



Broker (Arnel Associates LLC)	vs.	Direct (Any Carrier)
Builds personal relationship with clients.	Customer Service	Random customer service representatives answer the telephone.
Shops the insurance market for the best rates on comparable products among all providers.	Rates	Shop for the best rates on products offered by the company.
You.	Loyalty	The insurance carrier.
More than four decades of combined experience.	Experience	Varies.
Works with all insurance carriers and shop all products.	Available Products	Varies.
Solves claims problems for you.	Claims Issues	Expect customers to solve their own problems.
Knows products from multiple insurance carriers.	Product Knowledge	Know their own products.
May not have all the answers, but can get them quickly—while you return to other matters.	Problem Resolution	Know their products, but sometimes miss the obvious and need supervisory help.
Always answers the phone immediately.	Efficiency	Telephone wait times vary.