

Deer in the Headlight Questions For Your Present Insurance Agent
(Your Agent and Most Importantly Your Competitors Hope and Pray You Never Read This)

1. The small business auto program offers me the best of both worlds, the lower insurance price with huge tax benefits while eliminating possible gaps in insurance coverage; Does your agency have any program where I can see these kind of savings year after year?
2. How many insurance companies does your agency have that specialize in insuring small business owners? Or, if my current pricing changes unfavorably how easily can you move my insurance and still remain competitive?
3. An estimated 48% of NJ Workers Compensation modifications and classifications are wrong – what is your agency doing to make sure my classifications and modification factors are correct?
4. The annual Workers Compensation audit can be a particularly costly nightmare for NJ Small Business Owners. What is your agency doing to zealously protect my business from an audit where additional premiums are due?
5. I want my kids to go to college without sending me and my family to the poorhouse – what can your agency do to help me and my family to properly plan and take full advantage of the rules and regulations as they apply to the self employed?
6. Cash flow is king, what is your agency doing to reduce the amount of my money my business has out on the street?
7. To grow my business I need to have access to funding – what special programs does your agency have for a business owner like me?
8. What is your agency doing to actively help my business grow and prosper? In what ways is being insured by you helping me to achieve the things that matter most to me?
9. To grow your agency you market it – to grow my business I need to pro-actively market it – do you have any insight into marketing plans for my business?
10. I know lots of others small business owners as well as personal referrals – what is in it for me to refer someone to your agency?
11. What unique qualifications does your agency bring to insuring small business owners? What makes you different than your competitors? What service or pricing are you providing my business that I can't get elsewhere?
12. Does your agency have a fully staffed service center with extended hours just for your VIP Small Business Owner Clients?

	Friedlander Group/ www.NJSmallBusinessInsurance.com	Your Current Agent
Developed Small Business Auto Insurance Program for NJ Business Owners allowing as much as 40% after tax savings each year	✓	?
Number of insurance companies with which agency writes small business owners policies	12	?
Certified Work Comp Advisor to Correct & Bullet-Proof Small Business Owners from Errors and Overcharges	✓	?
Certified College Funding Specialist implementing strategies exclusively for business owners and their families	✓	?
Provides Invoice Funding for contractors' receivables	✓	?

Access to Funding Sources for small business owners	✓	?
Provides 1st & 2nd mortgages for self-employed business owners	✓	?
Actively promotes referral program	✓	?
Researches and implements marketing plans designed to grow client's business	✓	?
VIP Service Center for NJ Small Business Owners with extended hours	✓	?