

The ArNic Exchange

Ideas, Insights & Perspectives from the Multifamily Ecosystem.

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Issue 01

Why Insurance Needs a Seat at the Table Earlier

Why risk and insurance should become part of the multifamily conversation before the closing table

By Ardell Roberts

Founder of The ArNic Agency



The Bigger Picture

Why Insurance Needs a Seat at the Table Earlier

By Ardell Roberts

There are a lot of numbers that get attention when evaluating a multifamily opportunity.

Purchase price. Financing. Renovation costs. Rents. Occupancy. Operating expenses. Cap rate.

Insurance is often treated differently.

Too often, it enters the conversation as something that simply needs to be secured before closing.

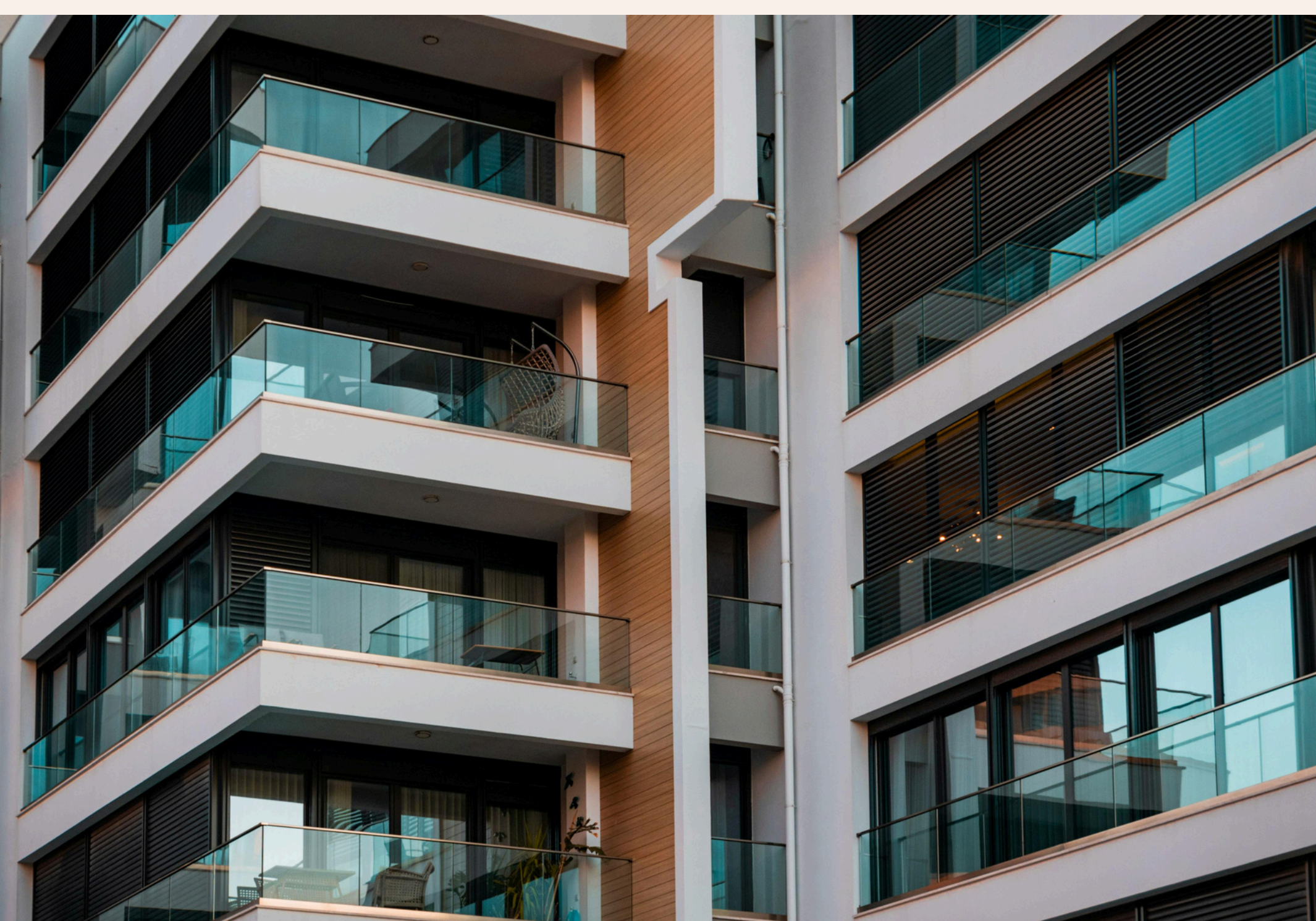
But insurance isn't just a requirement to satisfy a lender or another line item to check off a list.

It can affect the economics of the property itself.

And that's why I believe insurance needs a seat at the table earlier.

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Insurance isn't just something to secure before closing. It can affect the economics of the property itself.”



INSURANCE IS PART OF THE DEAL

When evaluating a multifamily property, investors spend significant time understanding what the asset costs to acquire, improve, finance and operate.

Insurance belongs in that conversation.

A QUOTE SHOULDN'T BE
THE FIRST CONVERSATION

INSTEAD OF:

"We're closing soon.
Can you get us
insurance?"



THE BETTER CONVERSATION:

"We're evaluating this
property. What should we be
thinking about from a risk
and insurance standpoint?"

Those are completely different conversations.
The first is transactional.
The second is advisory.

RISK DOESN'T BEGIN AT CLOSING

Insurance also shouldn't exist in isolation from the rest of the multifamily ecosystem.



MOVING FROM INSURANCE AGENT TO RISK PARTNER

The insurance industry's responsibility can't simply be to appear when someone needs a policy.

We should understand the businesses and industries we're serving.

For multifamily, that means learning how properties are acquired, developed, financed, renovated, operated and eventually sold.

It means understanding why a lender is asking for a particular requirement.

It means understanding why a developer's risks look different during construction than after stabilization.

And it means being willing to say,

“Let’s look at this before it becomes a problem.”



WELCOME TO The ArNic Exchange

This is the first edition of *The ArNic Exchange*, a monthly conversation about the ideas, challenges and opportunities shaping the multifamily ecosystem.

Some months we'll talk insurance and risk. Other months we'll talk development, ownership, financing, operations or the people behind the projects.

And sometimes the most valuable perspective won't come from me at all.

My goal is to use this space to learn from and exchange ideas with developers, investors, property managers, lenders, brokers, contractors and other professionals working throughout the multifamily industry.

Better conversations
create better relationships.
Better relationships
create better business.

Let's exchange ideas

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