

Hosto Financial & Insurance Services Believes it Benefits Drivers in Troy IL to Have Many Auto Policy Options

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Edwardsville, Illinois-based Hosto Financial & Insurance Services is an insurance agency that believes its clients should be able to pick and choose when it comes to policy limits and premiums on auto insurance. That's why they are so pleased to be an independent insurance agency that offers its clients a wide variety of policy options. This agency has built a solid reputation for being able to match its Troy clients with auto insurance policies that leave them very satisfied in a variety of different ways.

The agency owner, Barry Hosto, says, "One important thing to keep in mind when looking to purchase a new auto insurance policy is that it's a contract between you and an insurance company. You pay a premium and in exchange, the insurance company vouches to pay for specific car-related financial losses during the term of the policy. We at Hosto look at many insurance companies when trying to get you a quote that will not only fit your budget but also get you the coverage limits that you feel you need to have. This is the big advantage that we as an independent insurance offer over more static insurance agencies whose policy limits and prices are already set by their parent insurance company."

Hosto added that their auto insurance Troy IL services go well beyond just offering the coverage their clients desire in a premium range that's acceptable to them. This includes the keen understanding that every single person that is shopping for car insurance has needs and desires that are different from others. This more personal approach to helping people buy insurance is why their clients give their customer service such high marks. He added that they also help coach their auto insurance shopping clients as to what kind of policy is right for them and what coverages they should have in place to meet their needs. Since they are located in a border area, they are also very knowledgeable about not only minimum and other insurance requirements in Illinois, but they are very familiar with this same information as it pertains to Missouri too. This service will assist its clients in navigating through the sometimes hard-to-understand world of collision insurance too. The

agents at Hosto Financial & Insurance Services are always willing to give their clients tips when it comes to the nuances that surround different aspects of car insurance.

Glowing reviews that have been left on this agency prove that the way Hosto Financial & Insurance Services goes about providing auto insurance policies to its clients really works. Amber Hernandez stated, "I'm not always an "easy" client. I ask a ton of questions, compare rates, and expect great customer service. I can say hands-down, Barry always exceeds my expectations! He takes the time to discuss my concerns and I know if I ever have an issue, he will be right there to help. My rates are amazingly competitive, even with 2 teen drivers!" Amy Devening proclaimed, "I've been a happy customer of Hosto Financial Insurance for quite a few years now. Hosto provides exceptional rates, top-notch communication, and was on top of everything when I was in a minor accident. Highly recommend!"

Hosto also reminded that they do much more than just write vehicle insurance policies in their area of Illinois. This includes offering other types of personal insurance such as home, rental, and umbrella liability policies. They even have available some harder-to-find individual insurances such as earthquake and flood insurance. Businesses in Edwardsville, Troy, and other nearby communities also come to them for Commercial auto, general liability, and workers compensation policies along with seeking surety bonds from the agency. He also mentioned their financial services which include such annuities as life insurance, income lifetime, and IRA consolidations. They can even assist with Qualified Domestic Relations Orders.

Those that would like more information about any of the services that the company offers can get in touch with Hosto Financial & Insurance Services by phone, email, or website contact form.

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Hosto Financial & Insurance Services

Barry Hosto, of Hosto Financial & Insurance Services, is a Trusted Car & Home Insurance Agent in the Edwardsville area since 1991.

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