

Insurance Is Just About Price...Right?

Insurance is just about price - that's what people say because price gets your attention. A lower price is a motivator for change and price is the first question to be answered. But given five minutes of your time, Security America RRG can make a case that, even if our quote is 10 to 20% more, you should change your insurance.

Security America RRG offers a 24-hour turnaround on quotes, and we frequently save policyholders substantial amounts of money over their current carrier. In those cases, it's an easy process to convince business owners to change their insurance.

There are times, however, when we see the competition offering incredibly low rates and we scratch our heads and wonder how they do it. Here are some reasons why other insurance companies may be able to offer lower policies:

Some companies charge for every little thing.

For example, our newest policyholder's premium is approximately \$1,000. We didn't save him much over his current policy but Security America RRG doesn't charge for additional insureds. This policyholder was incurring a \$250 charge for each of two additional insureds for his largest contracts. So we actually saved him \$500. In total, Security America RRG was a full 33% lower!

The phone seems disconnected when you need a certificate or some other service.

Any sort of special request, additional insured language, special form or quick response results in a delay – or worse yet, no response. If you were to measure the cost of lost opportunities because you couldn't respond quickly enough due to an insurance delay, the slight difference in premium for Security America RRG would be well worth it. Security America RRG's dedicated staff provides certificates and responds to all other requests within 24 hours or less.

There are insurance companies that don't understand the value of a customer contract.

Security America RRG requires policyholders to have good, valid contracts and we help our customers review and revise the insurance provisions in those contracts. In the event of a loss, our claims folks use those contracts to reduce the expense of claims, we work closely with our policyholders, and then we get the claims closed at a lower cost. This allows our customers to get back to business. Many times, we have heard of insurance companies adjusting claims, incurring steep attorney's fees, and then settling for exorbitantly high damages without notice to the policyholder. That's not how Security America RRG works.

Security America RRG provides broad errors and omissions protection in conjunction with a tailored general liability insurance program to members of the NBFAA. The program is quite competitive, and we encourage you to obtain a quote. For additional information or to request a quote, please visit our website at www.securityamericarrg.org or call 1-866-315-3838 to speak with a representative.