

## **Hands On | Recommended Resources**

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In each issue, *Inc.* presents Hands On, our operating manual for business. Here, you'll find links to our recommended resources -- selections hand-picked by our editors to help you run a better company.

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### **From: [Inc. Magazine, March 1995](#) | Hands On/Finance Resource**

**By: Jill Andresky Fraser**

#### **Resource - Insurance 101**

*"Again and again we hear business owners complain about their insurance. They feel both underwhelmed and overcharged. Part of their disquiet stems from their relying too much on their insurance agents for information. Not all agents are qualified to serve the needs of fast-growing businesses. Meanwhile, people who try to educate themselves are frustrated when they can find nothing to read but thinly disguised insurance-industry promos."*

*"Finally, there's help: **The Buyer's Guide to Business Insurance** (PSI Research)..by Don Bury and Larry Heischman. The two broker-agents, who between them have nearly 40 years of experience, have prepared a 272-page guide worth keeping on your bookshelf for referral each year at policy-renewal time. You'll find invaluable their compelling discussion of why you should reevaluate your insurance, their tips on effective negotiating techniques, and their concrete suggestions about how to interview prospective broker-agents."*

*"While some of the book's six-step guide to solving insurance problems might seem obvious, you cannot discount the authors' advice to determine who is blocking your progress and to require that person to accept responsibility for his or her action--or inaction."*

*"An Appendix of sample letters you can use to request bill clarification, policy-history information, and more is alone worth the price of the book. And who wouldn't benefit from the book's discussion of how--and why--you should motivate insurance people?"*

-- From "Finance" section of Hands-On feature, by Jill Andresky Fraser in the March, 1995, issue of *Inc. Magazine*