



Why Having a Dedicated Local Agent Matters

The Difference Between a Policy and a Partnership

When you insure your business through a national call center, you are just a policy number. Every time you call, you start from zero with a new operator who doesn't know your history, your crew, or your specific job sites in SW Ohio.

At Insurance Associates Agency (InsurSmart), we believe in continuity:

- **No "Starting Over":** You won't waste time explaining your business every time you call. I know your file, your risks, and your goals.
- **Proactive Protection:** Because I know your history, I can spot gaps in coverage before they become a problem at the job site.
- **The "Same Person" Guarantee:** When you call with a question today, and call back next month, you talk to me. We build a relationship that saves you time and frustration.
- **Local Knowledge:** I understand the SW Ohio market—from Cincinnati to Dayton. I know the requirements of local GCs because I live and work here, too.

The First-Call Checklist

Have these ready for a fast, accurate quote on the first ring.

To give you quality information and a precise quote immediately, please have the following details handy:

- **Business Identity:** Your Federal Tax ID (EIN) or Social Security Number.
- **Revenue & Payroll:** Estimated gross revenue and total payroll for the next 12 months.
- **Subcontractor Usage:** Total estimated annual spend on 1099 subcontractors.
- **Your "Dec Page":** Your current policy's Declarations Page (this ensures we compare apples-to-apples).
- **Claims History:** A summary of any insurance claims from the last 3–5 years.
- **Work Mix:** Percentage of residential vs. commercial and new construction vs. repair.
- **Certificate Needs:** Do you have a specific job site or General Contractor waiting on a Certificate of Insurance (COI) right now?

Real People. Fast Answers. Since 1978.

Insurance Associates Agency Inc | InsurSmart.com

Call Directly: Terry A. McCarthy 513-779-7920 X 135

Most calls answered in person on the first two or three rings.