

How 'spending 15 minutes or less' on insurance can HURT you

Almost 60 percent of consumers who purchased insurance through a direct insurer (promising lower prices) 10 years ago or more said they switched back to an independent insurance agent, according to a 2013 study conducted by InsightExpress, an independent marketing research firm.

Why? They wanted:

- Someone to guide them through the insurance purchasing process
- One point of contact
- Personal advice from an experienced insurance professional.

What these consumers described is what independent insurance agents do. We are business professionals who have access to multiple insurance companies but represent you. We know different insurers' underwriting styles and the nuances of their different policies. This broad background helps us give you sound advice specific to your situation.

Managing your risks is key

Insurance is all about managing your risks. We believe insurance should protect you and all your assets, so we look at the big picture. We ask questions, explain different kinds of coverage and how having or not having them could affect you.

What you choose for one type of coverage, like auto insurance, can impact all your assets – so we shop around for the best prices and coverage to offer you a complete package.

What can go wrong?

Some competitors are only interested in one piece of the puzzle. They entice you with a lower rate on a single type of insurance, but less coverage.

Looking at it piecemeal instead of as an entire solution can lead to disaster. For example, imagine you purchased lesser coverage through a company that took only 15 minutes to save you money on auto insurance. When you signed up, the rep didn't ask about the value of your home or tell you that your level of coverage should involve looking at the value of your assets.

Later, you cause a horrible car accident. Your auto insurer writes a check that doesn't cover the victim's expenses, and that ends the insurer's obligation to you. The injured victim sues you for \$1 million. If your home is your biggest asset, you'll face losing it *and* your savings.

How an independent agent could have helped

In that scenario, you didn't have all the facts up front. We could have suggested umbrella coverage. But with a telephone or online quote, this probably wasn't an option.

Our competitors are at a disadvantage because they sell for a single insurance company and are limited to the options offered by their employer.

We don't have those constraints. And we're here for you throughout the life of your policy. We answer questions, handle issues and adjust coverage as needed. To file a claim, you call us, not an 800 number. We are with you throughout the process.

Bottom line, when making insurance decisions, turn to the source you can trust. Turn to an independent agent.

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