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Solutions

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THE BENEFITS OF Working with an Independent Insurance Agent

Choosing the right kind of insurance agent can make a big difference in securing the best combination of price and value to fit your needs. An independent insurance agent represents many insurance companies at once and works on your behalf to find the best possible rate and coverage to fit your specific needs.

Why does it matter where I get my insurance?

Insurance can be complicated. Do you know how it works? When (or if) you read your policy, do you understand what it means? Are you familiar with insurance law?

At the same time, insurance is critically important. It's there to protect your most valuable assets. The worst time to find out you don't have the right policy and coverages is when you need them the most, after you've suffered a loss.

That's why you need an independent insurance agent to guide you through the process of properly protecting you and your home, cars, business, and future.

What about other types of insurance agents?

Captive agents, such as those who work for State Farm, represent a single company and can only provide you with information and access to their company's products. The same goes for direct writers, such as GEICO.

Independent agents don't have an exclusive relationship with any one company, so you get choices.

What I should do?

Making such a personal decision about your options is yours – and yours alone under the law. However, independent insurance agents can help explain your options and provide you with information so you can make informed decisions.

What can an independent agent do for me?

In addition to giving you choices, independent agents are licensed professionals with the experience to assist, inform, and guide you. They can:

- Evaluate and assess your individual risks and requirements
- Identify and tailor policies that are right for you
- Offer products to meet all of your insurance needs, including auto, home, business, life, and flood
- Assist you when you have a claim
- Treat you like a person and provide excellent, hands-on service

An independent agent will help you understand what your policy actually covers, how much of a deductible to carry, and how much coverage you need. When it comes to protecting your family, your assets, and your future, you want to do it right!