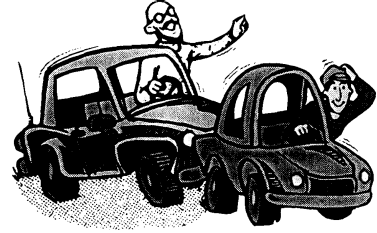


What you should consider before changing auto insurance companies

Some of our customers have been asked by telephone solicitors or mass-mail advertisers to switch their automobile insurance. Before saying "yes" to one of these propositions, we hope you will consider the following:

What do you know about this company?

Not all auto insurance companies are alike. Some support local, independent insurance agencies like ours to help with all your insurance questions or problems. Some put their resources into sales campaigns and are accessible to you only by an 800 number, where you may never deal with the same individual twice.



Are they really offering you the same protection?

Not necessarily. When insurance agencies take a look at the details of offers from these quick-quote sources, all too often we find that they are not offering customers the same insurance protection as their current policy provides.

New York auto insurance customers can pick from literally hundreds of combinations consisting of various coverage and limits options. It's easy for sales people to quote you a lower price if they don't give you the same amount of coverage.

For your own protection, please let our agency go over the details of any offer you receive before accepting it. As your insurance agency, we offer this analysis at absolutely no cost to you.

Who will go to bat for you if you have a claim?

We will. Our customers who have had a claim against their auto policy know we pride ourselves on providing personal attention during this stressful time. We make sure you get the quickest, most convenient service. We answer all your questions. We also make sure you get every penny that's coming to you. In short, we stand behind the coverage we sell you and the companies we represent.

Are you sure you would get the same level of personal contact and concern from a mass-market insurer?

What could their offer cost you?

There could be hidden costs to you that the company won't disclose until it's too late. For example, you may be receiving a discount on your homeowner's policy currently, if it's from the same company as your auto insurance. If so, switching will cost you that discount.

An even greater danger these companies won't tell you about is their right to cancel your coverage within the first 60 days, even if you have accepted their offer and paid the premium. Mass market companies tend to

take your money first, then check your driving claims and credit history later. If they see something they don't like, they may cancel your policy. And a cancellation on your record can make it hard to get coverage from another insurance company.

Who knows you best?

We do! We take the time to get to know our customers. Your current auto insurance coverage has been crafted with your complete financial picture, your driving and claims history, and your family



circumstances in mind. There's no way a stranger can reach that level of understanding from a brief phone call or impersonal application form.

We want to keep you as our customer. If you receive an offer that's "too good to be true," it just might be. Before you say yes, let us look over the "fine print." We can help.

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

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