Six Agents Couldn't Get It Done.

We Found a Way Forward.

How we helped a new linework contractor secure the insurance required to start working.

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The **Situation**

New Business. Big Contract. Strict Requirements.

A new linework contractor came to us after securing an opportunity that required very specific insurance coverage before work could begin. The subcontractor agreement called for high limits, multiple endorsements, and certificates that had to meet the contractor's requirements exactly.

The **Problem**

The contract was there. The insurance was the roadblock.

Because this was a new venture, the number of available insurance markets was already limited. Add in the high liability limits and multiple required endorsements, and the options narrowed even further. By the time she came to us, **six other agents had already been unable to place the coverage**.

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Our **Approach**

We worked backward from the contract.

- Reviewed the subcontractor agreement and insurance requirements in detail
- Identified the limits and endorsements that had to be satisfied
- Worked through the limited markets available for a new venture
- Found a carrier willing and able to meet the coverage requirements
- Coordinated the insurance so the subcontractor agreement could move forward

The **Result**

Coverage placed. Contract ready to go!

Within 12 days, the required insurance coverage was in place. The policy structure satisfied the subcontractor agreement, allowing the insured to move forward with the work.

Why It **Matters**

Sometimes the business opportunity is there. The insurance is what stands in the way.

She wasn't shopping for a better price. She needed a solution that would allow her business to move forward. After being turned away multiple times, we were able to find the required coverage and remove the insurance barrier between her and the contract

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In Her **Own Words**

"Jessica helped us get through so many obstacles while getting insurance for our company; she went above and beyond, and I will definitely be referring her to other people!"

Key Takeaway: A difficult insurance requirement does not always mean the opportunity is dead. Sometimes it takes an agent who understands the contract, works through the underwriting, and finds the right market.

The Agent
Behind The Win

She didn’t stop at “the market is difficult.”

For Senior Agent Jessica Gould, this account required more than access to markets. It took a careful understanding of the contract, strong communication with underwriting, and the ability to find a solution that would ultimately allow the client to move forward.

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Is Your Business **Protected?**

We don't just place policies — we learn your business, watch for gaps, and show up when it matters most.

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