



# Live Assured

when you work with an Independent Agent



## Independent Agents: A Business Owner's Best Resource

As a business owner, you've already tackled a lot on your own. As someone who has to stay on top of your own industry, do you really have the time to master insurance as well?

An Independent agent's business is insurance, and they can be your best resource when it comes to purchasing coverage for your company. Consider the following reasons why you and your business will benefit from having an independent agent:

- **They Are Familiar with the Local Community**  
While it might be convenient to log-on and get an insurance quote in fifteen minutes or less, it's not likely that your coverage has been customized to meet your business' needs. An independent agent knows the local community, including local geographic risks, such as areas prone to flooding during the spring season. When you purchase insurance through a local independent agent, you're getting that local knowledge.
- **They Are Available in Your Time of Need**  
Once the initial purchase is complete, many people don't think about their insurance again...until they need it. Filing a claim can be a very stressful time, since it implies you're business has suffered a loss or catastrophic event. An independent agent will help guide you through the claims process, correspond with the insurer if you choose, and resolve your issues as quickly as possible.

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- **They Make Sense of All Your Options**

Nowadays, you can't watch thirty minutes of TV without being bombarded by commercials of all the different insurance options. So how do you determine what and how much coverage you and your business actually need? An independent agent can help you navigate your options, determine the risks unique to your business, and ensure that your company is sufficiently insured.

- **They Get You the Best Price and the Best Coverage**

While it can be tempting to just opt for the insurance package that costs the least, being underinsured during a catastrophe can cost you a lot more in the long run. In addition to knowing the unique needs of your business, an independent agent works with many insurers to find you the best coverage for the best price.

As a business owner, you already have a great deal of responsibility on your shoulders. Let an independent agent help you insure your business. Preferred Mutual is a proud partner with hundreds of independent agents in New York, New Jersey, Massachusetts, and New Hampshire. Log-on to [www.preferredmutual.com](http://www.preferredmutual.com) to find a local agent today.

