

## COMMERCIAL INSURANCE

In business, we know you strive to keep costs down and profits up. At Landmark, we share that philosophy—both in what we purchase for our agency and what we purchase for our customers.

Landmark can assist you with keeping costs down. It goes beyond the price you pay for your insurance coverage. Landmark can help lower the costs associated with insurance by providing loss control services, analyzing your coverage needs and providing a competitive insurance program that affects your bottom line - protecting your assets.

Focused on your business' future, we offer the following coverages:

***Property / General Liability / Automobile / Inland Marine / Equipment / Computers / Crime & Fidelity / Umbrella / Workers' Compensation / Bonds / Other Liability / Professional Liability / Directors & Officers Liability / EPLI***

## PERSONAL INSURANCE

Whatever your stage of life, maybe you are a newlywed, or starting a family, or have children entering college, or maybe you are nearing retirement, we can work with you to ensure you are getting the protection you need at the most affordable price.

Our focus is on your future. We assist you in protecting the assets that you have now and to help you move in the future direction you have chosen.

Take a fresh look at your current coverages. Now may be the perfect time to realign your protection to your current stage of life. As an Independent Agency, we represent many companies who provide the following types of personal insurance to fit your needs:

***Homeowners / Scheduled Items / Automobile / Umbrella / Motorcycles***

## LIFE, HEALTH AND DISABILITY

Life insurance helps to ensure that your family and loved ones are protected against financial difficulties in the event of a premature death. Combined with investments, retirement and estate planning, life insurance is a fundamental part of a sound financial plan. With the help of an insurance professional you can develop a complete plan that will protect you and your family.

Landmark Insurance handles individual and group insurance. We are equipped to handle groups of all sizes, from individual policies to groups of 1000 or more. We shop your health insurance every year with almost every carrier. We will tailor a benefit package to fit your budget. When your employees need help, call us. There's always someone to speak with you.

According to the Health Insurance Association of America, about 30 percent of Americans age 35 to 65 will suffer a disability lasting at least 90 days sometime during their careers. Unless you're independently wealthy, you need to protect your future income if you become disabled. Landmark specializes in getting the right policy to satisfy your needs. Prices vary widely, and only a handful of the big insurers even offer disability policies. Be sure to ask our experts about Long Term Disability.

## FINANCIAL PLANNING

Financial planning is the process of meeting your life goals through the proper management of your finances. Life goals can include buying a home, saving for your child's education or planning for retirement.

The financial planning process consists of six steps that help you take a "big picture" look at where you are financially. Using these six steps, you can work out where you are now, what you may need in the future and what you must do to reach your goals.

The process involves gathering relevant financial information, setting life goals, examining your current financial status and coming up with a strategy or plan for how you can meet your goals given your current situation and future plans.

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# LANDMARK INSURANCE AGENCY LLC



*Focused on your future*

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## *Focused on your future*

Landmark Insurance Agency combines over 100 years experience in insurance specializing in Commercial, Payroll Deduct Plans for Home and Auto, Association Business, Personal (all types of insurance) and Life insurance protection. Through Landmark's business ventures and affiliations, we have strengthened our firm to a staff of over 300. As a full service agency, Landmark can fulfill all our clients' insurance needs through one contact. Our specialties include:

- Property & Casualty Insurance
  - Business
  - Bonds (Contractors & Surety)
  - Personal Insurance, including Home and Auto
- Professional Liability
- Payroll Deduct Home and Auto Programs
- Workers' Compensation (State Fund and Self-Insured)
- Unemployment
- Pension Administration
- Health Plan Management - Section 125 Cafeteria Plans
- Managed Care Organization (MCO) for Ohio Workers' Compensation
- Benefit Plans - Health, Disability, Life Management Resources - ranging from Comprehensive Human Resource Management to support for personnel functions dealing with Cobra, ADA, etc.
- Financial Planning and Consulting

*Landmark is committed to providing the most personalized comprehensive service at the most affordable prices.*

## CUSTOMER SERVICE

At Landmark, customer service is the backbone of our business. Our clients have grown to expect:

- Fast response to inquiries
- Emergency pages after hours and on weekends
- Toll free numbers
- Website access to:
  - Claims filing information
  - Insurance advice
  - Access to products and services
  - Email
  - Links to client companies and resources
- 24 hour claims handling
- New product and insurance coverage information
- State-of-the-art information technology providing **Information on Demand - Where you need it, When you need it.**
- Frequent updates on requests concerning insurance portfolios, changes made and claims reported
- Client satisfaction surveys
- One-stop shopping for all insurance needs



Visit our website at:  
<http://www.landmarkinsure.com>

## CONSIDERATIONS



*Landmark Insurance Agency, a division of the Sheakley Group of Companies.*

## One Agency for All Your Needs

Landmark is a full service licensed agency. We can provide complete coverage, whether your needs be commercial, personal, health, life, disability, workers' compensation, surety, professional liability, long term care, financial planning or many other insurance related areas.

## Agency Experience



Landmark has over 100 years of combined Company and Agency experience. Much of our success rests on the fact that each of our underwriters is specialized in an area of expertise and works as a team member with our affiliated insurance companies. We specialize in designing customized insurance packages offering the most comprehensive coverage through a selected carrier.

## Cost vs Benefits

Providing the most cost effective comprehensive coverage is a major priority. As an independent agency, we customize coverage to each client's needs. Our close working relationships with regional and national carriers enables Landmark to offer the most competitive pricing with maximum protection.



*Landmark associates frequently brainstorm to provide the best solutions for your insurance needs.*

## Service After the Sale

Landmark consistently rates near the top in Roughnotes (Best Practices Agencies) surveys. We emphasize maintaining good communication with our clients through surveys, newsletters, websites and personal contact.

## Strength and Financial Stability



As a testimonial to our corporate stability, our client retention rate is among the highest in the industry.

As an independent agent, we choose our member carriers carefully, ensuring that each is certified by A.M. Best.

*(A.M. Best is the leading industry source for information regarding company financial strength and claims paying ability.)*



*Whether your needs are commercial or personal, let Landmark offer you easy choices for the right long term decisions.*