

## **Services**

<Headings are in bold and all caps>

### **WE DO IT ALL**

Any insurance agent can take your money, tell you to increase your deductibles and give the same song and dance as to why premiums keep going up. But that sounded boring too us. Yes, we're in the insurance business but who said we had to be boring?

At Lanier Upshaw we tailor our services to meet your specific needs. Are you frustrated with providers offering you one-size-fits-all insurance programs? Do you wish someone would take the time to *really* understand your unique needs? Wouldn't it be nice to work with a team of experts who specialize in solving the specific problems you're facing today?

### **BUSINESS INSURANCE**

Is it better to manage or eliminate risk? Most agents encourage you to manage risk (more money in the insurance company's, and their, pockets) but we believe it's in *your* best interest to take control of risk by eliminating or reducing it.

Our team of experts take a dogged approach enabling us to uncover the true risks associated with your business and the cost of those risks. After an in-depth study of your company we sit down with you and develop, in a simple and straightforward way, an effective strategy to deal with those cost drivers in your business.

### **EMPLOYEE BENEFITS**

We understand the tension that exists between your desire to give your employees more and the reality of limited funds. We partner with you to brainstorm new ways to offer more *without* paying more.

### **FINANCIAL SERVICES**

We don't expect to gain your trust because we're "Financial Experts." Our customers trust us because we have proven to them we have their best interests in mind. We help you make smart financial decisions about retirement planning, life insurance, estate planning, and more.



**PRIVATE RISK MANAGEMENT**

Our Private Risk Management Group specializes in helping high net worth individuals and families find the right insurance. Whether you own luxury homes, cars, planes, boats, yachts, or jewelry -- we can help create a custom insurance package that will meet all your needs.

