

# Reflections and Predictions: Insights from Our Production Managers for 2025

*Arlington/Roe Leadership Team*

As we wrap up another year, we're reflecting on our accomplishments and looking to the opportunities and challenges that lie ahead. In this article, we're spotlighting insights from our production managers, offering a glimpse into the inner workings of their departments.

Each manager shares their perspective on the past year—highlighting key achievements, milestones and team efforts—and looks toward the future with predictions, priorities and what they see as most important for success in 2025. Their reflections provide valuable insight into the dedication, innovation, and teamwork that drive our company forward.

## **AVIATION**

### **Travis French – Aviation Practice Leader**

“Our Aviation department, established in 1991, is one of the longest-tenured aviation wholesale brokerages in the country, with a team of six specialists dedicated solely to aviation insurance. We maintain appointments with all domestic aviation insurers and Lloyd’s of London, offering clients unparalleled market access. From individual aircraft owners to large corporate fleets, we cover all types of risks, including drone insurance, and provide ancillary coverages like property, auto, workers’ compensation and general liability. Our knowledge continues to grow alongside the dynamic aviation industry.”

## **BONDS**

### **Helen Parker, Bonds Practice Leader**

“Our Bonds team is here to help and find solutions for a wide range of bond needs. We are seeing stand-alone wage and welfare bonds and used car dealers with poor credit. Whether you’re dealing with complex subdivision bonds, or managing credit-based bid, performance and payment bonds, our team has the experience and markets to support you. We offer tailored bonding options that make it easier for your clients to secure necessary licenses and operate within the law. No matter the challenge, our Bonds department is committed to helping agents navigate these issues and secure the right bonds for their clients.”

## **COMMERCIAL BINDING**

### **Terri John, ASLI, Vice President, Commercial Binding**

“The Commercial Binding department had a fantastic 2024 growing in both premium and talent on our team. We are continuing to see the standard markets tightening up on the classes and businesses they will entertain including but not limited to hospitality, habitational, accounts with losses and contractors being our largest segments of the business. We have and will continue to explore new markets to add to our portfolio to better serve you and your clients. Additionally, we are always looking at new avenues to get quick quotes and indications back to you, through self-service and other online rating capabilities. We appreciate your partnership and support in 2024 and look forward to an even better 2025!”

## **COMMERCIAL BROKERAGE**

### **Jennie Carr, CIC, AU, Vice President, Commercial Brokerage**

“2024 was another record-breaking year in Commercial Brokerage! We grew in all coverage lines and have great momentum as we enter 2025. While we are seeing the market stabilize, E&S premiums are expected to continue to account for a larger share of the industry’s total market share. A favorable outlook continues for the wholesale insurance market. We want to earn your business by providing knowledge, a consultative approach, market access and customization.

Our specialized Commercial Brokerage teams provide the care needed to navigate the ever-changing landscape. From commercial agriculture to excess/umbrella to active shooter/deadly weapon protection policies to the commercial property market and environmental risks, our team is ready to help you find the right solution.”

## HEALTHCARE & HUMAN SERVICES

**Robin Snider, AU, Vice President, Healthcare & Human Services**

“Financial concerns, labor shortages and rising supply costs will be ongoing concerns for healthcare organizations in 2025. Rates will likely hold steady this year at an average increase of around 5-10% for most classes. However, due to the number of competitors and new entrants in the space, there may be some opportunities for insureds to lower costs. Insureds will need to be cautious as they shop coverage and be aware of potential coverage reductions or exclusions. Our Healthcare & Human Services team is available to assist your healthcare insureds hoping to take advantage of the competitive landscape this year.”

## PERSONAL LINES & FARM

**Janet Phillips, CIC, Executive Vice President, Personal Lines & Farm**

“Our team specializes in finding admitted and non-admitted solutions for hard-to-place homeowners risks. We know our agent partners often face challenges like losses, older homes or roofs, wood shake roofs, unprotected risks, lapses in coverage and evolving underwriting appetites. We work with multiple markets to tailor coverage options, including higher deductibles, sub-limits or exclusions, and can accommodate risks with lapses or ongoing repairs, provided the necessary narratives and documentation are included. Timely repairs, detailed loss histories and fully completed submissions are essential to streamline the quoting process and secure favorable terms.

With our experienced underwriters and access to diverse markets, we continue to see significant growth in delivering solutions for these challenging accounts. So, before you say no, call Arlington/Roe! We can help you find the right solution.”

## PROFESSIONAL LIABILITY

**John Immordino, CIC, CRM, RPLU, CIPP/US, CPL, CPLP, Senior Vice President, Professional Liability**

“Nonprofits face unique legal challenges, making Directors and Officers (D&O) insurance essential. More than half of D&O claims between 2016 and 2021 involved nonprofits, often stemming from fund mismanagement, employment disputes, or compliance issues. Board members and volunteers face personal liability risks, with federal protections like the Volunteer Protection Act offering limited coverage. For example, one nonprofit faced \$300,000 in legal fees after a government audit claimed funds were misused—a cost D&O insurance helped cover.

By tailoring policies to include employment-related claims, volunteer protection, and value-added resources, you can help nonprofits navigate their risks and avoid costly surprises. Now is the right time to discuss coverage, as pricing remains favorable. Let our Professional Liability team know how we can assist!”

## TRANSPORTATION

**Andy Hamilton, CIC, Vice President, Transportation**

“For our agency partners, 2025 will be a year of change and opportunity for most of our Transportation team product offerings. For-hire trucking, our largest class of business by premium volume, is expected to see rate increases again this year. However, many markets are offering telematics solutions to help mitigate costs, leading to increased shopping among trucking insureds. We’re prepared to support this demand with both admitted and non-admitted options.

Meanwhile, our other major product by volume, garage (dealers & service), will see more competitive options from us. With more access than ever to markets in additional states, our Transportation team is well-positioned to help agents win and retain garage business that will experience pricing pressure in specific classes.”

## WORKER’S COMPENSATION

**Robin Snider, AU, Vice President, Workers’ Compensation**

“The workers’ compensation insurance segment had a strong performance in 2024, continuing a decade-long profitability trend with stable loss trends and healthy reserves. However, emerging trends in 2025 indicate potential challenges, including weakening reserve strength, lower initial loss ratio estimates, and rising medical and wage inflation. These factors, along with an aging workforce and evolving job roles, may increase claim costs and impact underwriting profitability, despite expected rate decreases. Insureds should prioritize risk management and safety initiatives to control workers’ compensation costs and reduce their exposure to potentially higher rates in the future. Our workers’ compensation specialists are available to assist with placement as insureds consider their risk management programs in the upcoming year.”