



CASE STUDY

Savings and enhanced solutions amid a challenging hot roofing market

The Challenge

A specialized roofing and waterproofing contractor operating across Metro Vancouver asked Summit to take over a program that had become difficult to manage and harder to justify internally. The business works on large, multi-building projects with strict COI, additional insured, and lender requirements. Premium was climbing year-over-year without clear rationale, renewals arrived late as a single option, and there was no documented record of which markets were approached or why.

Expiring premium sat at approximately \$120,000 with prior years trending upward and no clear explanation — eroding internal trust. Renewals arrived late with no ability to compare tradeoffs. The client was told markets were being shopped, but there was no paper trail showing who was approached, how hot-work exposure was framed, or which markets quoted vs. declined.

The Strategy

The client, guided by expert advice, decided to hire Summit as their broker. Summit engaged in a thorough review and implemented a detailed and proactive strategy.

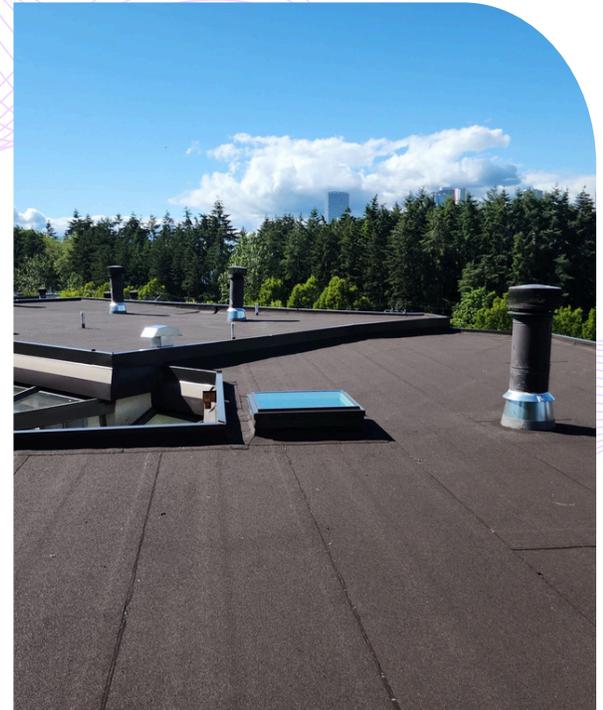
We rebuilt the underwriting submission from first principles — segmented revenue by work type and documented hot-work controls in plain language so underwriters could price on evidence. Running a structured multi-market process tracking every quote and decline with stated reasons, while building in decision-ready options including deductible variations and financing aligned to project billing cycles. Set a 120-day renewal timeline with stakeholder touchpoints at 120, 90, 60, and 30 days.

The Solution

We moved the account from ~\$120,000 to ~\$98,000 — roughly an \$22,000 reduction — while maintaining \$5M CGL and improving program clarity. COIs and lender documentation got a defined intake workflow with fast turnaround. The multi-market structure preserved leverage and reduced single-carrier dependence. And for the first time, ownership, ops, and finance could all see what markets did and what tradeoffs drove the final decision.

The previous broker had been telling this client for years that markets were being shopped — but there was never anything to back it up. We documented the entire marketing process, showed exactly who quoted, who declined, and why, and gave them real options to compare. That alone changed the relationship. On top of that, we understood the hot-work exposure well enough to present it clearly to underwriters instead of dancing around it, and we built a renewal timeline that ops, ownership, and finance could all plan around. They went from dreading renewal to being part of the decision.

[Read the full Case Study](#)



MORE THAN

20%

REDUCTION IN YEAR-OVER-YEAR PREMIUM WITH MORE CONFIDENCE IN PROTECTION

"This account had been told for years that markets were being shopped — but there was never a paper trail. Once we documented the full process and showed exactly who quoted, who declined, and why, the conversation changed completely. They didn't just get a better premium — they got a renewal process they could actually trust."

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