



CASE STUDY

Savings and enhanced solutions amid a challenging multi-location retail market

The Challenge

A Canadian wireless dealer with a multi-location retail footprint across Manitoba, Saskatchewan, and Alberta asked Summit to stabilize a commercial package program that was becoming difficult to administer and increasingly hard to explain to underwriters. The core challenge wasn't just rate vs. premium — it was rating accuracy in a category where reported "revenue" can be distorted by device subsidies, carrier reimbursement mechanics, and commission vs. pass-through amounts, combined with a retail model that creates frequent location changes and seasonal inventory swings.

Summit's mandate: build a clean underwriting story, correct rating inputs, coordinate a complex fire/smoke + BI claim while keeping the renewal on track, deliver fast policy service without losing control of terms, and negotiate a renewal outcome that reduced overall premium.

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.

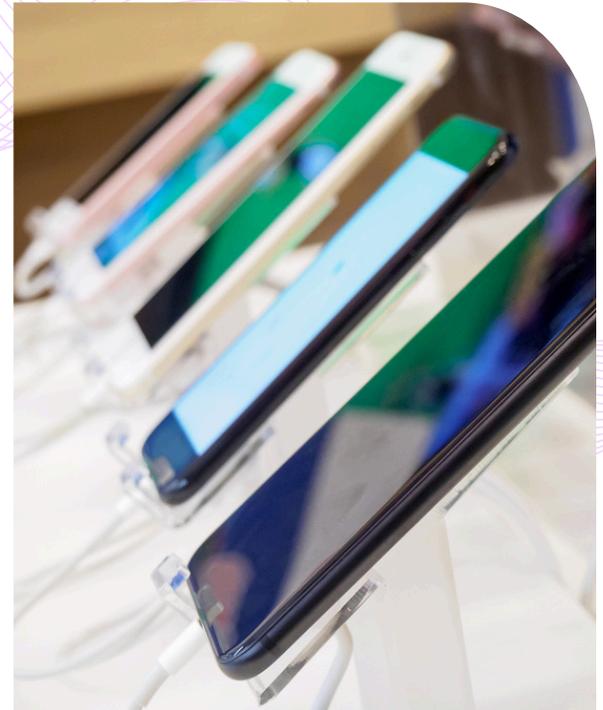
Summit rebuilt the underwriting file from first principles — mapped exposures, location schedules, and revenue mechanics across all provinces. Created a structured explanation separating retained commission income from subsidy pass-throughs so the account was priced on the correct basis. Documented seasonal inventory peaks with storage and security controls. Acted as the coordination layer on the claim — clarifying property damage vs. smoke remediation vs. time-element impact across adjusters, restoration, landlord, and operations. Ran a tight MTA workflow for clean effective-date handling. Presented the renewal as decision-ready options with a consistent, credible submission.

The Solution

We moved the account from ~\$88,000 down to ~\$62,000 at renewal — roughly a 30% reduction — while actually improving the quality of the submission and the terms behind it. The underwriting conversation shifted completely once the rating inputs reflected how the business actually earns revenue. MTAs and location changes that used to drag on for weeks started getting processed cleanly. The seasonal inventory question went from a gap in the file to a documented, defensible position. And the fire/smoke claim got handled without blowing up the renewal timeline — which, frankly, was the part that could have gone sideways fastest.

We understand how telecom retail is rated and can translate subsidy/commission mechanics into a clean underwriting narrative. We run multi-location administration like a system. We operate in parallel — claim coordination without derailing renewal. We negotiate renewals with a documented strategy so outcomes are repeatable.

[Read the full Case Study](#)



MORE THAN

30%

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

The real unlock on this account was getting the rating story right. Once we separated the subsidy pass-throughs from retained commission income, the underwriting conversation completely changed — we went from defending numbers to negotiating terms.

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SUMMIT COMMERCIAL SOLUTIONS

