

It Pays To Compare

“You would be amazed at what you can find... if you only take the time to look.”

By JoAnne Givler

A few years ago the concept of comparison shopping for car insurance emerged as a result of advertising by the larger companies: Geico, Allstate, State Farm, Nationwide, just to name a few. I had always felt that I was paying way too much for my car and home insurance. Every time I called my agent and questioned my bill, he always reassured me that I was getting the best rates possible. Discounts for multiple vehicles, good driver discounts, our home insured by them, etc, etc. They had been our carrier for over 25 years, so I just had to be getting the best deal. Right? But I kept telling myself that there had to be a company out there that was less expensive and could provide me with the same coverage I was currently receiving.

My husband didn't want to switch. He reasoned that his parents had used this company and we had been with them for so long that there was no probability of finding insurance elsewhere for less. He was comfortably convinced we should stay with them. I was not. I signed the checks every month to pay the bills and was compelled to save more money. I think the clincher came when my insurance company told me that it would not benefit me to become part of their new program, where my monthly premium would decrease every six months if I had no accidents. It would have actually cost me more. What?

My search began. I no longer believed that my current company was providing me with the best rates possible. I pulled out the local phone book and searched the yellow pages for insurance companies. Not wanting to travel an excessive distance from home to visit an office, I found an independent agent and dialed the number.

A very pleasant gentleman answered the phone. I gave him my name and told him

the reason for my call; basically, that I felt I was paying way too much for car insurance. I was looking for a company that could lower my rates without sacrificing the current coverage I had. I proceeded to explain that I had four vehicles, a home and ran an alpaca farm. A what farm he said? He had never heard of an alpaca. I didn't waste



with him and promptly cancelled out our old company. We gave him all our business, the cars, the house, the alpaca farm to insure. We had found a company that met our needs.

This would not be the case if I had not ventured to look any further. I would still be paying those high rates. Did I mention that I had never heard of this company before?

So what's my point you ask? Well, I began to think about how alpaca farms could be compared to insurance companies, or any other business for that matter. We all like to shop around to get the most for our hard earned money, be it insurance or cars or whatever we want to purchase. If you search hard enough, you can sometimes find a jewel where least expected.

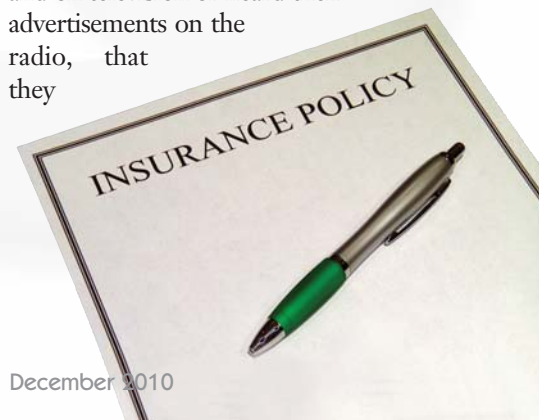
So my point is that there are many wonderful alpaca farms out there. They may not have the desire to do a lot of print advertising, or going to shows, or having websites. It doesn't mean they don't exist. They may still be able to provide a buyer with the same great choices as a well known or well advertised farm. Maybe they don't feel the show circuit is the only way to promote their alpacas or farm and the alpaca lifestyle. Their approach to marketing may be different than the norm. They're out there. Maybe you just never knew about them because you have never taken the time to really look beyond what is obvious. I was guilty of that when it came to my insurance carrier. I always had this notion that because I saw their ads in print, and on television or heard their advertisements on the radio, that they



any time in explaining.

He informed me that he represented a number of different companies and would do a search through them to find me the best rates possible using the information I gave him. He would be back in touch in a few days.

At the end of the week, I received a call from him and he gave me a quote. My first reaction was of disbelief. He must have gotten my information confused with someone else or missed something. He assured me he had not. But there just had to be a mistake. I couldn't believe what I was hearing. Hold on to your chair... \$1000 less a year than my current rate. Say again? Yes, \$1000 less for exactly the same coverage. I felt like I hit the lottery! He had actually found a company that could, and would, save us money without compromising our coverage. After telling and convincing my disbelieving husband that it was for real, we signed



just had to be giving me the best value for my dollar. I was wrong.

I asked my new agent how my newly found insurance company could offer me such reduced rates for the same coverage as my old company. (I use the term new company when in reality it turns out they are a very old company. They are new to us.) He explained that they have been around for a long time and don't spend a lot of money on print advertising. They are a reputable company with an A rating and have won many awards for customer service. By doing things differently in the way they reach the public, they can pass the savings on to the clients. Did you catch that word **savings**?

So I believe it is human nature to gravitate towards what is familiar to us. It gives us a comfortable feeling and takes away the uneasy feelings of the unknown. We tend to be more secure in buying from the name brand company than a generic brand, even though those feelings may be totally unfounded.

Often times once you have tried the generic, you find that it's just as good as the name brand. So the next time you are reading and searching for just that right alpaca farm, don't by pass those



not-so-well know farm names and move on to the ones you do recognize. Give them a chance by checking them out. If you take the extra time to do your homework, you might be pleasantly surprised at what you find. I know I was!



About the Author

Joanne and her husband Carl began operating Y Knot Alpacas in Germansville, PA. in 1998 after seeing an ad in a magazine that piqued their interest and made them want to learn more. They raise both huacaya and suri and their herd currently stands at thirty animals. Joanne, with a BS in Animal Husbandry from Pennsylvania State University, wanted to raise livestock that did not have to be sent to slaughter. When they began raising alpacas they were the first breeders in their area and could not find any helpful information on the internet about the animals. All Joanne could find in the public library was a definition of what one was! For her and Carl it was truly a "learn as you go" experience. She used the knowledge and experience she had acquired with other livestock and adapted it to raising alpacas. She loves all types of fiber arts and tries to make something every year using the fleece of their alpacas. She firmly believes animals of all kinds are good for the soul and alpacas really fit that bill. Everyone should own some.