

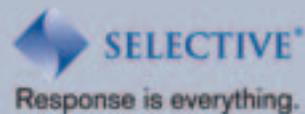
It's About Responsiveness.

Because we live and work in your community, you'll also develop a relationship with someone you'll get to know and trust. You'll get answers in real time and quick response when you want it—and also when you need it most.

Call us today. We will help you identify which questions to ask, give you options to consider, and provide the answers that work for you.



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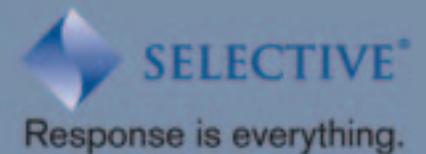
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The Choice is Yours

INDEPENDENT AGENTS MAKE
FINDING THE RIGHT INSURANCE
EASIER THAN YOU THINK.



You Value Your Possessions.

You just put a down payment on a new home, right on that tree-lined street. You finally gave in and bought that new car you've wanted. Or perhaps you're renting an apartment, and have the usual assortment of accumulated possessions: furniture, electronics, jewelry and more...

So How Will You Keep It All Protected?

Whichever situation you're in, naturally, you need insurance. But there are so many different types of insurance, and so many different policies. How do you choose? You want to make sure you get the right type, with the best coverage, at the price that fits your budget. With so many options out there, figuring this out can become a daunting task. You need someone who will spend time understanding your personal situation in order to offer the best solutions, which is exactly what your independent agent does. Matching your needs with a policy at the right price is why we're here.



It's About Value for Your Money.

53 million households in the U.S. recently admitted they are not taking advantage of all homeowners insurance discounts, that's about 65% of the buying public.¹

We not only help make sure you have the right type of coverage; we also find ways to do so at a lower cost. By knowing the ins and outs of the plans available, we will help you find the plan that provides you with the coverage you need, working within your budget.

Our goal is to serve you independently. We'll help make sure you'll get the best rate available to you. For example, what kind of roof does your house have? Depending on where you live, discounts exist for roofs that are built to withstand certain weather conditions. Did you install fire alarms, smoke detectors, sprinklers, a burglar alarm? We can tell you where you'll get rewarded for your responsible behavior. You may even get a discount if you combine your homeowners and auto insurance with one carrier. These discounts can add up and save you money you didn't even know about.

It's About Knowledge.

Our broad industry knowledge and expertise will help you narrow down your selection of policies and options. We are well-versed in the many differences among dwelling policies, auto insurance coverage, and more. Policies can differ in many ways, some that are obvious, and some that are more subtle. We'll help you understand these differences.

Have you ever asked yourself questions such as:
What should I cover? How much coverage do I need?
When should I opt for more or when is it ok to cut back?
Helping you answer questions like these are what we do best.

By carefully reviewing the needs of your situation and looking at all the alternatives available, we will come up with the practical solutions that offer you the protection you need.



¹According to a 2009 survey conducted for Trusted Choice® by International Communications Research. For more information, visit www.icrsurvey.com.