

FINDING RELIEF WITH AN INDUSTRY EXPERT

PROBLEM OVERVIEW

1. A lack of policy knowledge.
2. No personal representation.
3. High rates or no coverage offered by other companies.

THE PROBLEM

Casey Clark is the owner of C Clark Consulting, the co-owner of Bio Solutions, and has multiple personal insurance policies. Prior to becoming a BMC Insurance client, each of her policies was with a different insurance carrier and she was frustrated about being left to navigate the policies herself.

SEEKING A SOLUTION

Having been involved in an auto accident, Casey started searching for a better fit for her as her frustration grew while trying to decipher her policy limits, personal injury protection and so much more. She knew she wanted an industry expert to help her have a better understanding of her policy and how things work when someone else is at fault as well as take a lot of the work off her plate. She was also curious as to whether she could save money with any of her policies and she needed a company that could provide insurance coverage for Bio Solutions. In the past, she had received extremely costly quotes from other companies or got declined all together because of the nature of work that Bio Solutions does.

When attending a BNI meeting, Casey met Matt Brooks, the owner of BMC Insurance. After hearing him speak briefly, Casey was impressed with his industry knowledge and how friendly he was. She asked Matt to meet with her and review her policies.

THE OUTCOME

Matt reviewed her personal insurance policies and was able to get her auto insurance and renters insurance policies with Travelers Insurance. The auto policy was the same price with some additional coverage and the renter's policy price was cut in half for the same coverage. Additionally, Matt asked his commercial lines expert, Brenda, to review Casey's business insurance policy for C Clark Consulting. Brenda identified that there were many gaps in coverage based on the services that C Clark Consulting provides and she was at a higher risk, both personally and professionally. Brenda was able to provide coverage for each gap identified while only increasing the premium by \$400 for the year. In addition, she was able to help protect Casey's personal income should something happen. Because of Brenda's expertise and professionalism, Casey asked her to see if BMC could cover Bio Solutions. They were able to provide coverage at less than half of the previous quotes.

"Needless to say, I am ecstatic that Brenda found us reasonable coverage for Bio Solutions and took the time to review my policies and help reduce my risks. Her and Matt have been beyond professional, knowledgeable, friendly and very responsive. I love having a local agent who has all of my policies and that I can rely on to help me with questions and claims. I am so thankful for BMC!" ~Casey Clark