



# The Orange Promise

from HPB Insurance Group

When it comes to business insurance, there are a lot of agents out there selling pretty much the same thing. This may be convenient in that an apples-to-apples comparison may help you more easily compare quotes and maybe save a few dollars on your premiums. But what if these proposals don't provide you with all the coverages and benefits your company truly needs—and deserves?

So that's why we deliver **The Orange Promise** with every proposal—a promise that delivers knowledge, advocacy and value as the centerpiece of every HPB Insurance Group customer relationship.

## 1 Thoroughness

Give an HPB Insurance Agent an hour of your time to help us understand your business, and we'll spend our time creating a thorough policy proposal in cooperation with top insurance carriers.

## 3 Advocacy

We'll share with you how your case for coverage was advocated for with many of the nation's leading carriers, and the process at which our recommendation was arrived.

## 5 Year-Round Results

Once you're a customer, we'll help you maximize the benefits that you have earned from your selected carrier. Benefits that can reduce risk, improve safety, and ultimately lower costs.

## 7 Clear Value

We'll explain why your premiums cost what they do, through our commitment to transparent pricing.

## 2 Chemistry

If the fit between your business and our agency doesn't allow us to provide our usual high standard of coverage and service, we won't waste your time trying to convince you otherwise.

## 4 Steadfast Claims Representation

We'll educate you upfront on just how the claims process works—and we'll be your advocate with the underwriting carrier if and when that time should come.

## 6 Engaged Expertise

Throughout the year, you'll have access to a risk management professional that is engaged with your business. We will be a resource for you as you need one to make sure that your coverages are of maximum benefit to you.