

# Why 'spending 15 minutes or less' can hurt you

Buying insurance is one of the most important decisions you'll make. Who you buy it from can be the difference between devastation and recovery when disaster strikes. We are grateful that you chose to buy through an independent insurance agent.

Today's TV and media ads bombard you with the message that purchasing insurance is as simple as grocery shopping. In truth, it's not. You can't pick a product off the shelf and be on your way.

Finding the right coverage requires due diligence on your part and ours, something you can't get from a 15-minute phone call, a celebrity or even a talking lizard.

## Why do people prefer independent agents?

Consumers feel the difference. Almost 60 percent of consumers who purchased insurance through a direct channel 10 or more years ago reported switching back to an independent agent because they wanted more value, according to a 2013 study conducted by InsightExpress, an independent marketing research firm.

Consumers switched back to an independent agent because they wanted one point of contact to handle their insurance questions and needs. They wanted guidance from an experienced insurance professional, the study said.

That's what we do. Independent insurance agents represent multiple insurance companies. We are familiar with underwriting styles and have researched the nuances of numerous policies.

## Risk management is key

We also provide advice on the ins and outs of risk management, meaning we explain coverage

options and how having or not having that coverage could impact your entire situation.

Our philosophy is to look at the big picture. We believe your insurance program is there to protect all of your assets. What you choose for one type of coverage, such as auto insurance, can have an impact on all of your assets.

# 60%

**of consumers  
switch back to  
independent agents**

Some competitors will lure you with a lower rate on a single type of insurance, but less coverage. You may think you got a deal, but you could get burned later.

When our clients ask for a quote, we don't just do the comparison shopping and run the numbers — we strive to find the best coverage and rates for your particular needs.

## How things go wrong

Independent agents offer a complete package, whereas some competitors are interested in only one piece. For example, they might sell auto insurance and tell you that insurance shouldn't be "bundled." Looking at it piecemeal instead of as an entire solution is where we've seen clients get hurt.

Imagine you purchased lesser coverage through a company that said they'll take 15 minutes to save you money on auto insurance. When you signed up, the representative 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

major car accident. Your auto insurer writes a check that doesn't cover the victim's expenses, and with that, the insurer's obligation to you is over. But this doesn't cover a hurt passenger's expenses, so he sues you for \$1 million. If your home is your biggest asset, you face losing it *and* your savings.

## When you work with an independent agent

In that scenario, we could have helped and suggested umbrella coverage. But with a telephone or online quote, this may not have been an option. Our agency is here for you throughout the life of your policy. We answer questions, handle issues and adjust your coverage as needed. To file a claim, you call us, not an 800 number. We advise you and walk you through the process. Personal attention is part of the package.

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

**Bottom line, our competitors represent their insurance company. As independent insurance agents, we represent you.**

## Emergency alerts vs. local warning sirens

What's the connection between the Emergency Alert System (EAS) and the warning sirens you hear in your town? There is none.

**EAS** was designed by the Federal Communications Commission to quickly send urgent emergency information to an area. EAS is a digital, automated system that alerts broadcast media, cable television, satellites, direct broadcast satellite and high-definition television. EAS meets the needs of the hearing impaired and those with different language needs.

**Emergency sirens** are outdoor warning systems that many Ohio area activate locally to alert residents of threatening conditions. Sirens sometimes aren't audible indoors or in densely populated areas, but are a helpful supplement to the EAS. Optimally, on flat terrain with no wind, most sirens can be heard up to one mile away.

National and local text-alert systems are another method used to alert cell-phone users of emergencies. These alerts aren't offered in all areas, but their use is increasing each year.

Sources: [weathersafety.ohio.gov](http://weathersafety.ohio.gov), [noaa.gov](http://noaa.gov)