ROE INSURANCE

CLIENT CASE STUDY · COMMUNITY MEDIA

We checked the math.

They saved 17%.

A Colorado radio station was about to insure its new home for $1M more than it would cost to rebuild.

THE CLIENT

A Colorado community radio station

Organization name withheld for privacy

17%
PREMIUM SAVINGS

$1M
VALUE OVERSTATED

4
FUNDERS REVIEWED

A $10.8M transformation.
And a $1M blind spot.

The station bought a building for about $3.3M, then invested roughly $7.5M to turn it into a community media center with recording studios, a café, and a rooftop deck.

THE STAKES

Four funders paid for the project: a capital campaign, a city matching grant, a state creative industries grant, and New Markets Tax Credits. **We reviewed every funder's language before recommending flood coverage.**

THE RED FLAG

When we asked for the building's replacement cost, the team wasn't sure. The number seemed high. So we asked: **could it be less?**

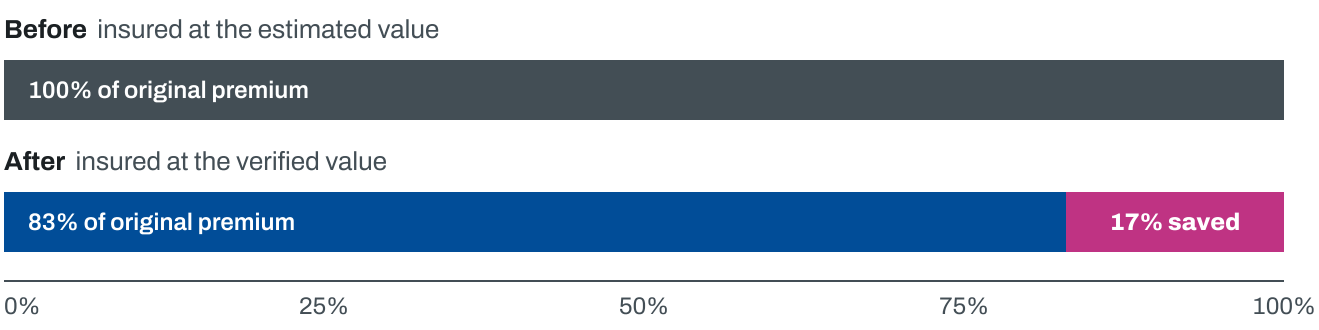
WHAT WE DID

Instead of trusting a guess, we had **two carriers run the building through their replacement cost estimators.**

WHAT WE FOUND

The verified replacement cost came back **$1M lower.** Insuring to the right value **cut the premium 17%.**

PREMIUM, BEFORE AND AFTER



> We gave Roe Insurance a number, and they questioned it. That one question saved us 17% on our premium, money that goes right back into our community programming.

— **General Manager** COMMUNITY RADIO STATION, COLORADO

An advisor, not an order-taker.

Verify, don't assume

We check the values your premium is built on, using carrier tools instead of guesses.

Every funder, reviewed

Grants, matches, and tax credits come with insurance language. We read it before we recommend coverage.

Mission-first budgets

Every premium dollar we save goes back to your programming and your community.

ROE INSURANCE

Big project, multiple funders? Let's get the numbers right.

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Client name withheld for privacy. Figures are approximate. Coverage needs vary by property and funding source.