ROE INSURANCE

CLIENT CASE STUDY · HOSPITALITY

We read the policy.
They saved $30,000.

A new Denver cocktail lounge was paying full bar rates on a building still under renovation. One policy review fixed it.

THE CLIENT

A new Denver cocktail lounge

Business name withheld for privacy

≈$30,000
TOTAL SAVED

$50,000
PREMIUM NOT YET NEEDED

6 months
BEFORE OPENING DAY

Paying bar rates.
On a construction site.

The owners bought their building and started a six-month renovation. Their banker thought they were overpaying for insurance and sent them our way.

THE PROBLEM

Their **$65,000 policy** started June 1, written as if the bar were already open. The doors weren't opening until January 1.

WHAT WE DID

We sat down with the owners, learned their timeline, and **reviewed every policy line by line.**

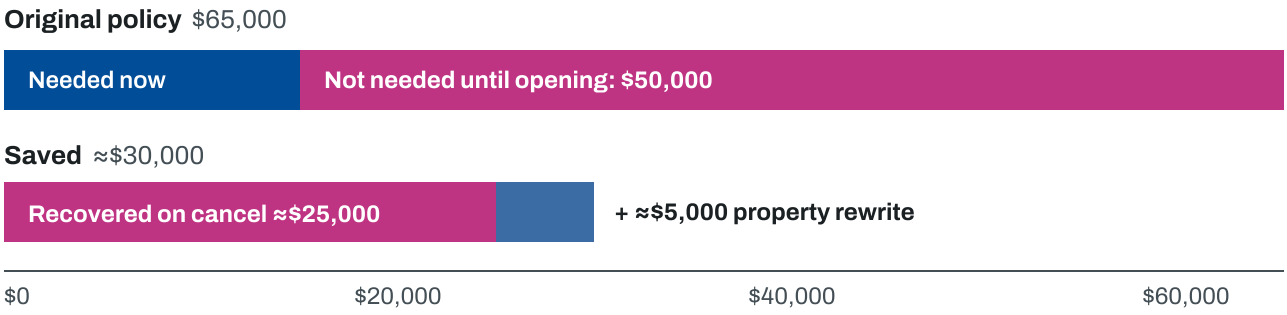
WHAT WE FOUND

With no bar operating yet, they didn't need general liability, liquor liability, or other operating coverages. They needed property and building liability: **$15,000 of the $65,000.**

THE FIX

We canceled and rewrote the program. Three months of premium was already earned, and we still **recovered about $25,000.** Rewriting the property coverage **saved $5,000 more.**

WHERE THE MONEY WENT



> Our banker said we were overpaying. He was right. Roe Insurance took the time to learn our timeline, read our policy, and put about $30,000 back into our build-out.
>
> — **Owner** COCKTAIL LOUNGE, DENVER

An advisor, not an order-taker.

Built on your timeline

We insure what you're doing today and scale up when you open, not months before.

Line-by-line review

We read the policies you already have and find what you're paying for but don't need.

Budget-first thinking

Every dollar we save goes back into your build-out, your team, and your launch.

ROE INSURANCE

Opening soon? Let's review your policy before you overpay.

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Client name withheld for privacy. Figures are approximate. Coverage needs vary by operation and timeline.