



# PERSONAL INSURANCE

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

Durfey-Hoover-Bowden  
Insurance Agency, Inc.

A close-up photograph of several interlocking wooden puzzle pieces. The pieces are light-colored wood with a natural grain. One piece in the center is slightly offset, revealing a dark, possibly black, material underneath. The background is a blurred surface of more puzzle pieces. On the left side of the image, there is a vertical bar that transitions from white at the top to a solid blue at the bottom.

## PUTTING IT TOGETHER

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

Insurance is in our blood.

1937

We have been serving North Carolina for  
four generations.

*"Just keep pressing '0'. Eventually you will get a human."*

*"I press two for Spanish.  
The wait is shorter and they are usually bilingual."*

*"Just stay totally silent. If you wait 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, knows you and your needs.

Too many companies have found they can increase profits by wasting your time.



INSURANCE ADVICE  
IS FINANCIAL ADVICE

At a time like this, the guidance you received from your agent can have a great impact on your future.

Getting it right matters.

# Why DHB?

## Partnership

The insurance industry changes, and so do your personal risks. We work with you to keep your changing family protected.

## Access

Access to a number of insurance companies that we selected based on competitive pricing, financial stability and level of service.

We shop around for you.

## 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).

## Relationship

You will receive individual attention from your personal account manager. We want to know our customers.

## Experience

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

# TRUST

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



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

Personal Insurance protects your family's way of life. Getting it right matters. We work with you to create a personal insurance program that fits your family's needs.

We have been a family business for four generations. Our focus has always been providing personal attention and sound insurance advice.

Durfey-Hoover-Bowden

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