

Your take: has this Bradford man promised too much?

A Candid Interview with Dan Williams



You've seen his ads in the paper. You've seen him on TV. But regardless of where you look, his message is always the same: big promises of drivers saving hundreds on car insurance. Could these claims be true? And who really is the man behind it all? Today we sit down with Dan Williams and try to answer these questions...

Question: Dan, can you tell us a little bit about yourself?

Dan: Sure. I grew up just outside of town by the bottom of Rew hill and have lived in Bradford all my life. I've been married 21 years and have three children: a son who's in college (Penn) and two girls, one who's in Middle School and the other one who's in High School.

Q: How did you get started in the insurance business?

Dan: Actually, I was working for an oil & gas company when an old-time agent explained the business to me. I was fascinated by it. I loved the idea of meeting new people, earning their trust and helping them out. That was 26 years ago and I've been at it ever since.

Q: In your ads, you state you're an insurance "broker." What's the difference between an insurance agent and an insurance broker?

Dan: A broker works for the client instead of the insurance company and normally has access to many companies (e.g., I have access to 10 different companies for car insurance and another dozen or so for health/life). An agent is someone who works for the company (usually *one* company) and tends to have the company's best interest at heart. I really don't think people are educated about this difference, otherwise they'd probably never use an agent again.

Q: Do people pay more since it goes through a broker?

Dan: It depends on how you define "cost." To most people, that means dollars and cents ... to which I'd say that a "good" broker will almost always find you a better deal than an agent can with his or her one company. You need someone who can put your insurance to bid and let the insurance companies fight over it. And in terms of coverage, the broker also has the upper hand since he can go to many companies until he finds the *exact* coverage that fits the customer. The only problem I see with brokers is that some are just too lazy to do the legwork for their clients.

Q: What do you mean by that?

Dan: Well here's an example. A few weeks ago a Port Allegheny couple came to see us. They were with an agent who had access to a few different companies. Well, we were able to find *seven* companies that were much better deals ... with the best one saving them *over \$3,100 a year!* I mean, that's good for me since these people are now telling everyone to call us. But really, it's sad for them. It's hard to imagine that that agent was not able to find at

least *one* better bargain. Can you imagine if they'd been overpaying like that for years? Boils my skin just to think about it.

Q: Wow, that's quite an eye-opener. Speaking of your competitors, your ads usually don't "pull any punches." Is that done on purpose?

Dan: Look, it's true that I'm not very popular with old school agents who are happy with the status quo. But then again, I'm not "trying" to make insurance agents happy. I'm looking to help regular working folks who deserve to keep more of the money they earn each week. And I think my ads show I'm passionate about that.

Q: OK, let's switch topics a bit. Tell me, what is the biggest mistake you see people making with their insurance?

Dan: I'd say one is waiting for renewal before trying to get a better rate. But really, a bigger mistake is getting low coverage limits just to save a few bucks. The truth is, a smart agent will find a way to get proper coverage for his clients without it costing a fortune. I've seen clients with minimal liability coverage get into accidents that ended up costing them *tens of thousands of dollars* out of pocket. That's no fun and it's why I always advise against it — because you never know what can happen.

Q: Is there one thing people can do right now to save more money on their insurance?

Dan: Absolutely. Combining policies with the same agency really gives us more leverage to find extra discounts. I'd say about 40% of people don't have their car and homeowner's insurance at the same place.

Q: Why is that?

Dan: Well, typically people sign on with an agent when they buy their home, and, since it's paid out of escrow, they just forget about it. But people can usually save about \$100 a year on their insurance just by getting their home and car insurance at the same place. It's a little secret many people don't know about.

Q: Let's talk about savings. Your ads state that your average client saves \$411 a year — is that total ... or just for car insurance?

Dan: That's just car insurance. When you add home insurance, you'll probably add an extra \$100 on top of that in yearly savings (assuming we can get a better deal, which isn't always the case).

Q: Is there anyone who's more likely to save on insurance? Men... Women... People of a certain age?

Dan: That's all over the board and it changes monthly. We're always seeing companies

discounting rates for different groups of clients. Our job is finding the perfect match for each person who calls. Again, that's part of the advantage of using a broker — a broker can find companies who are aggressively trying to find people like them and get better deals.

Q: So tell me... Why should anyone choose to do business with you over all the other available options?

Dan: Fair question. There's the average savings you've already mentioned, but here are three other things worth noting:

1) We have unique programs with several insurance companies that other agents aren't allowed to offer. One example is the chamber discount. If your employer is a member of the Bradford Chamber of Commerce (which has about 400 member businesses), we can get you an additional 5-10% off the rate you'd get with another agent *for the exact same company*.

2) Obviously I'm biased, but I think my team is the best. I specifically hired people who had zero insurance background because I wanted people with a genuine kindness in their heart and willingness to work as hard as needed to get a job done. And God has blessed me with four of the best people I could have asked for.

3) Finally, I think our commitment to service sets us apart. Every year, we send our clients comparisons so they always know we're checking around for them to get better rates. And our availability. Every new client receives my personal home phone number so they can reach me whenever they need to. About 10 years ago, I got a call on Christmas Eve when a couple's home burned down. We were able to get them set up in a hotel that night. Had they not been able to reach me at home, I can't imagine how horrible that would have been. So I think those are the main points, but really, I'm not the best person to ask that question. People should talk to our clients and then make up their own minds.

Q: OK, last question: if someone wants to get in touch with you or get a quote, what's the best way to do that?

Dan: People can call our office at 368-6980. We love talking to local people to see if there's any way we can help them save money.

Q: Thank you Dan.

Dan: My pleasure.

END OF INTERVIEW.



The Bradford "Fireside Chat" Series interviews some of the most influential figures and top newsmakers in the area.