

HOW TO CHOOSE INSURANCE

Helpful Hints from the Experts

Require Good References And Quality Service

by *Richard Berman*

(NAPSA)—As a hotel manager, Gary Walter of Dallas, Texas knows the importance of giving his customers quality service. “When each competitor’s product appears the same,” says Walter, “consumers have only a few ways in which to differentiate. Who seems to be the most knowledgeable? Who is genuinely more helpful? And ultimately, who delivers on their promises? In other words, who really offers quality service?”



Do Your Research

With all the conflicting claims out there, I asked Walter how a consumer can know in advance how to choose a company to do business with. “Nothing beats good references,” says Walter. “Ask your friends,” he advises, “ask your colleagues, check the most trusted consumer publications and rating services.” A referral he was given to an insurance company 20 years ago recently became critical to Walter when he was in a serious car accident. “I was fortunate not to be hurt,” says Walter, “but my car was completely totaled. I didn’t know what to do.”

First Things First

“The first thing I did,” says Walter, “was to call my insurance company. The representative I spoke with is the person who stayed with me from the start all the way through the whole process. So I knew I had a good, consistent contact, which was important. First of all, she empathized with my situation. She quickly reviewed my coverage in a professional and courteous manner. She moved me efficiently into understanding my rights and obligations. An insurance adjuster was dispatched the very next day. I was kept informed at every turn in the process from police reports to adjuster’s report, car rental, blue book value, eventual pay off and reimbursement. As the process was nearing completion

my representative called again, just to be sure I had no further questions. It was just very efficient and proactive. I had a check for the value of my car within seven working days. I was astounded. I nicknamed her ‘Wonder Woman.’”

John Connors, Senior Vice President, Corporate Executive for Walter’s insurance company, Amica Mutual Insurance (Lincoln, Rhode Island), says it’s important to pick a company that “has the capabilities to deal with any eventuality, regardless of the type of problem or geographic location within the U.S.”

You Deserve The Best

Walter understands the need to meet customer expectations. He says: “As a hotel manager who has lived and traveled in many places around the United States, I am acutely aware of the need to be hospitable in the business world in order to be successful. Since I signed with Amica I have lived in New York, Houston, Denver, Chicago and now Dallas. Whenever I made a change, my insurance company went above and beyond to help me in my move. It was seamless. Whenever I had a question I could always call their 800 number and everything was converted for me. When I was in Chicago, for example, they advised me about different state regulations related to insurance in Denver just before I moved there.”

Good Service Pays Dividends

“Above all,” says Walter, “is the human factor.” He refers back to his initial representative and the impact she made. Says Walter: “She would call and say ‘here is Wonder Woman with your morning update.’ She behaved as if I were her only client from start to finish and I know that couldn’t possibly be the case the way people drive here in Dallas. I certainly hope she got a raise.”

Richard Berman is a writer specializing in insurance issues. He consulted with Amica Insurance (1-800-24-Amica) regarding information and content for this column.