



SURVEY REVEALS 32 MILLION HOUSEHOLDS OWN POLICIES THAT AREN'T RIGHT FOR THEM



AN INSURANCE CHECKUP DOES NOT ALWAYS MEAN MORE MONEY



YOUR RELATIONSHIP WITH YOUR AGENT IS CRITICAL TO THE SUCCESS OF YOUR INSURANCE PLAN

ISSUE I | VOLUME I | YEAR 2006

Bulinda Coates  
United Group, Inc.

# Insurance *focus*

CONSUMERS OFTEN UNDERINSURE AND MANY IGNORE OR OVERLOOK MAJOR GAPS IN COVERAGE.

*In the last 36 months have you remodeled your home or business, added a valuable collection, added a driver, hired any new employees or added a new addition to your family? Insurance isn't top of mind for most consumers as they go through these changes in work or life, but an annual review with your professional agent will typically uncover some coverage deficiencies both personally and professionally.*

## Helping you customize an insurance plan

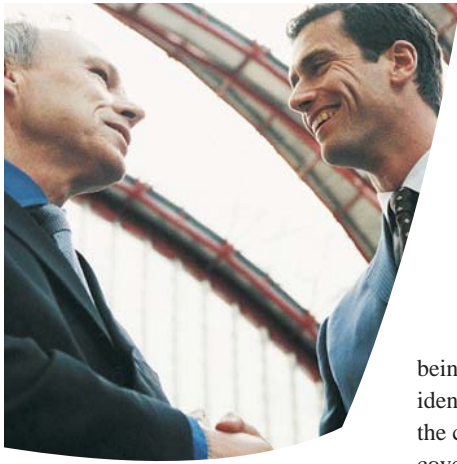
The best time to respond to a loss is before it happens. A relatively small investment of time and money now may prevent severe damage and disruption of life and business in the future. Virtually every area in the country is subject to some kind of disaster - flood, hurricane, earthquake, hail, tornado, ice storm, to name a few. Man made disasters- oil spill, civil unrest, fire, etc. - can also devastate the surrounding neighborhood and economy. Even though an area has never been damaged there are no guarantees that it will not happen tomorrow.

Ask yourself: what if the worst happened? How would it affect my business and family? Would we survive if the business were closed down for weeks, months or perhaps your entire revenue season? What can we do to make sure we survive? Be a little pessimistic now, and assume it can happen to you. Let us help you identify what insurance coverages you have now and any changes needed to update your insurance plan based on today's horrific disaster threats, terroristic threats and even day to day operations.



## ABOUT YOUR CHECKUP

Whether it's personal, professional, or both, information is the key to your insurance professional identifying your exposures to loss and providing you with an understanding of what coverages you have, what you don't have and the reasons why. Professional agents typically use check lists to guide them through the annual review process. Discussions are necessary regarding any changes you may have encountered since the last review and any old unresolved issues. These reviews are typically done before the expiration of your current policy term.



# Getting the most from our coverage analysis

*Knowledge that your exposures have been identified and treatment explored provides peace of mind.*

We perform a coverage analysis every 5 years depending on the type and size of an account. Of course, a review should be performed at each annual anniversary to discuss changes in business operations, etc. The coverage analysis is done to review contracts, coverages, risk management practices, losses, any new exposures or changes in operations, and to see how your current insuring company is doing in the market place. The coverage analysis has a series of benefits to the insured with the greatest benefit

being all loss exposures are identified and dealt with. From the consumers perspective, coverage gaps or inadequate limits create potentially nightmarish loss situations. When insurance settlements are not sufficient to indemnify a commercial client, the client might be forced out of business and, on a personal level, have his or her standard of living substantially reduced. The consumer's knowledge that the

exposures have been systematically and comprehensively identified and treatment explored with their producer generates a real value of account development for the client's peace of mind. In addition, requesting quotations from various markets ensures your current carrier is competitive in the market place and assists your agent in providing you with value pricing.

*Value pricing on an account is obtained by your agent checking the market place every 5 years to ensure your current carrier is competitive.*

## SMARTER SHOPPING: Knowledge vs. Premium



The key to shopping your insurance is a detailed coverage comparison. Many consumers who shop their insurance end up placing coverage with the lowest bidder. We suggest letting your agent know you are shopping your insurance and give them the opportunity to provide you with a detailed comparison between all the quotes. In addition, your agent will also have the opportunity to shop your insurance. Many times we find the lowest price is not always the best coverage.



### United Group, Inc.

204 S Broadway  
Red Oak, Iowa 51566  
712-623-5555

### United Group, Inc.

1206 W Sheridan Avenue  
Shenandoah, Iowa 51566  
712-246-4200

#### Outstanding Customer Service

United Group has over 55 years of insurance and real estate background and is one of the larger mid-sized privately owned independent insurance and real estate agencies servicing Southwest Iowa. **One philosophy has carried through the years, "Outstanding Customer Service."**

We believe the following are key to providing you with "Outstanding Customer Service:"

- Comprehensive Insurance Products
- Annual Reviews
- Scheduled Price Comparisons
- Professional Communications
- Efficient Claim Service
- Flexible Payment Plans
- Loss Control Services
- Quick Responses
- Speedy Policy Delivery

#### Innovative Markets

Our solid portfolio of insurance companies provides us with the flexibility to anticipate and respond to your insurance needs. Our markets have been around for many years and maintain solid performance records in the insurance industry. Their experience, stability, innovation and professionalism are essential in **insuring your success.**

We can place most types of personal, farm, crop, life, health and commercial exposures including those difficult to place.

#### Professional Staff

United Group's mission has always been to establish successful relationships with our clients by providing them with quality insurance coverage and professional services. We believe the experience and enthusiasm of our professional staff allows us to provide the "Outstanding Customer Service" you deserve.

United Group's entire staff is eager to assist you with your insurance and real estate needs. Please contact any of our professionals in our Red Oak or Shenandoah offices and start receiving the "Outstanding Customer Service" you deserve.

#### Thank You!

Everyone here at United Group would like to **thank you for your business or the opportunity to quote your business.** We appreciate the confidence and trust you have placed in us.

Our goal is to provide you with the professionalism and outstanding service you deserve.

Please let us know if we can assist with any questions or inquiries regarding your insurance program.

Sincerely,

*Your friends at*

**United Group, Inc.**