

# IN THE NEWS: Turning Declines into Deals

XPT VICE PRESIDENT, UNDERWRITING MANAGER  
**KAYTE HANEY, AVP** PUBLISHES ARTICLE IN **ROUGH NOTES**



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## Overview

Placing tough accounts isn't about pushing harder; it's about working smarter. With airtight submissions, transparent client communication, and wholesale partners who know which markets will respond and why, agents can turn declines into wins and build a playbook for tackling even the toughest risks in the market.

With the right strategy, even the most complex accounts can move from unplaceable to placed and positioned for long-term success.

## About Kayte Haney

Kayte Haney is Vice President and Underwriting Manager for the Mid-Atlantic region at XPT Specialty. She joined the company in 2023 and brings more than 15 years of insurance industry experience, specializing in commercial property and casualty underwriting.

Based in Pennsylvania, Kayte previously held leadership roles at RT Specialty, where she helped establish their small binding division. At XPT, she leads the Mid-Atlantic underwriting team, with a focus on building strong retail agency partnerships and expanding market solutions tailored to complex risks.

Kayte earned a Bachelor of Arts in Communication Studies from Temple University.

## Article Snapshot

*From the Article:* When a standard carrier declines an account, it doesn't have to be the end of the conversation. In a market where habitational real estate is weighed down by loss trends, liquor-heavy hospitality risks face increased scrutiny, and emerging industries like cannabis or cryptocurrency defy traditional underwriting, agents who know how to reframe these "nontraditional" accounts can turn declines into deals.

These risks tend to share common traits: high hazard exposures, poor loss history, or operational complexity that makes underwriting more challenging. High-frequency or severe claims can quickly move an account out of the admitted market, and financial or operational red flags only compound the issue.

### Turning submissions into stories

Successfully placing these accounts often comes down to how they're presented. Underwriters want more than loss data; they need a clear picture of what has changed to make the risk viable. A strong submission reframes the narrative: It doesn't just document past problems; it explains how those problems have been addressed and why the risk deserves another look.

This means connecting the dots for the underwriter. Safety improvements, updated operational procedures, management changes, or technology investments should be clearly outlined and supported by documentation that demonstrates impact. The goal is to turn the submission into a story of progress, one that shifts the conversation from "here's what went wrong" to "here's why it's different now."

XPT's brokers see this every day. The difference between a fast decline and a competitive quote often comes down to how thoroughly an agent explains these changes and supports them with evidence.

### Preparing clients for the E&S Market

Even the best-packaged submission can falter if clients don't understand what comes next. Moving a risk from an admitted to a non-admitted market isn't simply a matter of changing carriers; it often means different pricing, limited coverage options, and more stringent underwriting requirements...

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BE THE END OF THE CONVERSATION**

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