

## 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	Company agent	Direct-sales company	Banks
	<b>(Provides access to many insurance companies)</b>	<b>(Represents only one company)</b>	<b>(No agent services provided)</b>	<b>(Secondary business)</b>
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, insurance decisions vital	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. 3S9/98