Why Choose an Independent Insurance Agent?

There is a difference. 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 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.

1. Captive Agents, who can sell you the insurance of only one company.

2. Telephone Representatives, who can offer you the insurance of one company, and only on the telephone.

3. On Line - websites often limit coverage options available, provide quotes that significantly differ from the actual premium and don't allow "customization" to meet your needs.

4. Independent Insurance Agents, who represent an average of eight insurance companies, and research with these firms to find you the best combination of price, coverage and service.

Your Independent Insurance Agent:

Gives you excellent service and competitive prices because your agent can access the insurance coverage from more than one company.

Is a licensed professional with strong client and community ties.

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 as a client, not just another number.

Client satisfaction is the key to an independent agent's livelihood. So, serving you is your independent agent's most important concern.

There Is A Difference