



Why Use an Independent Agent?



If you feel it doesn't matter where you buy insurance, it could be costing you money, service, and protection. Buying insurance isn't like buying groceries. Insurance is an important safety net for your family and belongings. Don't treat the purchase lightly.

Many people don't realize there are three sources for insurance:

1. **Independent Insurance Agents** represent many different insurance companies and compare those companies' products to find you the best combination of price, coverage and service. Charles Sellers & Company is an Independent Insurance Agency.
2. **Captive agents** sell the insurance of only one company. This would generally include agents who work for companies such as Allstate, State Farm and Farmers Insurance Company.
3. **Telephone / Online representatives** primarily offer the insurance of one company, and primarily by phone or on-line. This would include companies such as GEICO.

Our Service Speaks For Itself

- ✓ **We provide you with choices**
As an independent agent, we can offer competitive pricing and custom benefit options because we can access coverage from multiple companies. We choose to represent only high-quality, highly-rated insurance carriers.
- ✓ **We represent you**
If your insurance needs change, so can your insurance company – without changing agencies.
- ✓ **We offer service by real people you can trust**
With over 97 years in business, we have strong customer and community ties. Our phone is answered by a live person (not a call center) during regular office hours. You can speak with the same person you have in the past.
- ✓ **We take your personal information seriously**
Security and confidentiality are of utmost importance to us. Your private information is protected by our Privacy Policy together with data security systems.
- ✓ **We are with you at time of claim**
If you have a claim, you can talk to our local staff, not a call center. We have a fully staffed claims department.
- ✓ **We are a full-service Agency**
We provide third-party administration for many group programs including underwriting, policy issuance, billing and claims administration. Our full range of products includes life, disability, business, home & auto, and more.
- ✓ **We recruit and train individuals committed to education and service**
Our employees average 15 years of experience in the insurance field. In addition, many hold designations that require additional training.



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