

### **How does my broker/consultant help me:**

An insurance broker/consultant provides a valuable service to help navigate the insurance industry. Each day policies and contracts become more specialized and complex. An independent broker works for you, the client to find the right policy at the right price. Some agents work for a single insurance company and represent those products. An independent agent works with numerous companies and matches your needs to the insurance product that is the best fit for you. Insurance agents play an important role is acting as a go-between for you and the insurance company. We assist the insurance company by working directly with clients to obtain information and materials needed to underwrite coverage. We work with you by making sure the policy is appropriate to your needs and reasonably priced. It is not uncommon for a skilled broker/consultant to negotiate significant cost savings for their clients. We are your expert and use our knowledge to even the playing field.