

Go with a Pro

Choose a professional, independent insurance agent

Purchasing insurance can be an expensive proposition, especially if you don't get proper counseling before you choose your coverages. You need to talk to a professional trained in advising you on the financial implications of your choices: whether you've got the right kind of protection; whether you have enough insurance—or even too much; whether you have any serious gaps in your coverage; or whether you qualify for any discounts.

Professional counseling, personal service

This is the kind of expertise you get when you deal one-on-one with our agency. We can evaluate your unique circumstances and then tailor coverages to meet your specific needs. Unlike "captive" agents who represent one insurance company, we work for you, the client, and can shop for insurance through many insurance companies to get you the best coverage at the best price. Unlike direct-sale companies whose service representatives sell one company's product via phone or mail, we

will counsel you personally—no long-distance phone call or mail survey can top the service that comes from dealing face-to-face with a professional agent. And unlike financial institutions such as banks, we specialize in insurance sales and service—it's not a peripheral product you might feel obligated to buy to secure a loan.

It's all about choice ... choose a Professional Insurance Agent

| | Independent agent (Provides access to many insurance companies) | Company agent (Represents only one company) | Direct-sales company (No agent services provided) | Banks (Secondary business) |
|--|--|--|--|-------------------------------|
| Offers choice of insurance products from different companies | YES | NO | NO | NO |
| Gives more objective advice because not employed by an insurance company | YES | NO | NO | NO |
| "Shops around" for the best coverage—at the best price | YES | NO | NO | NO |
| Can access companies which offer specialized coverages for unique needs | YES | NO | NO | NO |
| Highly trained to help consumers make complex, vital insurance decisions | YES | YES | NO | NO |
| Offers personalized, face-to-face service | YES | YES | NO | YES |
| Lives in your community and supports local efforts | YES | YES | NO | NO |



Your Professional Insurance Agent ...
We want you to know about the insurance you're buying.