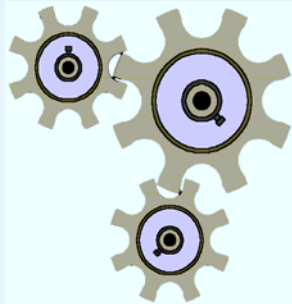


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20 Pointed Questions to Ask Before You Choose Your Insurance Agent

Choosing an agent

1. Does the insurance agent understand the unique requirements of my business? How many businesses like mine does he/she insure?
2. What experience does the staff have? How do I know if they are up to date with all the new coverage and hazards I face? Does the staff train more than the State requires? Does the agency personnel have advanced insurance designations?
3. Does the agent use only "A" or better rated companies?
4. What backup can I count on when my personal agent and his/her staff are out of the office for even one day?
5. What does the agent do to make sure I'm properly covered?
6. Our rapid growth creates the concern we may pick up a new property or risk and not be properly covered. How can the agent ensure that future exposures are properly covered?
7. What happens when I have a claim?
8. Are payment terms convenient to how I do business?
9. So I save time and have one responsible insurance person, does the agent/agency have the expertise to service all my insurance needs and answer all my insurance questions?
10. What extra services can I expect from the agent? Is there a charge?
11. What are my rewards for loyalty?
12. How easy and hassle-free is it to work with the agent? How many "handoffs" will I get when I call the agent's office?
13. Does the agent give me referrals for my business?
14. Does the agent offer a money-back Performance Guarantee?
15. If I want or need additional coverage, how long will it take the agent to respond?
16. Will the agent provide my cost breakdown per location or department if I need it?
17. How can the agent assist me in training my staff to control losses?
18. How will the agent make sure I'm in compliance with all the laws that govern to my insurance program, like OSHA and COBRA, etc.?
19. What communication during the year can I expect? Will the only time I hear from the agent be at billing time?
20. Does the agent organize my insurance files and train my staff how to handle my insurance so I save time and confusion?

Do your answers suit the way you like to do business?