



Karen Roan

SPOTLIGHT ON Excellence

Karen Roan, personal lines manager at **Rodman Insurance Agency** in Needham, MA, recently spoke with us about the challenges agents face when writing condo business—and how Arbella helps the agency gain a competitive edge.

THE CHALLENGE OF SELLING CONDO

Rodman Insurance writes \$11 million in personal lines premium, \$1.2 million of which is with Arbella. With more than \$1 million in condo premium, Rodman has experienced success in writing this type of business, but Karen explains that there are challenges involved. “Understanding where the coverage responsibilities lie between the condo association master policy and the unit policy is the first and most critical aspect of effectively writing an individual condo policy,” Karen says. “For the average consumer who doesn’t understand insurance and is most likely dreading the process, a clear and honest conversation goes a long way. Building a transparent relationship requires educating customers—without complicated insurance jargon—on the bylaws and what coverage they will be responsible for, so there are no surprises if a loss occurs.”

A STEP AHEAD OF THE COMPETITION

Karen believes that independent agents have a clear advantage over direct writers when writing condo. “When a customer does business with a Rodman account executive, the customer stays with that account executive for life. If you purchase through a direct writer, you will never speak to the same representative twice,” Karen says. “As a condo owner with a direct writer policy, you’re on your own when it comes to figuring out what you’re responsible for covering. Independent agents make the process simple and easy.” Rodman’s condo sales strategy is all about slow and steady growth and

maintaining excellent retention. “On the commercial lines side, we write several condominium associations and we obtain referrals that way. We’ve maintained a slow and steady influx of business and a retention rate in the low to mid 90s.”

THE ARBELLA DIFFERENCE

Rodman’s method of selling condo coverage does not begin with a “bare bones” policy. “Instead, we like to show customers the best and most comprehensive coverage for them and make adjustments based on their budget if needed,” Karen explains. “With competition swarming in Massachusetts, it helps agents to have something attractive, affordable, and all-inclusive to offer our customers—and Arbella’s Schooner Package fits the bill. The vast majority of our condo customers have it, and we automatically quote it for potential customers. Arbella’s Schooner Package has made it much easier for us to sell condo.”

Karen believes that Arbella always has independent agents in mind and that it makes for a great partnership. “Arbella’s great products, incredibly responsive underwriting team, and unparalleled leadership make the company a great fit for us. And we’ve noticed that the name ‘Arbella’ has become more recognizable than ever. From their fantastic advertising campaigns and sports partnerships to their extensive community involvement, there are so many reasons for us—and our customers—to love Arbella.”