

ISSUE 118 | FREE

# ASHEBORO

MAGAZINE



**ALL INSURANCE FOR YOU**



# All Insurance For You



**B**randi Hill grew up in Kernersville. When she graduated from high school, she was not sure what direction she wanted to go for a career, so she worked for a temporary employment agency. One of the placements was working for the Virginia Carolina Group. They liked her so much they offered her full-time employment and sent her to school to get her property and casualty (home & auto) insurance licenses. She worked for them for several years, until they retired and sold the business to High Point Bank. She transferred with the merger, but over time felt she wasn't being challenged enough. She took over running her husband's side business helping people with durable medical equipment. There she was approached by a Humana employee that shared the opportunity of helping people with Medicare insurance. She spent five years at Humana, learning the ins and outs of Medicare.

She met her husband Clint on a cruise-in on Fayetteville Street. He saw her drive by, told his friends to pull over because he had just seen the woman he was going to marry. He hopped out of the car and a year and a half later they were married!

After the birth of their second child, the stress of juggling being a mom with corporate life began to wear her down, and Clint encouraged her that they should go out on their own and start their own agency. He was confident they would succeed, so she took the leap of faith, and they opened their own agency.

They worked out of their home from 2012 to 2014 but having two little ones at home and trying to run a business was a challenge. In 2014, they opened All Insurance For You's office on Hwy 49 in Asheboro and hired Chris Alvarez, their first agent for the new business.

They grew the business tremendously over the next few years. Clint was offered a position with Aetna Insurance that he could not turn down, so Brandi took over full-time and hired her mom to join the team, sending her to school to get her licenses as well. They have grown leaps and bounds through word of mouth and referrals. In 2020, she purchased an agency in the Welcome community of Davidson County from agents who were retiring. That acquisition brought Kevin Adams to her team, another full-time agent, and then she hired Tatum Alverson, another full-time agent to work in the Davidson County office. Brandi now splits her time between the Asheboro and Welcome offices.

Brandi is proud of the team she has working for her. The agents genuinely care about their clients and finding the right product to fit their needs.

*"If I could have cloned myself, I could not have done a better job of finding people who share my values and compassion for our clients."*

- Brandi Hill

When Clint and Brandi started the agency, there was a "stigmatism" around insurance companies and agents. They have since turned that around and through hard work for their clients, have let people know they truly care about them, and are not just there for a quick sale. One of the reasons they like being an independent agency is they can tailor the coverage for the client, not shoehorn the client into a coverage that might not be right for them. They listen to their clients and take the time to really learn about their situation – not just insurance needs, but any and all resources they might be able to steer their clients to help them in their day to day lives.

"What sets us apart from a lot of the insurance agents is we stay in touch with our clients throughout the year, not just at renewal time. Keeping up with what's going on in their lives is the best way we can help offer them the coverage that fits their individual needs." There is always someone in the office to answer the phone and talk. Clients often reach out with questions or to discuss things that come up throughout the year.

Right now, at the agency, the focus is on



Chris Alvarez





*Kevin Adams*

membership is included in coverage, whatever is important to that client and could affect which coverage is right for them, they go over it in detail. Brandi's team does a lot of research to see what resources are available to help reduce the out-of-pocket expenses of their clients, including reaching out to manufacturers of the medications they are on, federal or state agencies who might be able to assist, or even local community organizations to get a reduction in cost or sometimes even free medications.

*"It's more than just selling insurance - we are educators, not pushy salespeople. Once we understand what is important to you, we can tailor a plan to fit you, not tell you what you need with no other information."*

Medicare enrollment. The enrollment period opened on October 15th and runs through December 7th, and the Affordable Care Act enrollment follows closely from November 1st to January 15th. They represent all of the companies in that field, and they train every year to understand the ins and outs of all the changes that happen in that marketplace from year to year.

In addition to Medicare, they offer all the major insurance categories, including competitive rates on Dental and Vision plans, as well as life insurance, which over the past two years has seen a dramatic increase in business due to COVID-19. They also have a great out of pocket protection plan that pays you cash for gaps in your coverage and offers solutions to cover those unexpected expenses. This coverage is great for maternity costs, insurance deductibles, and other bills.

Each year, Brandi and her team work very hard to make sure their clients are in the right plan for their circumstances. They review a client's list of medications, especially expensive medications, doctors in-network, whether or not a gym



*Tatum Alverson*



Charlotte

One of Brandi's biggest pet peeves is the commercials she sees on TV or the internet that make it sound like one phone call can solve all of your insurance needs. They are misleading and you could get plugged into the wrong plan for you if you do not have a local agent working hard on your behalf. Because Brandi and her agents live in the area, they understand the local medical community,

which network they belong to and what resources are available and can help someone navigate all of that while choosing the plan that best fits their individual needs.

Brandi invites clients to drop by throughout the year and have a cup of coffee, because when life comes at you, your insurance can be your best friend and the more she understands your situation, the better she and her team can assist you in dealing with those unexpected bumps in the road.

*"We are here to help, be a trusted advisor and have no agenda other than to make sure you and your family are covered. We charge nothing for a consultation and would love to sit down and assess your needs and review your current coverages to see if we can help."*

All Insurance For You is located at 323 NC Hwy 49 S, Suite F (next to Karie's Kloset) in Asheboro, or 5968 A Old US Hwy 52 in Lexington or you can reach them at 336.736.8413. The coffee is on – stop by today!

