and Principal of Advanced Construction Management, a national construction management firm. In that role, Hill supervised the construction of 400 retail stores, 200 acres of new shopping center development and 500,000 square feet of corporate office headquarters. Her responsibilities included entitlements, budgeting, scheduling, tenant relations, city governance, construction management, contract negotiations, punch list closeout, and lending relations.

Hill graduated from Arizona State University with a Bachelor of Science in Construction Management and is an active member of NAIOP and Commercial Real Estate Women (CREW San Diego) where she was elected chapter president for 2013.

### ALLISON SIMPSON Joins CBRE as Sales Director for the Occupier Advisory & Transactions Group in San Diego



**Allison Simpson**

Mrs. Simpson will be leading the Tenant Representation Group, where she will be responsible for implementing business strategies, identifying key clients and managing inbound and outbound business.

Mrs. Simpson comes to CBRE from Pacific Building Group, where she was the director of business development for almost 10 years. Prior to this position, Mrs. Simpson was the director of client relations for Perkins & Miltner, LLP, a construction and real estate law firm acquired by Procopio and represented the firm as the ambassador and the face of the company. A graduate of the University of Maryland, she received a Bachelor of Science in Kinesiology and is currently the president of the San Diego alumni association network. Mrs. Simpson has won many accolades including: CREW Network Impact Award Member-to-Member Business (2012), NAIOP Corporate Developing Leaders Award (2011), San Diego Metropolitan Magazine 40 Under 40 (2011), BOMA San Diego Chairperson of the Year (2010), and Associated General Contractors of America, San Diego Affiliate of the Year (2004)

### LAUREN SLATINSKY Joins Pacific Building Group



**Lauren Slatinsky**

Lauren is responsible for new business development as well as client relations with a focus on strategic growth and service. She works closely with the preconstruction and operations teams to provide owners, managers, brokers and design teams with the best possible pricing and scheduling. Primary markets include corporate office, healthcare, life science and industrial. Lauren also oversees all aspects of Pacific Building Group's marketing efforts, including proposal responses, advertising, public relations and special events.

## MEMBER SPOTLIGHT

### JULIA TURPIT Runs miles for MARSOC foundation



On Sunday, October 18th, Julia ran her second Nike Women's Half Marathon in San Francisco, and her 5th half marathon. Like last year, she ran the SF hills alongside her sister.

Having a father who is a former Marine pilot and growing up in Coronado surrounded by the bravest of the brave, Julia has such an appreciation for our military, their families, and their sacrifice. MARSOC (Marine Corps Special Operations Command) include the elite of the elite. As her dad would say, the pointy end of the pointy end of the spear. A few years ago, he designed a beautiful monument that now sits in front of the MARSOC headquarters at Camp Pendleton. This monument carries the names of those elite Marines who have sacrificed their lives for our freedom. [Click here to learn how Julia found a way to thank them.](#) <http://bit.ly/1PqJcKp>

*Visit the MARSOC and Miles for MARSOC sites and read about the wonderful things they are doing to honor our military.* <http://www.marsoc.marines.mil/>

## NEW WEBSITE ANNOUNCEMENT



# OUR NEW LOOK...

## Announcing our New Website!

The new responsive website was designed by CREW San Diego sponsor, H5 Networks. "Although better known for providing exceptional IT Support to the construction and real estate market, Mandy and her team at H5 did an amazing job on our new website." said Toni McMahon of Fuscoe Engineering and Director of Marketing Communications for CREW San Diego. "H5 Network is woman owned by Mandy Irvine who upholds a great reputation as a premier IT Service Provider and is a CREW San Diego sponsor... all great qualities that are also in line with CREW San Diego values."

The newly redesigned website has been crafted to reflect what our members told us they need the most and also builds upon technology capable of addressing future needs.

Immediately CREW San Diego members will notice streamlined menus, simple navigation and access to the information they need, any time of day. By providing an improved destination, members and visitors have access to news and educational resources, community connections, event registration as well as membership tools and resources... all designed as a hub and gathering place for the Real Estate professional.

We will continue to expand our online content to bring our members updated and relevant information, so we encourage you to bookmark it, check back often and connect with us on Facebook and Twitter to receive notice when updates and new content are added.

If you would take a brief moment to share your thoughts, we'd appreciate hearing how the new website experience is for you and how we can continue to improve it.



H5 NETWORKS

Please email Toni McMahon [tmcmahon@fuscoe.com](mailto:tmcmahon@fuscoe.com)



## DONE DEALS

Project	CREW Members
Ad Juster	Burger Construction, Kilroy Realty, Gensler
AdBoom	Unisource Solutions, CBRE
Aerotek	CBRE, Commercial Builders, Inc.
AMC Vinewood	Ware Malcomb, Commercial Builders, Inc.
Bank of America - Mira Mesa, San Diego and Eastvale	Viking Construction, Jones Lang LaSalle
BKM	Hollander Design Group, Irvine Company
Breckenridge Capital	Irvine Company, Unisource Solutions
Broadway 501 Spec Suite 1250, 1770, 1080	Burger Construction, Irvine Company, Ware Malcomb
Carlsbad Imaging Center	Ware Malcomb, Pacific Building Group, Xpedient Communications
Center for Creative Leadership	Hollander Design Group, Unisource Solutions, Bycor
Church of Scientology, Downtown San Diego	Reno Contracting, Gensler
City of San Diego 12th Floor	Hines, Gensler, Commercial Builders, Inc.
Commercial Builders New Office	Unisource Solutions
Connect	Hollander Design Group, Irvine Company, Bycor
Cox Communications Foothill Ranch	Cox, Jones Lang LaSalle, Commercial Builders, Inc.
Cox Communications San Diego	Cox, Jones Lang LaSalle, Commercial Builders, Inc.
Cubic	Ware Malcomb, Project Management Advisors, Good & Roberts, Unisource Solutions
Cypress Properties	Burger Construction, DTZ
DLA Piper	Burger Construction, Irvine Company
Eastgate Summit	Reno Contracting, Irvine Company
EMD Millipore	DPR Construction, Xpedient Communications
Explora BioLabs	CBRE, Unisource Solutions
First Service Residential, Seville Plaza	DTZ, Pacific Building Group
Fortuna Investments	ID Studios, Unisource Solutions
Forward Air	Burger Construction, CBRE
HG Fenton Headquarters	Hollander Design Group, Unisource Solutions
Iboss Cybersecurity	Gensler, Pacific Building Group, Xpedient Communications
Janssen	SWS Engineering, Gensler
Karl Strauss Carlsbad	Emser Tile, Viking Construction
KSS 13520 Management Office	Burger Construction, Kilroy Realty
La Jolla Country Day	Ware Malcomb, Unisource Solutions
Mediatek	Burger Construction, Ware Malcomb
NBC Spec Suites	Burger Construction, Irvine Company, Gensler
NCM Neurology	Ware Malcomb, Xpedient Communications
One America Plaza Spec Suites	Burger Construction, Irvine Company, Gensler
Qualcomm AK ESG Labs	Qualcomm Inc., Commercial Builders, Inc.
Qualcomm AX 122A-122B	Qualcomm Inc., Commercial Builders, Inc.
Qualcomm AX 530 Lab Upgrades	Qualcomm Inc., Commercial Builders, Inc.
Reno Contracting New Office T1	Reno Contracting, Miramar Sign Works & Graphics
Rockstar Games of San Diego, Studio 2200	DTZ, Pacific Building Group
SAIC	Burger Construction, Unisource Solutions
Security 1 Lending	Burger Construction, Irvine Company

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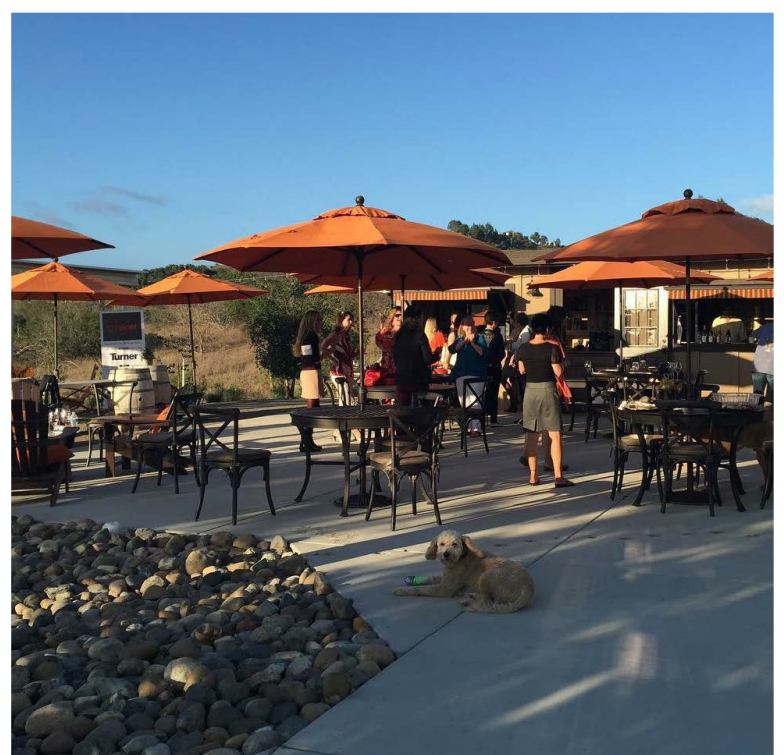
## DONE DEALS, continued from page 5

SNTF	Burger Construction, FS Design Group
Moss Adams	Burger Construction, Gensler
Southwest Value Partnes	Burger Construction, Kilroy Realty, FS Design Group
Triton Capital	Dowling Construction, Xpedient Communications
TS Restaurant Office	Burger Construction, ID Studios
Uber Technologies, San Diego Office	DTZ, Unisource Solutions, GMBI/MAC services
UCSD Outpatient Pavillion	SWS Engineering, UCSD
ViaSat	Burger Construction, Gensler
Viking New Office - Carlsbad	Emser Tile, Viking Construction
Wells Fargo Plaza Civic San Diego	Burger Construction, Irvine Company, Gensler
Withers Bergman	Burger Construction, Irvine Company, Gensler

## ANNUAL SPONSORSHIP APPRECIATION



Our sponsors play vital role in our success. To show our appreciation we treated them to an early evening at Domaine Artefact Winery & Vineyards. This event was an intimate gathering of board members and sponsors in a relaxing, unplugged and serene outdoor venue with wine, food and friends. We enjoyed Lynn LaChapelle's lovely tour of the winery and vineyards while she offered tastings along the way. Thank you again to all our generous and supportive sponsors: *Turner, Kilroy Realty, Pacific Building Group, Johnson & Jennings, Ware Malcomb, DPR Construction, Bycor General Contractors, CBRE, DTZ/Cushman Wakefield, Good & Roberts, ID Studios, McCarthy-Cook, Gensler, Burger Construction, Brickman, FS Design Group, Unisource Solutions, Voit Real Estate, Anderson Audio Visual, TW2 Marketing, ProForma, H5 Networks, GlobeSt.com, and SDBJ.* ■



# FIRST ANNUAL CREW MARKETING EVENT HEAD SHOTS & HAPPY HOUR

On July 23, 2015, the women of CREW joined us for San Diego's first annual Head Shots & Happy Hour Event. Hosted by Turner Construction, the event offered an evening of networking, camaraderie, and fun. Professional stylist, hair, and make-up were on hand to help each woman look their best, professional photographs were taken, compliments of MARCIEJANE Photography. Thank you to our sponsors, Fuscoe Engineering Inc., and Domaine Artifact Winery who helped make this event a huge success, and the photographs turned out amazing! ■



Bree Wong



Catharine Hughes



Dawn Watson



Erin Rooker



Lauren Slatinsky



Lynn LaChapelle



Maura Young



Melissa Scofield



Misty Moore



Robin Delaney



Tara Burns



Toni McMahon



Wendy Lanahan



Lori Ann Stevens

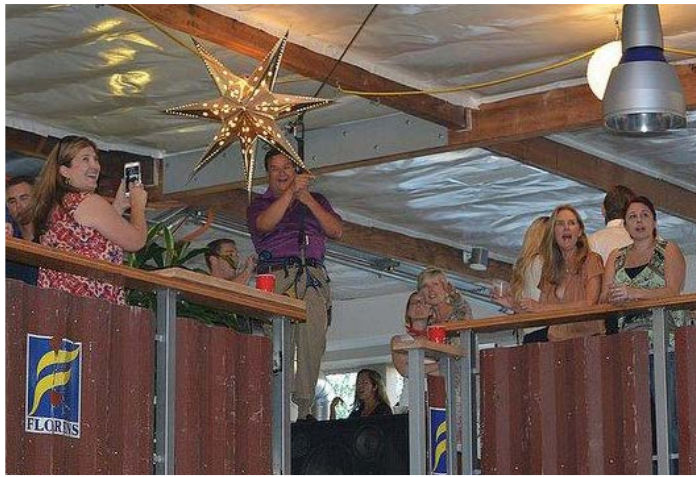
# ANNUAL SUMMER SOCIAL CREW COUNTY FAIR

By: Carrie Rossenfeld

The women-focused commercial real estate organization CREW San Diego recently held its annual summer event, and one of its members has been honored by a local magazine as a nominee for Woman of the Year.



The CREW San Diego Summer Social was hosted in August by annual sponsor Burger Construction. This year, the event was titled “CREW County Fair” and was held at Burger’s offices in Sorrento Valley. The sponsor hosted game stations including shuffleboard, CREW Who—Guess Who?, ping pong, foosball, pool, zip lining, Airsoft target and shooting, which guests paid for with tickets that were later entered into a raffle drawing for prizes. All proceeds from the games and raffle went to benefit the CREW Network Foundation. See photos from the event below.



In addition, CREW San Diego’s president Lori Ann Stevens, manager of business development at Turner Construction, has been nominated by *San Diego Magazine* for 2015 Woman of the Year. The winners will be announced September 29 at an awards ceremony. Stevens was the winner of the Women Who Mean Business award by *San Diego Business Journal* in 2014, as well as the winner of the 2013 Women Who Impact by *San Diego Metro Magazine* (in fact, she was on the cover of the May/June 2013 issue).

Along with her role with CREW, Stevens serves as a board member with NAIOP, HomeAid San Diego and SD Regional Economic Development Corp. Her previous board member positions include Junior Achievement of San Diego County, VP San Diego Habitat for Humanity and USGBC San Diego. CREW spokesperson Toni McMahon, regional marketing manager at Fuscoe



Engineering, tells GlobeSt.com, “Since Lori Ann has been president of CREW, we have increased our membership by 30%, increased sponsorship by 15% and raised record donation amounts to CREW Foundation, which supports women seeking commercial real estate careers with scholarships.” ■





# ANNUAL GOLD SPONSOR HIGHLIGHT



Completing more than 8,700 projects, totaling \$29.7 billion, **DPR Construction** was founded in 1990 from the desire to be something different in the industry: An organization that exists to build great things—great teams, great projects, great relationships and lasting friendships. A place that provides people with opportunities to learn, grow and be better builders. An organization that cares deeply about changing the world and our surrounding communities.

DPR Construction cultivates an entrepreneurial, open-office environment based on a well-defined purpose, **“We Exist to Build Great Things,”** and four core values, **“integrity, enjoyment, uniqueness, ever forward.”** A privately held, employee-owned company, DPR is strategically positioned to handle projects that vary widely in cost and complexity; our project experience ranges from \$5,000 to nearly \$1 billion. Construction is a challenging business, but day after day, we make the seemingly impossible, possible.

## MISSION

**To be one of the most admired companies by the year 2030.**

## FOCUSED MARKETS, FOCUSED RESULTS

At DPR Construction, we’ve put solid stakes in the ground around the types of projects we build, based on one key attribute: A focus on what we do best. It’s a simple concept but one taken to heart. By sticking to what we know and do best—technically complex, sustainable projects—we help our customers build great things: Teams, facilities, virtual models, safety records and results.

Your project deserves the focused attention that only a seasoned team with relevant experience can provide. At every touch point, your partnership with DPR is assured of the very best. We promise nothing less.

## COMMUNITY INVOLVEMENT

DPR’s purpose “We Exist to Build Great Things” is comprised of more than just building great buildings but also building great communities that we live and operate in. In the last 7 years, the DPR Foundation awarded over \$4M to 25 organizations. At DPR, every employee has a voice in our charity selection process and many of our employees are actively involved in volunteering, fund raising opportunities, collecting supplies, and donating goods.



**DPR EXISTS  
TO BUILD  
GREAT  
THINGS**



DPR Construction  
5010 Shoreham Place, San Diego, CA, 92122  
Office Tel. 858-597-7070

## CREW CORNER - INTERNATIONAL CONFERENCE INSPIRES BUSINESS OWNER



**By: Teresa Warren**

*The editor of CREW Corner recently sat down with Jill Winchell, CEO of Jill Winchell Design, a San Diego-based commercial real estate interior design firm. Winchell has more than 25 years of design expertise and works with clients in biotech, technology, corporate, mixed use and health care. She is also an adjunct professor at SDSU.*

**Teresa Warren**



**Jill Winchell**

**EDITOR:** You attended an international design conference in Milan, Italy. Tell us about it.

**JW:** The Milan Furniture Fair is held annually in Milan. It is the largest trade fair of its kind in the world. The exhibition showcases the latest in furniture and design from countries around the world.

**EDITOR:** With conference participants from around the world, what similarities do you see in approaches to design? What differences?

**JW:** I attend Neocon in Chicago and have also attended the ICFF (International Contemporary Furniture Fair) in New York City. The shows are always inspiring. However, traveling to a show with global presence brings a very large perspective being among so many international designers.

It was absolutely amazing being a participant among languages from all over the world, housed in an industrial city known for fashion and exquisite design definitely added a huge impact to the conference. Being immersed internationally with experiences even in airports and local transportation are part of the journey as to how people connect in daily living situations. The impact of awareness in design was apparent in Italy.

**EDITOR:** How did meeting other design professionals from other parts of the world give you a new or different perspective on your work?

**JW:** Networking was amazing! The trip consisted of meeting designers from other countries, in addition to a U.S. presence, including San Francisco architecture and design firm CEOs and principals, the design director from a California carpet manufacturer and the owner of a furniture dealership in New York City.

We had multiple dinners together and had great discussions about their approach to today's business challenges and projects they are working on in their markets. The saying 'in the moment' had major impact with being current in the world of business. Great business, great food, great wine ... great combination package!

**EDITOR:** What new ideas and inspirations did you come away with?

**JW:** I came away with new levels of design, particularly in learning more about Italian furniture and the beauty of ergonomics. Attention to detail not only for design, but detail to scale was most impressive.

Slim lines, exquisite hardware, muted colors and the use of textures in natural materials seemed to be the common theme among the exhibitors.

Research, innovation, development, and technology were evident; however, the creativity of the aesthetic beauty created by the details was extraordinary. Gorgeous saturated colors noted in textiles and glass accessories were absolutely stunning. A strong focus on compact and modular furnishings made a strong impact to include multi-functional pieces for collaborative and innovative living spaces.

So much of today's commercial real estate design is about "work, live, play," so the crossover for transformative spaces was very apparent at this conference. Overall, the substance of craftsmanship was noted with perfect detail lending to the beauty of current, great design.

**EDITOR:** Was there one highlight to the trip that relates to your business that you'd like to share?

**JW:** I was fortunate to be a part of some personal tours as soon as I arrived in Milan. My first stop after a 12-hour flight and dropping luggage at our hotel was meeting up with a group of designers from California orchestrated by Cardenio Petrucci, founder and director of DSEGNARE in San Francisco.

We had the opportunity to visit the design studio of Francesco Rota, a charming building of old world elegance covered in wisteria, high interior ceilings and beautiful wood herringbone floors. We also toured Wonderglass, a showroom of handcrafted Venetian chandeliers that were surreal and dreamlike with imagination. I should have been going to sleep with the time change, but there was clearly no time to waste on sleep. ... My overall experience in Milan was outstanding.

**EDITOR:** Why is it beneficial for those in the real estate, construction and design industries step out of their comfort zone and take inspiration from unique and different perspectives?

**JW:** Being mindful of ideas out of our comfort zone pushes us to be better at what we do, both personally and professionally. Stretching ourselves lends to be more open minded to different approaches that connect to ideas.

When we engage and experience new objectives, it pushes us to be more inclusive of ideas that are out of the box and stay fresh with creativity, which can ultimately be more rewarding. I teach a class in the Interior Design Department at San Diego State University. This trip was extremely rewarding for professional development that will add to new levels of promoting student ideas. ■

*Warren is president of TW2 Marketing, which provides public relations services to CREW San Diego.*

[http://www.sddt.com/Commentary/article.cfm?Commentary\\_ID=210&SourceCode=20150824tzb&t=International+conference+inspires+business+owner#.Vdu0H7xViko](http://www.sddt.com/Commentary/article.cfm?Commentary_ID=210&SourceCode=20150824tzb&t=International+conference+inspires+business+owner#.Vdu0H7xViko)

## CREW CORNER - PROPER INSURANCE FOR LANDLORDS AND TENANTS



**Holly B. McGlenn**

**By: Holly B. McGlenn, CPCU, AU  
Vice President of Commercial Accounts  
Alcott Insurance**

When searching for the perfect space, a tenant might consider herself lucky to find one in which the previous tenant has invested significantly in building out the space.

Take, for example, a restaurant with newer upgraded floors, custom wall coverings, high-end countertops on all bars — the works. The landlord is happy because the space rents quickly because of all the upgrades.

The new restaurant tenant provides the landlord with an insurance certificate naming the landlord as “additional insured” on the general liability policy and provides proof of workers’ compensation and property insurance (generally business personal property and contents, and business income).

The landlord’s lease also requires that the tenant insure her tenant improvement work — in the insurance world known as TIB (tenant’s improvements and betterments), which means the new restaurant tenant must insure the total value of the improvements made to the space including anything permanently attached, such as fixtures, paint and flooring.

In this example, suppose the tenant did not add TIBs to the policy, since everything was put in place by the prior tenant. The landlord is, of course, responsible for insuring the value of the building. Everyone is happy and the deal is done.

Fast-forward six months. A kitchen fire spreads and results in total damage to the restaurant and the building. Both the landlord and the tenant call their insurance carriers.

The landlord has a property insurance policy for the value of his building of \$1 million. He came up with this value when he bought the building, before the prior restaurant tenant added \$200,000 in upgrades.

The landlord never increased his building limit since he did not view the prior tenant improvement work as his responsibility. The new restaurant tenant similarly did not view the prior tenant improvements as her responsibility as they were part of the space when she moved in.

So what happens next? Everybody loses.

Frequently, a commercial lease will read that the TIB work installed by a tenant becomes the landlord’s property when the lease expires. Landlords often forget to re-evaluate the value of their building to factor in this work.

So in this case, the landlord should have increased his building coverage to \$1.2 million when the prior lease ended. Since this did not occur, the landlord will suffer two financial hits.

The first is a coinsurance penalty. Coinsurance is an esoteric and frequently misunderstood term. Essentially, insurance carriers want their clients to insure to the value of the property.

If you are underinsured and have a claim, a coinsurance penalty applies. The larger the gap between what you did insure for and what you should have insured for, the larger the coinsurance penalty.

A coinsurance penalty is then applied as a deduction on the insurance claim paid out by the insurance company. In this example, the maximum value of the insurance claim potentially paid out by the insurance company was only \$1 million and now that will be further reduced by the coinsurance penalty resulting in a significant financial hit to the landlord.

The second financial hit for the landlord will be the fact that the new restaurant tenant did not insure for the prior restaurant improvements and therefore the tenant will recover only the value of her insured business personal property and loss of income.

In this case, there would be a \$200,000 shortfall in order to return the restaurant to its prior condition. The landlord will therefore likely lose the new restaurant tenant and be faced with building out the property again while potentially having to increase his property insurance costs to cover the full value of the building.

Of course, the new restaurant tenant will likely not be able to return the restaurant to its prior condition and lose the huge benefits she had when she walked into the prior build-out and be faced with the costs of finding a new location and essentially starting over.

There are simple solutions for both landlords and tenants to protect themselves under this scenario. The landlord can diligently increase the building limit to absorb any tenant improvement work each time a tenant moves out, or the lease can stipulate that the prior tenant’s TIB work is to be insured by the new tenant, who can add it onto the policy.

It is important to note that new tenants cannot simply take it upon themselves to insure the prior tenant’s TIBs. Without a specific provision in the lease making the tenant responsible, they don’t have an insurable interest and insurance carriers would not pay the claim on their behalf. After all, no one can insure property that they don’t own or aren’t financially responsible for.

If the circumstances are different and a lease is not ended or terminated making way for a new lease, but rather assumed or reassigned, the course of action is slightly different.

The tenant needs to be proactive about asking what TI work has been done and how much it cost, and also ensure what lease provisions are in place regarding tenant improvement work to make sure the policy provides adequate coverage. ■

**2015 LEGACY MEMBERS**

(joined 2011 and prior)

- Allison Simpson (formerly Beall)
- Julia Baikova
- Anne Bengé
- Dana Bessenecker
- Tara Burns
- Susan Couch
- Christy Daly-Pranzo
- Tiffany English
- Bre'an Fox
- Jane Green
- Linda Greenberg
- Lisa Gualco
- Jackie Isidore
- Terry Hall
- Kellie Galligan (formerly Hill)
- Jill Hogan
- Carly Glova (formerly Kurkiewicz)
- Wendy Lanahan
- Desiree Kay Lawn
- Marilyn Mattson
- Amber Mauer
- Toni McMahon
- Amy Morway
- Angela Rauzi
- Amanda Seimer
- Jennifer Shumaker
- Susan Steele
- Lori Ann Stevens
- Ginny Uyeno-Bridy
- Katie Yee

Legacy members are those who have been a part of CREW for 5 years or more and receive extra membership benefits. Please contact [Jen Shumaker](#), Immediate Past President, for more information.

**CREW SAN DIEGO**

New Members 3rd Qtr

- Kristi Procopio  
*GlobeSt.com ALM,  
Real Estate Media Group*
- Kellan Brown  
*PrimeCo*
- Melissa Stayner  
*LGC Valley, Inc.*
- Sara Burg  
*CBRE*
- Carol Stein  
*Online Builders*
- Melinda Gravitt  
*Alexandria Real Estate Equities Inc.*
- Leslie Borges  
*Spectrum Property Management, Inc.*
- Megan Ulery  
*Kimley-Horn*

# CREW SAN DIEGO IS PROUD TO ANNOUNCE THE CREW SAN DIEGO 2016 BOARD OF DIRECTORS

**President**

**Jackie Isidore** – Vice President of Marketing & Business Development,  
*Johnson & Jennings Contracting*

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**Debra Aitken** – Project Manager, Project Development Services, *Cushman and Wakefield*

**Past President**

**Lori Ann Stevens** – Construction Executive/Manager of Business Development,  
*Turner Construction Company*

**CREW COMMITTEE MEETINGS**

*Education + Programs – 1st Thursday of the month*

*Marketing – 3rd Monday of the month*

*Membership – 2nd Tuesday of the month*

*Special Events – varies as needed*

*Sponsorship – 3rd Wednesday of the month*

**UPCOMING EVENTS**

November 19 EDUCATION & PROGRAMS LUNCHEON – Open to All – Marriot UTC  
Noon – 1:00 pm (11:30 am registration)

December 1 MEMBERS ONLY EVENT – HOLIDAY CELEBRATION & ANNUAL AWARDS PROGRAM,  
Tom Ham's Lighthouse , 2150 Harbor Island Dr., San Diego, CA 92101  
5:30 – 9:00 pm

*Event Dates, Locations and Topics Subject to Change*

Please visit [www.crewsandiego.org](http://www.crewsandiego.org) for more information or to RSVP.

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