

Independent Agents - Provide More Than A Policy

With the increasing popularity of the Internet and other changes occurring within our industry, consumers [soon] will be able to purchase insurance from an unprecedented variety and number of sources. But buying insurance isn't like buying bread or milk from the most convenient Convenience store. There can be a difference in where you buy your insurance protection.

Independent insurance agents generally offer a client greater market access and a broader selection of product ⁽¹⁾. Independent agencies represent multiple insurers for the simple reason that no one insurer offers the best possible product for every client. In fact, it's rare that any insurer has the ideal solution for every situation or client.

Furthermore, the best-fitting coverage rarely comes "off the rack" in pre-cut sizes and styles. A knowledgeable well-practiced insurance professional can work with you and the various insurance companies they represent in order to custom design a comprehensive program; one well suited for your particular situation.

And lastly in the aftermath of a claim it is comforting to know you have an independent industry professional available to assist and facilitate prompt, fair settlement of your claim. After all, insurance coverage means nothing unless you're covered. It's as simple as that.

Ultimately, every consumer has to decide for themselves what value they place on personal contact, consultative services, professional advocacy and comparative choice in their insurance purchase decision. It all comes down to a matter of individual preference. The choice [and the responsibility] is yours.

(1) The average independent insurance agent represents 8 insurance companies as reported by the Independent Insurance Agents of America, 1999.

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