



Why Successful Individuals and Families Need an Independent Insurance Agent to Protect All Their Assets

The successful, high net worth individual or family with liquid assets typically above a \$1 million needs insurance like most of us, but it can be a little more complicated. That is why they need an expert from an independent insurance agency who will act as their risk manager – an advisor and an advocate.

High net worth or private clients don't want an agent that takes orders. They want someone who has the knowledge and expertise to tailor protection to their specific needs. Insurance can be a complicated purchase because you are buying a promise of protection that could potentially make or break your financial well-being. And if you are a successful individual or family, that is likely the #1 reason you should be with an independent insurance agent.

Here are a few reasons why we believe the independent agency experience benefits our clients at Rand Insurance.

CHOICE – As an independent agent, Rand Insurance works with many different insurance companies that are our partners (Chubb, PURE, AIG and others). They are carriers that specialize in dealing with these types of clients' exposures. They offer a wide variety of coverage options and price points. You shouldn't have to fill out forms and applications or accept just one quote. With the partnerships and knowledge of the market, an independent agent can often find a better value for your insurance dollar than you do searching on your own. We listen to learn what is important and then find the right combination of price, coverage and service for you.

EXPERTISE - We have the knowledge and the expertise. It is critical to clearly explain the complexities of insurance in simple terms to help you make smart decisions. We have a team that has decades of experience so why not work with an agency that can provide you with the advice to help you be properly protected. Rand Insurance understands the many facets of a successful individual and can meet your insurance needs for everything from auto (daily use, exotic, classic, etc.), home (primary, vacation, etc.) marine craft (boats, yachts, etc.), private aircraft, and business coverages for example. We also offer life and health insurance as well.

PERSONAL ADVISORS + ADVOCATE – At an independent agency such as Rand Insurance, you will have an agent that becomes your personal advisor who gets to know you and your family and will help to modify your insurance needs as changes occur in your life. You won't get that kind of customer service and care from a direct market provider. We are there to make certain you are appropriately covered so that you don't end up insurance-poor if you do suffer a loss. If and when you have a billing or claim concern, or need to change your coverage, your personal agent is an advocate and works with the insurance company on your behalf.

LOCAL – We are neighbors and at Rand Insurance, we live and work in our communities – Greenwich / Riverside, Darien / Rowayton and New Canaan. We know what is going on locally and take great pride in being involved and supporting in our community and sponsoring local events and organizations.

For more information or to speak with one of our agents, call Rand Insurance at 203-637-1006.

www.randinsurance.com