



# BUSINESS INSURANCE

Coverage tailored to meet the needs of your business  
now and in the future.

DURFEY-HOOVER-BOWDEN  
INSURANCE AGENCY



## PUTTING IT TOGETHER

We can help create a custom insurance program to meet the unique needs of your company.





We have been serving North Carolina for over seventy five years.

“Just keep pressing ‘0’. Eventually you will get a human.”

“I press two for Spanish. The wait is shorter and they are usually bilingual.”

“If you remain totally silent for long enough, it will put you through to an operator.”

Business consolidation and impersonal relationships are becoming the industry standard. Friends even share tips on how to trick systems into allowing you to speak to a person.

“In an effort to serve you better,” you are forced to navigate an automated phone menu, dig through online FAQs and wait in large holding pools just to hear a message telling you why a stranger can’t take your call now.

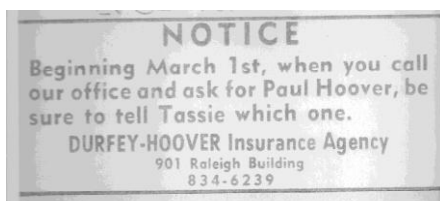
This is a waste of your time, resources and patience. You will find dealing with us to be refreshingly different. Your agent is easy to contact and knows you and your needs.

**Time is money. Too many companies have found they can increase profits by wasting your time.**

**Insurance is in our blood.**

This business has passed from father to son for four generations.

We take pride in what we do and believe that our success is tied to yours.



# WHY DHB?



## Partnership

The insurance industry changes, and so does your business. We work with you to keep up with your changing needs.



## Access

We provide access to a number of insurance companies that we selected based on competitive pricing, financial stability and level of service. We shop around to find the best coverage and value for your needs.



## Experience

We have over seventy five years of experience guiding our customers in the risks, coverages and laws unique to our area.



## Relationship

You will receive individual attention from your personal account manager. We want to know you and your business.



## Knowledge

Agents in our company have served on the committees that advise other agents, taught classes for other agents and achieved the top insurance designations (including an honor for academic excellence).

## Agency Owners

Paul Hoover IV, CPCU, CIC



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Paul Hoover III, CPCU, ARM

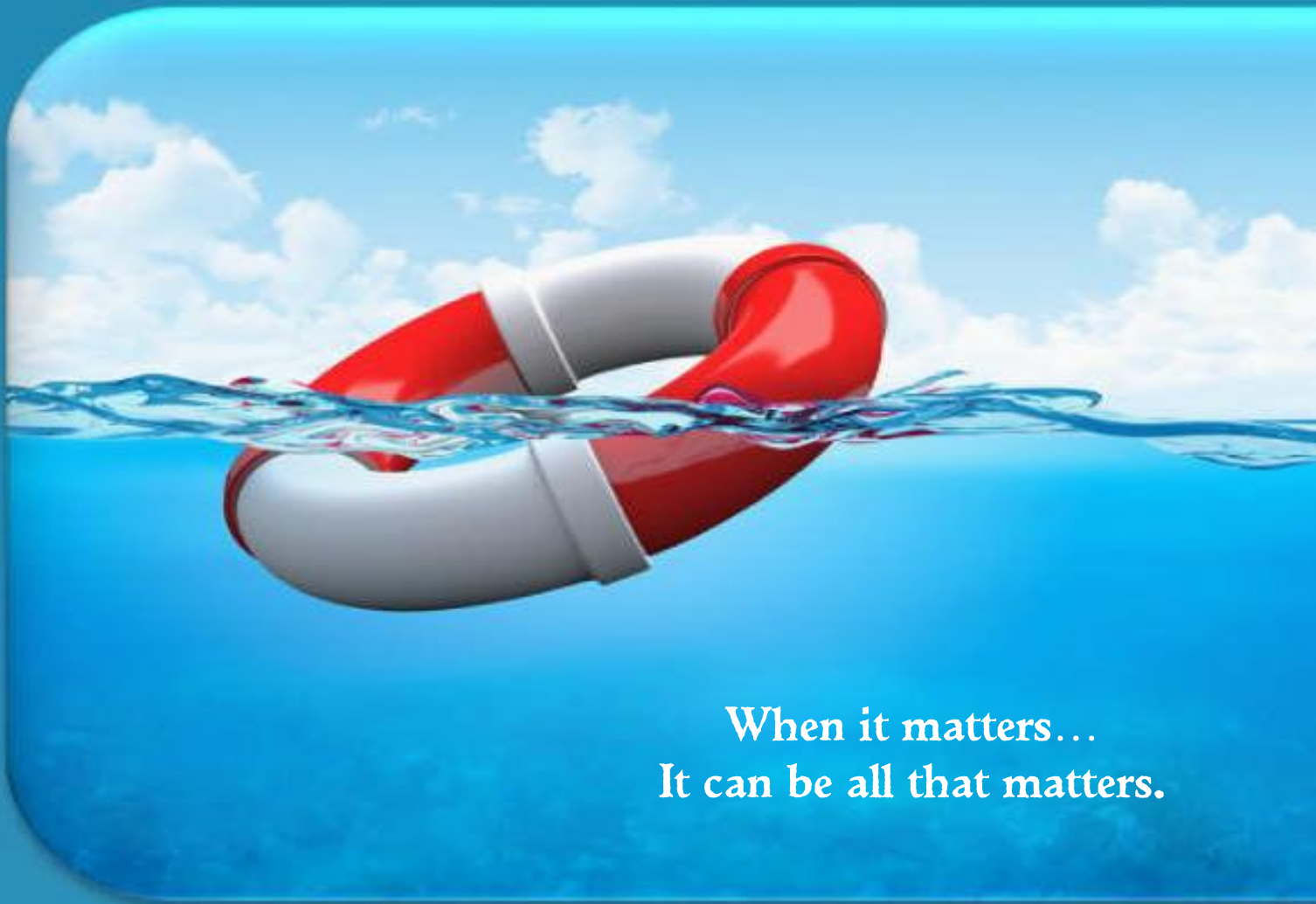


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Michael Bowden, CIC



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When it matters...  
It can be all that matters.

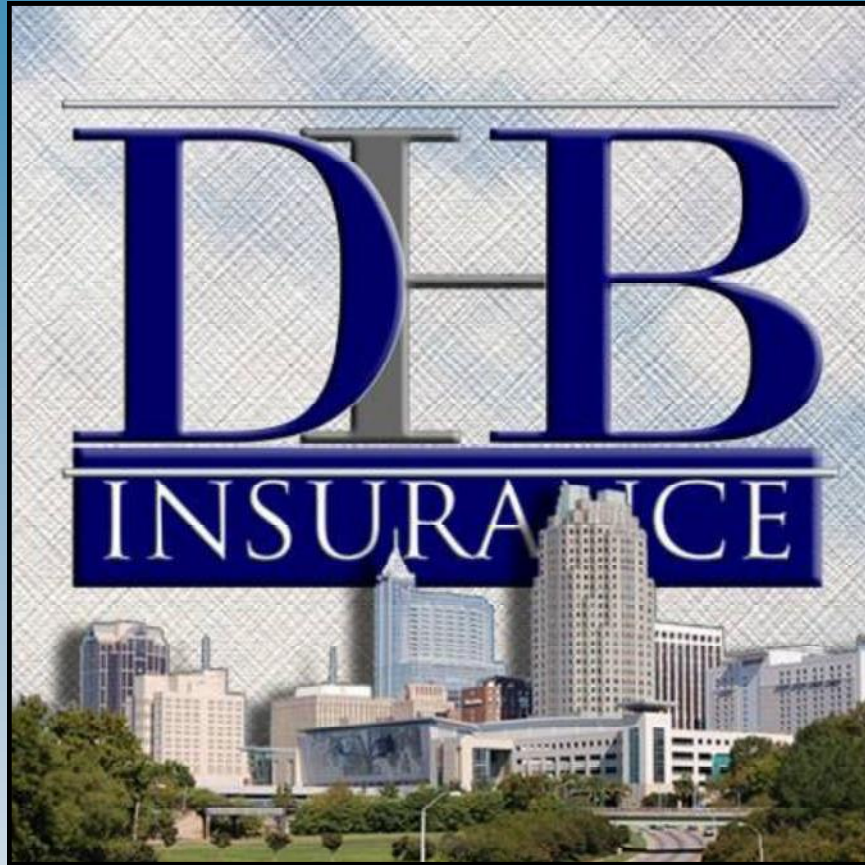
# Trust

Insurance is a promise.  
Its strength lies in the parties involved.

## What We Offer

- Workers Compensation
- General Liability
- Property
- Inland Marine
- Auto
- Umbrella
- Professional / E&O
- Cyber Liability
- Bonds
- Employment Practices Liability
- Garage Liability
- ERISA
- & More





## Durfey-Hoover-Bowden

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