

## BROKER (aibGROUP)

VS

## DIRECT / BANKS



There are generally two ways to access the Insurance market; Direct with Insurers/Banks and via Brokers. **Brokers, like us here at aibGROUP, tend to focus on the Product, the Provider and the Service provided to their clients.** The “Direct” Insurance market tends to focus more on Cost Structures and amongst other strategies, ways to limit expense associated with wider coverage. There are a number of factors we recommend you consider, when deciding on what Insurance provider you wish to proceed with i.e *Service, Claims experience, Advice* but most importantly **Coverage**. It is essential you are aware of the depth of cover you are being offered and that these policies outline coverage adequate to what you require for your assets.