

# Raffi Kodikian Weighs in On What It Means to Be a Specialty Broker in the Insurance Industry

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*Raffi Kodikian Talks Specializing in the Insurance Industry: How His Experience in the Legal World Has Shaped His Professional Acumen*

SAN FRANCISCO, CA, UNITED STATES , December 21, 2021 /EINPresswire.com/ -- The insurance industry is filled with general agents who sell everything from home to auto insurance. [Raffi Kodikian](#), an expert in Lawyers Professional Liability coverage, discusses how being a specialty broker in his sector can be worlds apart from the average.

No industry is immune from specialization. Even two professionals with the same job title have two different sets of knowledge, talents, and interests. It begs the question of whether it's better to concentrate in one area or opt for a broader range of skills.

[Raffi Kodikian has made](#) a career for himself by committing to Lawyers Professional Liability coverage, and he talks about how this choice has shaped his path and the path of his clients.

## Raffi Kodikian's Path of Exploration

Understanding the trajectory of a career has a lot to do with understanding the results, but it's worth noting that Kodikian didn't start by studying the clauses of different policies. In fact, he graduated from Northeastern University of Boston in 1997 with a BA in journalism. It wasn't until 2004 that he would start as an administrative assistant and office manager in San Francisco.

It was a field he would take to almost immediately, and while he certainly wasn't specializing in the beginning, the role gave him an opportunity to explore how coverage works in the real world. Insurance can get a reputation for being little more than paper-pushing, but the reality is that these are people's livelihoods that hang in the balance of each claim.

For Kodikian, it was a fast climb from general support to Assistant Broker to handling his own accounts. He had to become familiar with a number of products, including program business and open-brokerage. He had to learn how to sell coverage to individuals, entities, and associates alike. He had to alter not just his language but also the emphasis of his communications based on the needs of each client.

At first, Lawyers Professional Liability was just one of many kinds of products he sold at the start of his career, but he chose to make it the cornerstone of his career after assessing the volume of attorneys in the state of California.

## The Beauty of Specialization

Specializing in insurance was a way for Kodikian to drill deeper into the needs of law firms. These professionals have built their lives on understanding and arguing the finer points of the legal code. If Kodikian couldn't keep up with their questions in a quest to discover loopholes in coverage, he wouldn't have made it very far in his career.

Legal liability is very different from, say, auto liability. While there are certainly plenty of unknowns about who did what in a car accident, the facts are much more straightforward — either the vehicle is damaged or it isn't. With Lawyers Professional Liability, it can come down to what the clients perceive as negligence. This coverage has to account, to some extent, for how people feel about the treatment they received from a professional.

For instance, let's say a lawyer is dealing with a recent death in the family. The death and its aftermath occur during a high-profile case and their client ultimately loses the battle.

The lawyer claims that though they were personally affected by the death, the quality of their work was not. They claim that regardless of their feelings about the loss, the client would have faced the same outcome.

The client claims the lawyer's work suffered to such an extreme that they would have won the case if their lawyer had been operating under better conditions. They request not only full coverage of legal fees but also additional damages for emotional suffering.

This kind of case is just one murky example of many that experts [like Kodikian have](#) to be ready for every day. He has to know how liability insurance coverage works to help his client and how it can be applied. This is the only way to ensure that both the professional and the firm they represent are protected.

If Kodikian devoted 75% of his time to general insurance matters, it would be easy to overlook a critical detail in a client's policy. He might lead the lawyer to believe they don't have the coverage to survive a drawn-out claim. Fortunately, he doesn't have to come up against this kind of challenge. Specializing means he can not only master the material, he can also see how the outcomes of numerous previous cases will affect the outcome of the case at hand.

So in the example above, he might discuss the value of settling based on the evidence or he might advocate for a more lengthy battle to protect both the finances and the reputation of the professional and the firm. Because he specializes in this area, Kodikian's clients can trust him to look out for their best interests.

## To Specialize or Not to Specialize?

Every professional has to make their own choices about their career, but for Kodikian, having a niche has proved to be not just a way to stand out in his field, but to make him that much more valuable to his clients.

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