

The old saying, cut out the middleman, might seem at first blush to apply to shopping for insurance as well... but a second look will prove that you not only need a middleman, you need an independent middleman. This is especially true when it comes to restaurant insurance. The middleman will not cost you money here, he will actually save you money, not only on your restaurant insurance purchase, but even more so if you experience a claim. Read on to find out exactly why.

First of all, let me say that when I discuss the middleman in an insurance policy purchase, I am talking about a truly independent casual dining middleman, in this case someone who understands the ins and outs of restaurants, an independent insurance agent who can represent your needs and protect your rights. Direct writer insurance agencies that represent only one company and have only one market to offer you...is like having to depend on one vendor for everything, even if they're not the absolute best at it. In addition, if you purchase insurance from an 800 phone number or a company that has you quote your own policy online, you are not going to cut out the middleman cost, you will only be cutting out the service. This becomes glaringly obvious when you compare the rates of direct writing insurance companies against those offered by independent insurance agencies. This is true no matter the type of restaurant you have, fine dining, fast food, bar and grill, or even a catering company. Each restaurant is unique and a "one size fits all" mentality just isn't in your best interest.

There are two ways an independent middleman can help you without raising the cost of the insurance in either case. I will take them one at a time.

First is the purchasing process. Let's face it, insurance is a complicated legal contract, designed to protect you from certain types of financial ruin. Buying insurance is not like buying a head of cabbage... each restaurant's situation and insurance needs are different and if you don't have the help of someone who understands the contract intimately, someone who is there to help you figure out your specific needs, then chances are you will make a mistake somewhere. And the mistake could cost you everything you have worked so hard for. This is a corner you just don't want to cut.

The second way an independent middleman can protect you is as a buffer between you and the insurance company when it comes to claims questions or claims help. Let me give you an example. I had a prospect (now a client) come to me for help as their Worker's compensation costs had gotten totally out of control. An in depth review revealed several small claims had been filed which caused a frequency problem on his worker's compensation and drove his

experience modifier through the roof. He never realized that he had an option on how to handle these small claims and that by handling these claims internally he could actually earn a credit on his restaurant workers compensation insurance premium. His previous agent who represented a direct writer gave him an 800 number to call and never offered guidance on how to control his work comp costs.

Remember, with insurance a middleman will not cost you money, an independent middleman will actually save you money. At Clinard Insurance Group, in Winston Salem, NC, we are an independent middleman for our clients and we add value to their insurance buying experiences every day. We specialize in Fine Dining Insurance, Casual Dining Insurance, Fast Food Insurance, Bar & Grill Insurance as well as Catering insurance so call us toll free at 877-687-7557 or visit us online at [www.ClinardInsurance.com](http://www.ClinardInsurance.com).