



ONLINE INSURERS vs. *The Independent Agent*

Let's start with what has become a universal misconception:

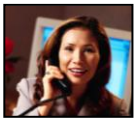
“Insurance is a Commodity.”

It's something to buy at the lowest price, like goods from a discount store.



IN REALITY, NOTHING COULD BE FURTHER FROM THE TRUTH. If the summer sandals hurt your feet or fall apart, return them. But if your insurance policy does not have adequate coverage and the claim isn't covered, you can't return it – **you're stuck!** Even if you could, getting your premium back won't do you any good.

People don't like paying for insurance, and policies can be challenging to understand. We know that. BUT, insurance serves a valuable purpose by removing insecurity and reducing your risk of financial devastation. Would you drive your brand new car without insuring it? Would you invest in your own business and risk losing it over a lawsuit? We think not.



When it comes to purchasing your insurance, are you getting professional advice – or just a quick quote?



IS YOUR QUOTE “CONDITIONAL” upon the underwriter ordering Claim Reports, Motor Vehicle Reports, and a Credit Score? We spend the money for the reports first, and then give you a firm proposal.

Insurance policies are **complex legal contracts** loaded with exclusions. Can you read and understand your policy, or do you depend on a knowledgeable insurance professional for help and clarification?

THERE ARE MANY RATING OPTIONS. Credit scores impact premiums. While you may be able to go online and get a quote, do you know the rating criteria? We have insurance professionals at Loring & Company with skills enabling you to get the best quote, not just an online quote.

Did you know there are 5 different levels of homeowners policies? Some don't even cover theft or a bursting pipe. Let us help you select the level that best serves your needs.

IF YOU ENCOUNTER A PROBLEM, would you prefer an Independent Agent who works for you to go to bat for you? Or, do you want to log on to **“www.claim.com?”**



All the hype about “24/7” service isn't what you think. Usually it's a **toll free number to someone overseas** who promises to call you back (maybe), an automated system or a different person every time you call. Your local Independent Agent at Loring & Company, on the other hand, is right here in town, and your calls will always be handled by the knowledgeable staff in our office.

AND WHAT ABOUT THE EXCLUSIVE AGENTS OR DIRECT WRITERS? These are agents employed by State Farm, Allstate, and others. They collect a salary from the insurance company, work for only one insurer, don't get too involved in claims, and aren't very flexible if your situation changes.

As Independent Agents at Loring & Company, we can shop insurers **FOR you.**

**At Loring & Company,
we work for you -
not the insurance company.**



- You pay us a commission;
we know who to answer to.*
- We're on your side of the table.*

CHECKLIST FOR MY INSURANCE SERVICE:

- Yes No I have an agent who knows who I am
- Yes No I can call my agent easily
- Yes No My agent lives in my town
- Yes No Claims adjuster's office is in my home town
- Yes No My agent can help me with a problem claim
- Yes No My agent gives me sound insurance advice