"Independent" – now that is a word that I like

Sue Haley

It means not controlled or ruled by others. It means separate or apart from. It means self-reliant. The definition of independent reminds me of a biker...self reliant, not controlled or ruled by others. Bikers make their own decisions. They ride if they decide to and when and where they want to. They take a chance by living on the edge and they know it, but it's their choice. I am an Independent Agent. For me it means that I can have more than just one company to write insurance through. I can pick and choose. For you it means I offer you those choices and let you decide. It is so opposite when you talk about big insurance companies. They have "captured" agents. You heard me. They really and truly call agents who work for large companies "captured" agents. It even sounds restrictive, the opposite of "not controlled." Big companies have "captured" agents. That means they cannot quote through any company other than the one they work for. Even companies like Progressive who offer buying the insurance directly on line have "captured" agents. That means that your choices are limited because their choice is limited to one company. Only Independent Agents can offer you a variety of companies to choose from.

Choice is just one of many reasons you should keep your bike insurance with an Independent Agent. Independents can have as many as five or six companies that offer bike insurance right at their fingertips. At renewal if your premium increases because the company your insurance is written through has taken "rate," your independent agent can easily write you through another company. Price wars in the insurance industry are like gas wars. One insurance company will reduce their rates forcing others companies to follow suit. It's hard for the ordinary guy to keep up with who has the best price for the best coverage. Think about it. The Independent Agent not only knows that the price war is going on, but has access to other companies who have more competitive prices.

Relationships are important. A lot of our customers have become good friends and we like taking care of them. Unfortunately, big companies don't even know your name. You're just a policy number to them. Whenever you call the company, you probably get a different person each time. In an independent office you can speak to the same person every time if you choose to. Some customers like to work with a particular agent. When an Independent Agent has a customer who isn't satisfied with the company they are placed with, the agent can do something about it. No one is stuck. It's not an "oh well" situation. We can make things happen because we are not "captured."

Expertise is a big plus when you choose an Independent Agent. Remember, we own our own business so we can specialize if we want to. There are quite a few Independent Agents who specialize in motorcycle insurance and most of them ride. They have a passion for riding and made it their specialty. What does that do for you? Just call one up and you'll see for yourself. My agents can convert cubic inches to cubic centimeters. When you're talking about your Pit Bull they know you're not talking about your dog. Most of the motorcycle agents I know are experts on makes and models of bikes and how to insure them. You can't get that at from a "captured" agent at a large company. If you're currently with a big company, call up your agent and ask them how to determine the actual cash value of additional custom parts and equipment. Trust me, they won't have a clue.

Notice that the acronym formed by the preceding qualities of an Independent Agent is C.A.R.E. We are Independent and we will stay Independent because we do CARE about you and want to offer you the best possible service that we can.

Like everything else we've learned through the years, bigger is not better. In fact it can be very, very irritating. No matter how hard big business tries to get rid of the Independent Agent we're still kicking. Why? People still like to hear a friendly voice on the phone, the same voice they heard the last time they called. They want someone to take a personal interest in them. Most importantly, people still want to have choices. They want to make their own decisions. We're for that.