



**Shelley Arnold**

CPCU, AU, ARM, AAI, ACSR, AINS

President,  
The Independent  
Insurance Agents  
of Maryland, Inc.

# Getting the Most Out of Your Insurance Agent Relationship

Chesapeake Employers partners with insurance agents as its primary distribution channel. We recently asked Shelley Arnold, President of the Independent Insurance Agents of Maryland, Inc, to share her viewpoint on this insurance topic.

**M**any business owners feel it really doesn't matter where they buy their insurance. This misconception could be costing you and your business money, service and protection. This is one purchase that should never be treated lightly. Insurance is your safety net. It protects you, your family, your home, your autos and your business.

**Face it, business insurance can be very complicated. An agent can be a trusted counselor and assist with your insurance needs that range from the application process to the final audit. An agent is in your corner, and we can all use someone in our corner.**

Whether you are a small business or a large business, whether you are a partnership or corporation, whether you are a "for profit" or a "not for profit," insurance agents can assist you in making the right decisions about your insurance needs and coverages.

Your independent agent is a licensed insurance professional. Maryland requires producers to pass a licensing examination. After an agent receives his or her license, he or she is required by Maryland law to obtain 24 hours of continuing education credits every two years. Within that continuing education is a three-hour ethics course requirement.

As a business owner, you are aware of the many ways you may purchase insurance. There are captive agents who sell only the insurance of one company. There are telephone representatives who can offer the insurance of one company and only on the telephone. You can purchase insurance on the internet, by telephone, and through direct mail. Then there is the independent agent.

The independent agent represents multiple carriers, the average being five. This allows the agent to find you the best combination of price, coverage and service. It is also customary that the independent agent can offer you one-stop shopping, providing a full range of products for home, renters, automobile, business, life and health.

The independent agent will also provide periodic reviews of your coverage and suggest changes that may benefit your insurance plan. As your business changes, so too should your insurance needs and coverage. An independent agent can monitor and react to those changes. This service is the "value added" service the business

owner will discover with an independent agent.

An independent agent also acts as your advocate. Face it, business insurance can be very complicated. An agent can be a trusted counselor and assist

with your insurance needs that range from the application process to the final audit. How many times have you wished someone could explain a particular coverage, help determine a proper classification, explain the intent of a question on the application, assist your business when filing a claim, or translate those policy provisions into plain English? An agent is in your corner, and we can all use someone in our corner.

Independent agents are business owners just like you. They have strong ties in their communities. Our independent agents are Trusted Choice agents. They sign a Pledge of Performance, which states they will treat you with the utmost respect and that they will treat you like a person, not just a policy. Trusted Choice agents operate in an altruistic and ethical manner. We all want to do what is best for our business, so shouldn't your policy come with an agent? ■

**Connect with your local agent**

**Need an agent? Visit Chesapeake Employers' website and click on the Find a Local Agent search feature.**

