ROTHBERG SPECIALTY
Insuring Your Community is Our Business

SUMMER 2026 RESULTS
LICENSED IN 48 STATES
TX · AL · AR · CA · CO · GA · IL · KY · MN · MO · NC · OK · SC · IN · VA · WA

We work for the association. Not the property management firm.

A home is the single largest purchase most people will ever make — and its value sits inside a community that has to be insured correctly for that value to hold. **That is our entire job.** We place an exclusive community association program you cannot get anywhere else, and we answer to the board that hired us.

We're not a vendor. We're your partner.

$756,886+	52%	7	AM Best A
DOCUMENTED ANNUAL SAVINGS · SUMMER 2026	DEEPEST PREMIUM REDUCTION	TEXAS ASSOCIATIONS · REAL CARRIER PAPER	RATED OR BETTER ON EVERY PLACEMENT

DOCUMENTED RESULTS

Texas client case studies — Summer 2026

★ BIGGEST REDUCTION TO DATE

DFW MASTER-PLANNED COMMUNITY

~~$942,215~~ → **$450,874**

$491,341
52% saved

Three property placements consolidated into one $194.6M TIV program. Wind/hail improved 4%/$250K → 3%/$100K.

HIGHEST % — RENEWAL DISPLACEMENT

IRVING, TX

~~$70,602~~ → **$40,306**

$30,296
42.9% saved

1,248 units — $24.28 per home per year. GL carrier upgraded A−(VIII) → A++(XV) with 50% more aggregate.

COVERAGE BROADENED

FREDERICKSBURG, TX

~~$106,947~~ → **$62,869**

$44,078
41% saved

Equipment Breakdown and Workers' Comp added — two lines missing from the program entirely.

WIND RESTRUCTURE

COASTAL TEXAS MASTERS COMMUNITY

~~$12,451~~ → **$7,438**

$5,012
40.3% saved

Wind exposure cut 78%, D&O defense costs moved outside the limit, all six boat docks rated.

LARGEST DOLLAR SAVINGS — PORTFOLIO

NORTH TEXAS RANCH COMMUNITY

~~$535,553~~ → **$398,198**

$137,354
25.6% saved

$85M+ TIV. Policy-wide wind deductible restructured to per-building — 54% cut on the buydown line.

SIX CARRIERS → ONE TOWER

EAST TEXAS GATED COMMUNITY

~~$335,663~~ → **$286,859**

$48,804
14.5% saved

1,800 lots. D&O cut 23.5% with two matters already open; EPLI moved to its own $1M limit.

STRUCTURAL GAPS CLOSED

FORNEY, TX

$39.5M total insurable value

$100K+
below incumbent

Policy-wide wind deductible and a blanket water exclusion left hidden exposure. Both corrected — for less.

SEVEN TEXAS ASSOCIATIONS · SUMMER 2026

$756,886+

Documented annual savings across six associations, plus $100K+ at Forney — every figure traced to carrier paper.

52% DEEPEST REDUCTION	**$491,341** LARGEST DOLLAR SAVINGS
14.5–52% RANGE OF RESULTS	**Every account** LINES ADDED, NOT DROPPED

Read that last line again. None of these came from cutting coverage. Lower premium with thinner limits isn't savings — it's a loss you haven't taken yet. Every one of these programs came back with *more* coverage than it started with.

PROUD MEMBERS community ASSOCIATIONS INSTITUTE HOACONNECT HOUSTON HOA Connect — **North Texas & Houston** Chapters

THE PROGRAM

Exclusive to Rothberg Specialty.
The standard market simply cannot compete.

One program covers the community from raw land, through the developer-controlled board, across turnover, and into homeowner control — **engineered to close the gaps the standard market leaves open.** You cannot buy it anywhere else.

WHO WE ANSWER TO

The board and the association.

Our accountability runs to the board and the association — that's it. The management company is a partner in the process, never the party whose interests we answer to.

HOW IT WORKS

Zero disruption. We do the work.

We run parallel to your existing renewal. No applications for your team, nothing cancels. Your board gets a true competitive quote; your manager gets credit for a genuine market shop.

WIND & HAIL

The defining differentiator in Texas.

Carriers push 2–5% wind deductibles — a $500,000 exposure on a $10M building. Our program eliminates or slashes that buydown. It is the single largest savings driver in our results.

ONE-STOP SHOP · FULL COMMUNITY LIFECYCLE

From shovel in the ground to conveyance to the association

Land Development → Developer-Controlled Board → Turnover → Homeowner Association

COVERAGE CHECKLIST

What a complete program carries

- **Property** — replacement cost, correct valuation, no coinsurance trap
- **Wind / Hail Buydown** — per-building, not policy-wide
- **General Liability** — common areas, amenities, pools, lagoons, docks
- **Directors & Officers** — defense outside the limit; protects volunteers personally
- **Fidelity / Crime** — blanket, covering managers and vendors, not just employees
- **Umbrella & Excess** — limits that survive one bad day
- **Equipment Breakdown & Workers' Comp** — the two most commonly missing lines
- **EPLI · Lessor's Risk · Hospitality** — staff claims, clubhouses, event space

WHY IT MATTERS TO YOU

The exposure is personal

~41%
of HOA communities face a legal dispute in any five-year period.

68%
of D&O claims name individual board members personally.

$47,000
average defense cost before a matter even reaches settlement.

25%
average rate differential we see versus standard market carriers.

2026 MARKET UPDATE **Fannie Mae & Freddie Mac rule changes — what boards need to know**

Fannie and Freddie now **explicitly accept per-building wind/hail deductible structures** — the same architecture Rothberg deploys across its Texas portfolio — and **ACV roof coverage on condo buildings** (the structure balance stays on replacement cost). The coverage architecture your association buys has a direct line to whether your unit owners can close a conventional mortgage.

Bring us your declarations page. We'll show you what your community is actually buying.

A comparison costs nothing and obligates nothing. Worst case, you learn your program is priced correctly — and your board has documentation proving it did the diligence.

Adam J. Rothberg
Chief Executive Officer
615-957-0246
adam@rothbergspecialty.com

Kaitlyn McNamara
Chief Operating Officer
661-305-1737
kaitlyn@rothbergspecialty.com