

## About Us

M. Edward Powell Insurance Brokers Ltd. have been in business since 1954. The high-risk quote line was started by Powell Insurance in 1998.

The objective of the high risk quote line is to provide a broker-aided consumer friendly service to the auto insurance buying public whose driving record has experienced a deterioration to the point where the regular market insurance companies no longer view them as an acceptable risk.

Our motto is "We'll help manage your costs." For the consumer who finds themselves in the "High Risk" market, the financial impact can be very significant. Our role as brokers is to counsel the consumer and liaise with the various insurance companies that participate in the high risk auto market segment on the consumer's behalf. A consumer's driving record, and hence their premiums, are very date sensitive (the date of their last accident, last traffic ticket, etc.) In light of this, we evaluate each individual's driving record and develop a strategy that helps them "manage their costs". This could involve a short-term policy with one insurer and subsequently a switch to another more competitive insurer once an accident is now a year older or a few tickets come off their record. This approach is both appreciated and very well received by our clients.

We firmly believe that a significant percentage of consumers who find themselves in the "high risk market" are not necessarily poor drivers or bad risks, and it is these consumers who can benefit most from our approach. When the consumer is faced with a huge increase in their premium they need an insurance broker to counsel them and guide them through the "high risk market". This is our goal.