



Coverage Assessment Process

LBC employs our unique Coverage Assessment Process to be certain that your coverages reflect your individual needs. Clearly, being over insured wastes premium dollars, and being underinsured places undue risk on your assets. Needs change from time to time... a home addition or renovation, a new driver in your family, receipt of precious valuables such as jewelry or fine arts... all requiring a change to your policy. LBC is an expert at identifying the risks associated with these changes, and recommending the appropriate adjustments. This simple outline of our Coverage Assessment Process will help to explain how we are different from other agencies... and how we will work to earn your trust.

Risk Analysis Interview

During our 20-minute phone interview, you will be asked a series of important questions about your coverage needs... present and future. Questions about your home, your valuables, your cars... all intended to identify your exposures, and create the exact coverage best suited for you. A time and date is set for delivery of Your Coverage Formula.

Your Coverage Formula

We will call you and email Your Coverage Formula. While reviewing it with you, we can answer all your questions or concerns, and make any adjustments that may be necessary.

Policy Receipt

An Account Manager is assigned as your personal contact at LBC. You are also introduced to our Claims Manager, should the need for those services ever arise unexpectedly. Lastly, the insurance carrier will contact you to set a convenient time for your Replacement Cost Appraisal.

Renewal & Review

60 days prior to your policy's renewal, your Account Manager will contact you to discuss your needs and our recommendations for the new policy year.

LBC, is an independent insurance agency founded in 1921 with offices in New York City and Bedford Hills, NY. The firm specializes in providing comprehensive insurance coverages and personal, customer service for affluent individuals and families. We employ our unique Coverage Assessment Process and Renewal Solutions Review to identify and eliminate potentials risks, exposures and gaps in coverage. LBC works closely with your other trusted advisors like financial planners, accountants and attorneys to ensure that your financial assets and personal property are properly protected.

