



A competitive edge. Unbiased information. Explanations in plain English.  
It's our job to know insurance...not sell it.

**FACT:** An insurance broker is paid by the carriers, not their clients.

With this model, whose interests are brokers most concerned with protecting: the carrier, the insured, or both?

**FACT:** An insurance consultant is paid a flat fee by their clients and only their clients.

Knowing this, whose interests are going to receive the most attention and expert advice?

### **CIC Stand for One Thing: Your Business**

CIC is an independent, expert authority in the insurance industry that provides innovative, third party advice on insurance issues to large commercial entities, municipalities and lenders. We manage risk, which is quite different from selling an insurance policy. When you partner with us, we give you:

- **Transparency you understand.**
- **Information you can trust.**
- **Experience that delivers.**
- **A future that's truly protected.**

### **Unparalleled Experience**

Our collective experience in both finance and insurance is distinct and unequalled in our industry. While most insurance consulting companies focus on one particular solution we've discovered that a comprehensive understanding of risk in addition to specializations is what delivers tangible value to our clients and prepares your business for future success. We know about that too...we've been a successful, growing consulting company since 1976. Nearly all of our consultants have at least one industry designation so you get their knowledge and attention to detail.

#### **Let's Talk**

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