



## **Spokane Insurance Company Discusses Why it's Best to get Business Insurance from an Independent Agency**

*December 30, 2020*

December 30, 2020 - PRESSADVANTAGE -

Reputable Spokane, WA insurance agency, KBG Insurance & Financial, wants people to know why it's usually best to get business insurance from an independent agent. This is just one of the areas where this agency has been building up its clientele recently because of the flexibility that being an independent insurance agency gives them. They simply are not locked into the restrictions that dependent or so-called captive insurance agencies are. This usually results in them being able to not only get their clients better coverages but also saving them some money in the process. Many of the good things about working with an independent insurance agent can also be viewed here at <https://g.page/kbginsuranceagency?gm>.

The agency spokesperson, Joshua Loera, says, "One of the best things in life is to have options. This applies to all areas of life including insurance. That's why we are so happy being an independent insurance agency. That way we can search through many different insurance providers to get our personal and business clients the maximum amount of coverage possible in their stated budget range. This almost always results in a win-win situation for both us and our customers."

Loera stated that although getting a larger assortment of rate choices and coverages is the main reason to go

with an independent insurance agent, many other positives come from this too. He went on to say that when using an independent agent, business clients are getting advice from an agent that has a well-rounded insurance background. This results from them having in-depth knowledge of not only multiple types of insurance products, but they also deal with many insurance companies who have different acceptance guidelines. Once again, this gives those seeking business insurance more options than if they were using agents that work for more traditional insurance companies. The agency spokesperson gave as an example that they partner with such reputable insurance companies as Liberty Mutual, Nationwide, Travelers, Grange Insurance, and more.

Another benefit that businesses get when they use a non-captive insurance agency is that there are no penalties in most instances when switching between carriers. He says that means that their business clients can always have their agents looking out for a less expensive or a similarly priced policy that offers more coverage from another of its insurance carriers. According to Loera, it also must not be overlooked that agencies that are independent like theirs do not have to hard-sell their business clients on a limited number of insurance products because they have so many choices to offer them. That also means that the advice that independent insurance agents give is more likely to be unbiased and objective. He mentioned that independent insurance agents like them also tend to be more hands-on when it comes to claim assistance and advocacy. Additional information on getting business insurance from this independent insurance agent can be found on the company's Facebook Page at <https://www.facebook.com/kbgagency>.

The agency spokesperson continued by saying not only are they an independent insurance agency but they are also an agency that handles many different types of insurance. This includes such personal insurances as auto, homeowners, rental, and life and commercial insurances such as farm & crop insurance, workers compensation, contractors, and commercial trucks.

Those who have used this company to obtain business-related or other insurances often rave about the service that they have received. Tamala Tucker wrote, "If I could give more than 5 stars I would!! This company understands customer service! Joshua is detail-oriented and found me a better price with better coverage! My only regret is not finding KBG sooner!!" Ray Stout stated, "KBG is a wonderful company to work with. Their customer service is excellent, and you really get the feeling that you aren't just a number to them. Their attention to detail and availability made doing business with them stress-free. Derek and Josh go above and beyond any company I have dealt with in the past. I would and have recommended them to my friends and family."

Both of these glowing reviews were taken from KBG Insurance & Financials' Google Maps Business Listing which can be seen here at <https://sites.google.com/site/kbginsurancefinancial/>. Amazingly, all of the 72 reviews that have been left on this agency's GMB listing rate them a perfect 5 out of 5-stars.

For those in the Spokane, Washington area that would like more information on the business or other forms of insurance that KBG Insurance & Financial offers, they can call them, send them an email, or fill out the ?request a quote? form on their website.

###

For more information about KBG Insurance & Financial, contact the company here: KBG Insurance & Financial Joshua Loera (509) 242-3244; joshua@kbgagency.com 601 W 1st Avenue Suite 1400 Spokane, WA 99201

## **KBG Insurance & Financial**

*We are an independent insurance agency in Spokane, WA serving the entire states of WA, ID & OR for all of their insurance and financial services needs.*

Website: <https://www.kbgagency.com/personal/homeowners-insurance/>

Email: [joshua@kbgagency.com](mailto:joshua@kbgagency.com)

Phone: (509) 242-3244

