Gregory & Appel INSURANCE

Avoid catastrophe. Partner with the right broker.

Just because you've been with your insurance agent for a long time doesn't mean it's the right fit.

SECURING TOMORROW SINCE 1884

in partnership with FIRST ELEMENT INSURANCE PLANNERS

Maybe your insurance company has built-in loyalty rewards, like accident forgiveness or reduced deductibles. Maybe you had a claim and were thrilled with how it was handled. Or maybe you just don't want to change insurers.

What you may not realize is that successful individuals and families have unique needs that your typical broker just can't support. Here's how most brokers operate:

- They sell you a policy based only on price, often omitting key coverages.
- Once you become a client, they switch on auto-pilot, failing to review or update your policies.
- If they do remarket your program, it's still based on price, without addressing your changing needs.

Through our complimentary analysis our trusted advisors will uncover key details of your lifestyle and risk tolerance, enabling them to create a unique program that meets your needs.

Deductible Reviews

Many clients carry low deductibles, which are obsolete relative to their policy limits.

We'll help you avoid overpaying on premiums by adjusting your deductible.

Apply Available Credits

Clients miss out on valuable credits that weren't available when the policy was first implemented.

If you've replaced your roof or installed an alarm system, you may be eligible for credits.

Negotiate With Underwriters

Your current broker may not be able to secure you the best terms and conditions.

As one of the country's oldest agencies, our relationships with carrier partners give us added leverage.

We also offer:

24/7 Claims Assistance

Make us your first call when you experience a claim. We're your advocate, every step of the way.

Annual Reviews

We'll work with you each year to make sure your program keeps pace with your lifestyle.

I'm ready to help!

Contact me to begin protecting your family.

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