

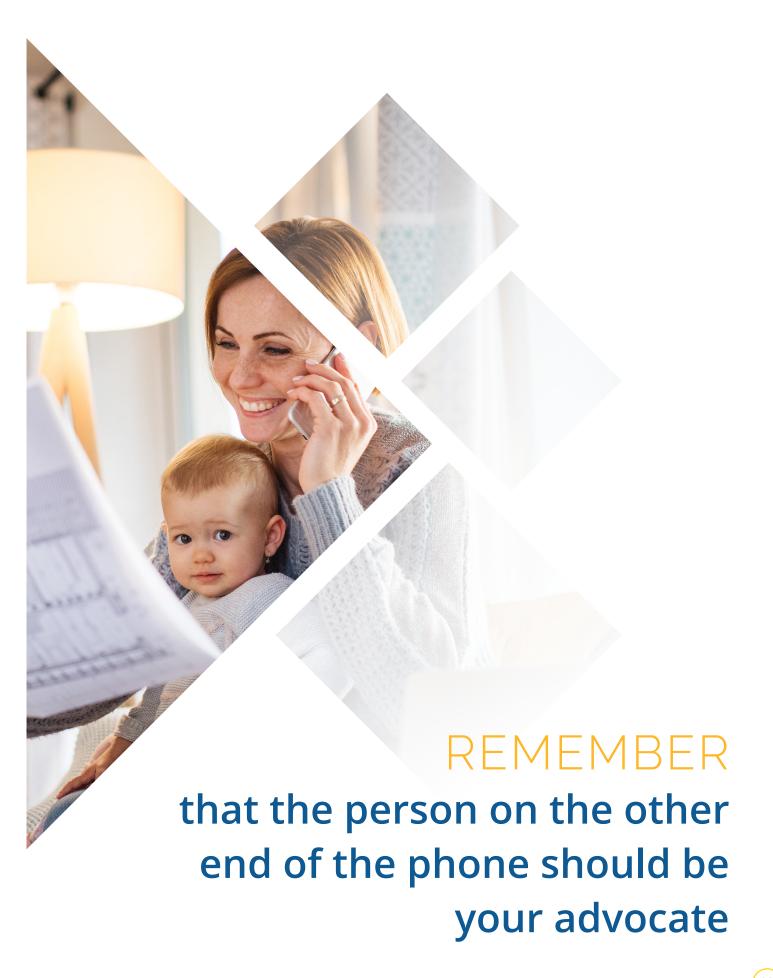
5 Reasons Why Smart Consumers Choose a Massachusetts Agent 01.

# Independent Agents Are Truly on Your Side

Many consumers choose to buy home and auto insurance based on a gimmick in a TV ad. (You know these companies by their mascots: the Lizard, the Emu, Flo with the Apron, etc.) If you contact one of these guys (officially known as "direct writers" or "captive agents") it's important to remember that the person on the other end of the phone isn't really your advocate. His loyalty lies with that giant company that pays him—not with you and your best interests.

If everything goes smoothly in your life, you may never have a problem with one of these national, TV-ad companies. On the other hand, many people do run into trouble when they file a claim, experience a rate hike, or wish to dispute something about their policy. Because they don't have a neutral representative in their corner, things get tricky pretty fast. This potential conflict of interests is one reason why many people prefer the independent, local insurance agent model.





## **More Options & More Competitive Rates**

C&S Insurance is ready to go to bat for you, on any issue that arises. Unlike the national companies, independent agents represent a variety of insurance carrier options. Here at C&S, we can offer more than a dozen. More options mean more companies are competing to get your business. Local agents like ours will help you compare today's top-rated companies, based on price—for sure—but also potential discounts that match your profile, enhanced coverages, and more.

If you don't like the way one of these companies responds to a claim, raises your rate, or even cancels your policy, an independent agent can help you shop for alternatives. All the while, you're always working with the same, local expert who knows your name, knows what's important to you, and is ready to go to bat for you, on any issue that arises.



### Help with Massachusetts RMV Services Some people find

Isn't it time to switch to an insurance partner who can help you get things done? Some people find our website because they're searching for information on Massachusetts RMV services. Our clients are very grateful that we're able to offer in-house registry services—including help with Massachusetts license plates—and real-time answers pertaining to the Massachusetts RMV. You simply cannot get this kind of help from one of those national, TV-ad companies. Many people discovered this sad truth during the recent pandemic. If you're one of them, isn't it time to switch to an insurance partner who can help you get things done—here where you live?



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Insurance agents are valuable advisors, year round—not just when you're buying or renewing a policy.



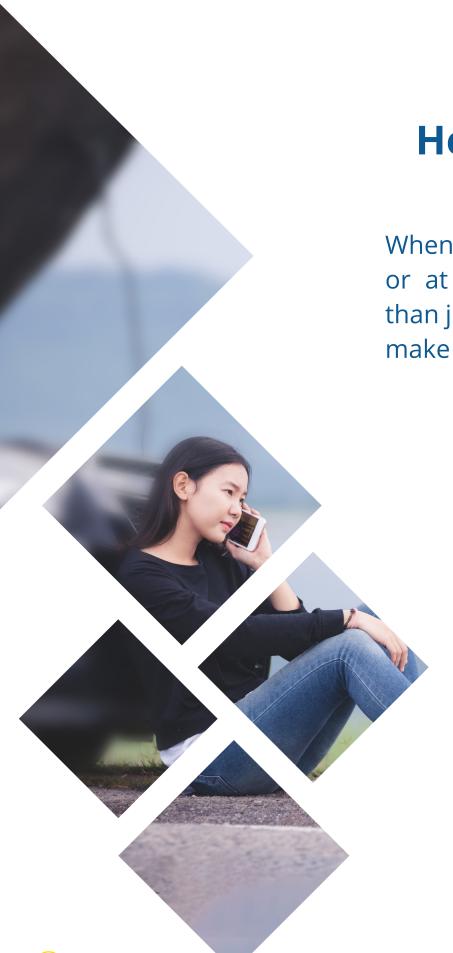
Insurance agents have the education and experience to help you understand all the different things that could go wrong.

#### + Vision

Insurance agents do MUCH more than just gather price quotes. Yes, we understand your biggest concern is probably the price tag. After all, who has extra money laying around for something they hope they'll never use? But insurance agents have the education and experience to help you understand all the different things that could go wrong—and why your cheapest option might not be your smartest option.

### + Mission

For example, we recently reviewed the auto policy of a woman who bought her insurance online, in about fifteen minutes, hoping to save money—which she did! The downside? After she got into an at-fault car accident, she discovered half a dozen problems with her cut-rate coverage—all things we could have explained and corrected, had she chosen to contact an experienced Massachusetts agent first.



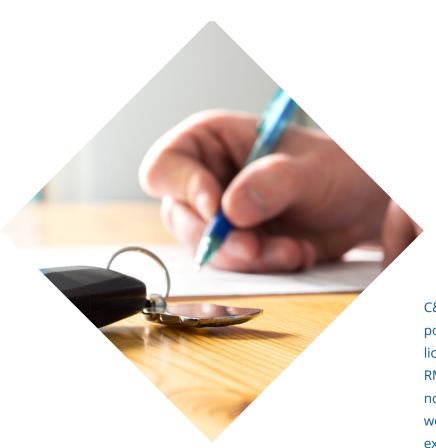
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#### **Help with Claims**

When life goes wrong—at work or at home—you need more than just a pile of paperwork to make it right again.

If you've never filed a major claim before, dedicated claims help may not sound like such a big deal. But folks who've had to fight for adequate auto repairs, or wait for months (and months and months...) to resolve a home remodel after a fire/leak can certainly attest to how much work is involved. Even with small claims—like a cracked windshield—it's nice to know you can reach out to your own personal agent.

Still not sure about switching? No problem. Just know we're here when you need us. If you'd ever like to see a comparison quote or discuss what else we can do for you (that your current insurance company isn't doing), please give a call: 508-339-2951.



C&S was absolutely fantastic. I needed a new policy. They got me a quote, papers, and a license plate by end of day. If I had to go to the RMV, especially with Covid precautions, I would not even have paper plates by the end of the week! So thankful, for such a great and easy experience.

#### **Testimonials**

C&S was awesome. They guided me through switching policies for both home and auto, as well as adding a new teenage driver... Got me great rates, better policies, and my agent took her own lunch hour to make sure I had what I wanted that afternoon.



This is the second time you guys have cut my car insurance bill in half! C&S has always been great to me and my family... So easy to get ahold of and just made everything effortless. I have already recommended C&S to friends.



**MANSFIELD INSURANCE OFFICE** 

190 Chauncy Street Mansfield, MA 02048 Mon-Fri 8:30am-5pm Phone: 508-594-3961

**ATTLEBORO INSURANCE OFFICE** 

117 South Avenue Attleboro, MA 02703 Mon-Fri 8:30am-5pm Phone: 508-226-3533 **DEDHAM INSURANCE OFFICE** 

475 High Street Dedham, MA 02026 Mon-Fri 8:30am-5pm Phone: 781-326-8383

#### **BRIDGEWATER INSURANCE OFFICE**

45 Main Street Bridgewater, MA 02324 Mon-Fri 8:30am-5pm Phone: 508-697-6963

