

THE AVERAGE INSURANCE POLICY

... is several pages long. It's full of legal language that can state coverage on one page, only to take it back three pages later. Insurance is an excellent way to manage financial risk, but it's also a significant investment. So many coverage details need explaining to the average buyer.

That's why it's so important to work with an *independent* insurance agent.

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WORKING WITH AN INDEPENDENT AGENT

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ABC Agency

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YOU MAY NOT REALIZE IT,

... but a variety of people can sell you a policy, and you are not always their sole concern. Captive agents can only sell you coverage from a single company, even if another insurer has a better policy for your situation. Internet and 800-numbers don't even offer agent services; you're on your own to sort through their policies and try to select the one that's right for you. Then, if you have a claim, it's just you against the company.

Only an independent agent offers the choice and service that ensures you get the coverage you need at a price you can afford. Independent agents:

- Provide personalized, face-to-face service;
- Offer a choice of insurance products from different companies;
- Give objective advice, because we are not employed by any one insurance company;
- Shop around for the best coverage, at the best price;
- Can access specialized coverages for unique needs;
- Are thoroughly trained to help you make complex insurance decisions;
- Can make sure claims get settled quickly and fairly; and
- Live in your community and support local efforts.



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