

# Informer

The Official Newsletter of Affiliated Insurance Managers



## What are your options?

by Jack Daly, President

In today's economy we are all struggling to make ends meet. We tend to evaluate every purchase we make on price. It is not until we actually have to use what we purchased that we focus on the quality. This may not happen on everything we purchase, but price always plays a large part in every decision. It may be simply purchasing a lawn mower. We don't question our wisdom on buying the cheaper make or model until it breaks down in the middle of the front lawn. Or maybe it was the vacuum cleaner that said it did all the things the super deluxe model did except pick up last night's popcorn, even after running over it five times.

We start to question certain purchases before they are put to the test, but as we all know, after the purchase is often too late. We look out our window seat before the plane is ready to take off to observe the maintenance crew fidgeting with the wheels and landing gear. We start to question our decision: "Did I get this low price because this airline's planes are twice as old? Or maybe they don't replace the parts on a regular maintenance schedule? Or is the crew among the least experienced of the airlines?"

Finding out how good a deal we received may not end well, and we may already be out of options. Finishing the lawn with the weed whacker or getting down on our hands and knees to pick up the popcorn

*A few stories from our valuable customer base give examples of how having the proper coverage at the time of loss is the major focus when purchasing insurance over any price considerations.*



are certainly options to solve our problems, but coming in for a landing at 400 mph without landing gear leaves us without any options.

When buying your insurance, do you treat the purchase like a lawn mower: "If all else fails I can return it." Or, do you think of it like an airline ticket: "When I need it, it better work because I am now out of options."

The Geico lizard and the Caveman tell you that it's simple for you to get on the Internet and save hundreds, "Even a Caveman can do it." Progressive Flo wants you to feel like you're going shopping for dinner at the supermarket and that you can get everything you need at a much lower price. Is your insurance purchase all about saving money, or is it a quick fix like tonight's dinner? Hopefully, you evaluate your insurance purchase more like the airline ticket: "Yes, I want to save money but not at the risk of having the wrong coverage, for when the loss happens, I am out of options."

At AIM, price is not a concern when advising you about the right insurance protection, because we do not allow it to be the major issue at the time the policy is purchased. We help you purchase insurance against extensive financial loss where you have no alternatives and no other options.



#1

## The last thing you want to worry about is your insurance

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While on the job, Mike Fournier fell 25 feet, landing on his feet and suffering a fracture of his L 1 vertebrae. He was paralyzed from the waist down. After extensive surgery and rehabilitation, he is back on the job as owner of Mike's Home Improvement, Inc.

"It all goes back to my insurance," Mike says. "When I came to AIM, I requested that I exclude myself from workers' compensation insurance to save money. They insisted that I include myself in my workers' compensation and explained to me why it was just as important for me to be covered as my employees. It was a blessing and without it I don't know where I would be today."

At the most difficult time in his life, the one thing that Mike didn't have to worry about was his insurance coverage.



935 Jefferson Blvd.  
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*We've Moved!*

## #2 How the right coverage makes all the difference



*"Nobody knows how good their insurance is until they have to file a claim..."*

"Nobody knows how good their insurance is until they have to file a claim... I found out just how good mine really was." Those are the words of Larry Pierce, reflecting on his experience with Affiliated Insurance Managers. As a small business owner, and homeowner, Mr. Pierce had dealt with insurance companies many times in the past, exclaiming, "With Affiliated Insurance Managers, I was pleasantly surprised."

What began as poor water pressure in the Pierce home, quickly turned into something much worse. It was discovered that the well that was bringing water into the home had ruptured underground. To correct the problem, the pipe had to be totally rebuilt. "The contractor told me that any number of things could've caused the pipe to rupture," Mr. Pierce said, adding: "Based on his findings he believed it had been caused by a lightning strike, but said it would be tough to prove for insurance purposes."

Mr. Pierce spoke with Susan Gonsalves at AIM, who he described as "extremely helpful and full of great advice." He was then referred to Claims Adjuster Ed Phinney from Peerless Insurance, which insured his home. "Ed was a really great guy... he actually cared about doing a good job. He listened to my situation and instructed me on how to properly submit my claim." After producing the proper documentation, Mr. Pierce was the recipient of a check that covered 90% of his expenses.

Recognizing that these were dubious circumstances, Mr. Pierce concluded, "I cannot express in words how pleased I am with the courtesy and professionalism I received at AIM. I have told my colleagues and friends about my experience, and nothing could get me to leave this company. They truly care about policyholders and conduct business fairly... isn't that all you want from an insurance agency?"

## How we can make it easier to recover from a loss

#3



"I remember our AIM agent spending several hours going through and virtually reviewing every operation of the church. We had the maximum coverage that we could afford at the time." Nancy Sweeney explained.

A fire destroyed a historic, civil war era house of worship. The first Baptist Church of Jamaica Plain, a nationally treasured landmark, was completely burned down with only its stone exterior walls and steeple surviving.

Nancy Sweeney, moderator of the church, remembered how within two days of the loss they had received a substantial check from AIM to help the church get through its operational period. She was also grateful that the day after the fire both her AIM agent and The Andover Insurance Company Claim Representative were immediately on the scene. "AIM came through for us. They took care of the red tape and the paperwork. There was nothing more for us to do but mourn our loss."

"You can't replace the aura of a historical landmark and its intangible value to its congregation, but what you can do is make sure that you can give the congregation an opportunity to rebuild and continue its great work," said Jack Daly, President of AIM.

It was extremely satisfying for our entire agency to be such an important part in the rebuilding of the church and to witness the joy expressed by the congregation in celebrating the re-opening of the church.

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*We hope you have enjoyed our tales of thankful, happy customers and that you will call us periodically to discuss your insurance coverage. You will find that not only were you properly covered but you got your money's worth.*