

Supercharge Your Brand with the Right Insurance Partner



Four factors help explain why 20 of the nation's top 25 builders rely on the same insurance agency.





How many subcontractors does it take to build a house? Twenty-four on average, reports the [National Association of Homebuilders](#). It's quite a team. Each provides a critical service, even if that role is measured in weeks, days or just hours.

Then there's home insurance. Long after the closing signatures and high-fives, builders expect the insurance agent to serve as a positive, high-profile extension of their brand, quite likely for many years.

What factors should you consider in selecting a home insurance agency partner? Why do 20 of the nation's top 25 homebuilders rely on a single insurance agency for their home insurance needs? What lessons can you take from their example?

They're questions Ben Sokoll, vice president of customer support for [Westwood Insurance Agency](#), is uniquely qualified to answer.

Sokoll leads a customer service team of over 60 licensed insurance agents for Westwood, setting the highest new home insurance agency standard, and providing

first-in-class services to new home buyers.

By teaming up with Westwood, homebuilders offer home buyers an accurate insurance quote even before the house is built. This early confirmation of insurance availability and cost represents an extra measure of transparency and confidence for both sides of the transaction.

Sokoll identifies four factors builders should consider in selecting a home insurance agency partner:

Factor #1: Deliver Top-Rated Service

Sokoll says builders should align themselves with a home insurance agency with a strongly documented record of service excellence, which is especially important when a customer has an insurance claim. "Very often, the call to file a major claim is one of the worst days of that customer's life. Every effort must be made to treat the homeowner with compassion and respect, as well as reassure them help is on the way as quickly as possible," the veteran insurance expert says.



Key to that is properly setting expectations. “We lay out the steps for them. We let them know who and when the insurance adjuster will visit. Don’t be shy about overcommunicating. We walk them through any steps they need to follow to minimize any further damage, say for a wind or water event,” Sokoll advises. The customer service rep (CSR) needs to patiently educate the homeowner and answer any questions, as well as encourage the homeowner to reach out with additional questions they may have about working with their insurance carrier.

One way to verify service excellence is to ask about the insurance agency’s [net promoter score](#) (NPS). Westwood, for example, posted a 2024 NPS of 92+.

Factor #2: **Generate Continuous Value**

“Periodic insurance reviews should be a central part of most homeowner interactions with their insurance agency,” advises Sokoll. “The coverage review is a helpful, value-added service dimension that can quickly correct under- or over-coverage, as well as plug concerning policy gaps. Customers need to be reminded of what’s covered and what’s not covered.”

“Consider personal property, for example,” Sokoll says. “Personal property is often calculated to be half of the insured value, such as \$300,000 on a \$600,000



home. In actuality, the homeowner may only have personal property valued at \$80,000. The homeowner is over-insured. Adjusting the insurance rate to reflect actual value could save a homeowner as much as \$500 a year.” Sokoll advises homebuilders to team up with an insurance partner that routinely offers to review home insurance coverage.

Factor #3:
Close Risky Insurance Gaps

And those gaps could be sizable, suggests Sokoll. “Take homeowner liability, for example. Far too many homeowners overlook adding umbrella coverage to their insurance portfolio. It’s very affordable peace of mind. It can save the homeowner a large fortune in most liability settlements – \$1 million, \$5 million, even \$10 million or more.

“Has the homeowner added a pool, made other outdoor upgrades or added a pet or two? Perhaps it’s time to bundle auto and business insurance into a single money-saving plan. A licensed insurance agent will make friendly inquiries to optimize value and head off any gaps.”

Factor #4:
Offer Multiple Carrier Options

The idea of having a back-up home insurance carrier probably seemed

needless not so long ago. Times have changed. What was largely taken for granted – home insurance – is now subject to rapidly escalating rates and, in more extreme cases, a non-renewed policy.

An independent agent like Westwood Insurance Agency is allied with dozens of top-rated home insurance companies. If a homeowner is upset by a large rate increase or a non-renewed policy, there’s a good chance a licensed Westwood CSR has one or more quality options. “At the end of the day, we’re here to take care of our customers,” explains Sokoll. “We work with over 50 carriers. We shop for the customer and offer the best rate between several different companies or find a comparable replacement if the homeowner’s policy has been non-renewed.”

Selecting the Right Insurance Partner Matters More than Ever

As you work to build deeper, even more enduring customer relationships, keep in mind all the ways the right home insurance agency partner helps make your brand shine. Today Westwood Insurance Agency continues to deliver on that promise for an ever-growing roster of the nation’s most respected local, regional and national builders.



Learn how Westwood Insurance Agency supports your brand long after the sale closing with customer service excellence.

Stable and sustainable.

There's never been a better time to safeguard closings with home insurance you can count on.

To learn how to minimize home closing disruption, visit [Westwood Insurance Agency](https://www.westwoodinsurance.com/partners).



[westwoodinsurance.com/partners](https://www.westwoodinsurance.com/partners)