

Why an Independent Insurance Agent?

Some people think it really doesn't 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 your family, your home, your car or your 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:

1. **Independent Insurance Agents**, who represent many insurance companies and compare those companies' products to find you the best combination of price, coverage and service.
2. **Captive agents**, who can sell you the insurance of only one company.
3. **Telephone representatives**, who can offer you the insurance of one company, and only on the telephone.

Your Independent Insurance Agent:

- Is a licensed specialist, 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 resource for insurance, 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.