



# Your View: The Value of an Independent Insurance Agent

## By: Patrick Long

There are some things in life, that as adults we don't always want to do. For instance, I'd prefer never having to deal with another doctor, attorney, accountant, or contractor in my life. That being said, I inevitably will and it'll probably be sooner rather than later. When that time comes, I'm not going to do a google search for the cheapest doctor I can find, nor am I going to limit the search to 15 minutes or less. I'm going to ask around and get feedback from people I trust regarding who they find reliable in their scope of work.

You shouldn't be afraid to take a little bit more time to understand and evaluate your decision when it comes to the important things in life. I'll even go so far to say that you might not want to do business with the "cheapest" professional you can find! Insurance falls into one of those "important" categories that is worthwhile to take some more time to evaluate and understand. You should look someone in the eye and you should ask every question you can think of. You should be 100% comfortable with your decision. Call me "old school", but there are certain things that I'm not comfortable buying online from a website or a 1-800 number.

Like anything else in life, "the devil is in the details". You would be amazed how surprised some people are when we evaluate their existing insurance policies. Issues such as liability limits, wind deductibles, exclusionary wording, wrong named insured, wrong property addresses, and the list goes on. More often than not, there is some sort of material issue to be corrected before we even start to search for the most competitive option.

The purchase of insurance does not have to be inconvenient or expensive, but it also shouldn't be a decision that anyone makes in 15 minutes. I'm a huge advocate for sitting across the table from someone and meeting with them one-on-one.

An independent insurance agent is a professional that you can lean on and look to for guidance when making a decision regarding your personal insurance. We are advocates that can guide you through difficult claim situations; we have access to multiple companies with different pricing and coverage options. No two situations are ever the same and there isn't a "cookie cutter" solution to

suit everyone's need. Partners Insurance Group is an independent insurance agency that represents the area's leading competitive insurance companies and provides consultative professional advice with tailored competitive insurance solutions to our clients.

I welcome anyone and everyone to sit down with one of our professionals for a no cost, no commitment consultation to evaluate your situation and discuss different insurance solutions to suit your unique needs.