
How To Select A Personal Insurance Agent

And Why Having One Is Important To Your Future

CHOOSING THE RIGHT
PERSONAL INSURANCE
AGENT WILL AFFECT
YOUR FINANCIAL
FUTURE. HERE'S VITAL
INFORMATION TO
HELP YOU WEIGH
YOUR OPTIONS
AND MAKE A
SOUND DECISION.

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An Insider's Guide To Making An Informed Choice

It is crucial in life to make sure you have people around you whom you can count on...your family, friends, employees or co-workers, or professionals in various fields. You choose a family doctor or dentist, for example, who fits your needs and lifestyle.

You hire people to work for you who understand your goals and help you reach them. You select a real estate professional and mortgage broker who can work with you throughout all your moves in life, because they tailor

their service to your individual home objectives as they fluctuate with the times.

Do your insurance needs really deserve any less personal attention?

Absolutely not! Quite the opposite, in fact. This is your life we are talking about; it's vital to protect it. No matter what your insurance needs—home, automobile or life coverage among others—it's crucial that there is someone to advise you on your overall plan who is extremely familiar with what best suits you. Your personal insurance

professional can not only direct you to the most comprehensive package, but can also find the most economic rates for you.



You should hire an insurance professional who can tailor service to your fluctuating needs.

At Some Point In Life, You Will Need To File A Claim

Although it may be tempting to call one of the quicker and cheaper do-it-yourself “800” numbers many insurance companies are offering now, remember, this is your future at stake. Unfortunately, chances are great you will need insurance and will need to file a claim at some point in life. We all tend to gravitate toward the cheapest coverage, not even realizing it may be totally inadequate for our needs



A periodic review will make sure any lifestyle changes are addressed.

until it’s too late. And that’s when the frustration will set in.

There are many reasons to work hand-in-hand with a personal

agent, but the most important is the personal touch and service advantage. By working with one individual to coordinate your policies, you can be sure you are adequately covered and not paying for any unnecessary coverage. A periodic review, perhaps annually, is an excellent idea so you can discuss and upgrade or downgrade your ever-changing needs.



What Makes A Great Agent?

Knowledge and professionalism are priceless when it comes to choosing an agent. It is important that your agent has undergone rigorous training and passed licensing exams administered by your state’s government, so ask. This background is what enables your agent to best advise you on your all-around insurance plan.

Because insurance laws differ from state to state, it’s a good idea to work with an agent who is abreast of not only current laws, but also potential laws that may be enacted

in the future. The location of your agent becomes even more crucial in the event of a natural disaster in your area or another claims situation during which you need assistance quickly.



Your agent will know how to avoid “red tape” during a claim, bringing you quicker compensation.

Sometimes the claims process can be frustrating, so having someone experienced and knowledgeable by your side can be a major benefit, providing peace of mind and alleviating undue stress. After all, isn’t it hard enough to get through the trauma of whatever led to the claims stage? Your agent will know how to avoid the “red tape,” making headway through it quickly and efficiently. The last thing you want to deal with in a catastrophic situation is waiting for an extended period of time for your monetary compensation.

What Amount Of Coverage Is Most Beneficial To You?

Variety is not only the spice of life, it is also the backbone of the insurance industry. There are infinite combinations of insurance options in your package. The key is to narrow down exactly what you need and what amount of coverage is most beneficial to you. A personal agent can tell you all the possibilities and then tailor the package for you at the lowest rate.

Of course, an agent's backing by a reputable, well-established insurance company is a key factor when it comes to reliability and excellent service.

Look for someone who works for a large firm and can afford to take care of your coverage on a one-on-one basis, always reviewing and updating you on your status and what plan may better suit your needs over the years.

The more resources and support an individual can draw from, the bigger the dividends in the long-run, which are passed along directly to you, the consumer.



The biggest advantage to having a personal agent is he or she will know your history and be able to monitor your needs.

The advantages of having a personal insurance agent are obvious. But the greatest advantage of working with the same person over a number of years, or even a lifetime, is that, just as with a doctor or any other professional from whom you seek advice and guidance, the agent knows your history and is thoroughly in tune with your lifestyle and goals—not just today or this year but also in the future.

Make it a priority to find an insurance agent you can count on.

Then you can reap the rewards of expert and professional guidance tailored directly to you. You'll find that having someone else service your needs certainly beats servicing your own—saving you time, money and headaches in the long-run when the time comes to settle a claim or change your options.

Remember: the bottom line is to make sure you, your family, your home and your business are always well taken care of!



Please call Steve today at (702) 410-8020 to schedule a free consultation or group seminar. Steve can also be reached at steve@blueskylv.com.