

Why Choose an Independent Agent?

Some people think it doesn't really matter where they buy their insurance. But this misconception could be costing them money, service and protection. Buying insurance isn't like buying bread or milk. Insurance is an important safety net for a family, a car, a home, or a business. Don't treat the purchase lightly!

There is a difference in where you buy your protection. Many people don't realize there are three sources for insurance:

- *Captive Agents* -- sell you the insurance of only one company.
- *Telephone Representatives* -- offer you the insurance of one company, and only on the telephone.
- *Independent Insurance Agents and Brokers* -- represent an average of eight insurance companies and research these firms to find you the best combination of price, coverage, and service.

Your Independent Insurance Agent or Broker:

- Is a licensed professional with strong customer and community ties.
- Gives you excellent service and competitive prices because your agent can access the insurance coverage from more than one company.
- Unlike other agents, is not beholden to any one company; thus, you don't need to change agencies as your insurance and service needs change.
- Assists you when you have a claim.
- Is your consultant, working with you as you determine your needs.
- Offers you a choice of insurance plans and programs.
- Is a value hunter who looks after your pocketbook in finding the best combination of price, coverage and service.
- Offers one-stop shopping for a full range of products-home, renters, auto, business, life and health.
- Can periodically review your coverage to keep up with your changing insurance needs.
- Treats you like a person, not just another number.
- Customer satisfaction is the key to an independent agent's livelihood. So, serving you is your independent agent's most important concern.