



# UNDERSTANDING YOUR INSURANCE

## What Can An Independent Agent Do For You?

(NAPSA)—Very few people would think of building their own car or diagnosing their own illness. Obviously these are tasks that call for specialists.

Yet some people are not reluctant to take on a task that also calls for specialized training—diagnosing their insurance needs.

Whether it's coverage for a house, the family car or health insurance, finding the right balance between adequate coverage and a policy a consumer can afford is no easy task. That's why a growing number of consumers are turning to independent insurance agents for help.

According to Bob Williams, agent business leader for the nation's fourth-largest insurer of automobiles—Progressive—shopping for insurance and evaluating coverages can be perplexing.

Said Williams, "You owe it to yourself and your family to make sure that the coverages you buy are not only a good value, but will properly protect you and those you care about. An independent agent can provide personalized service and counsel to help you make these important decisions."

Independent agents are licensed professionals who represent multiple insurance companies. Unlike "captive" agents who represent only one company, independent agents represent an average



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of eight companies each.

That means they often have the flexibility to offer coverage options that may not be available to agents who represent just one company.

Plus, independent agents are often one-stop shops that can cover all of a client's insurance needs, including auto, homeowners, business, life, health, and more.

Since independent agents serve the communities they live in, it's often possible to find them through the local newspaper or through ads in a Yellow Pages directory.

It's also possible to locate an independent agent by visiting their trade association's Web site at [www.independentagent.com](http://www.independentagent.com) or by visiting [progressive.com](http://progressive.com).