

Insurance Explained – Insurance advisors video

Transcript

Video opens on an animated introduction with the following supers:

Manulife presents Insurance Explained

SUPER: Today's topic: Insurance Advisors

Talent starts speaking on camera.

Huh?

Don't you wish insurance was an easy world to understand? With words and concepts that didn't require a PhD to know what they mean?

Honestly, looking into insurance can be overwhelming.

(An illustration of a laptop appears on screen beside the talent. Words pop out of the laptop screen: Future, Risks, Policy, Protection, Beneficiary).

And with online access to THOUSANDS of insurance companies, financial articles, opinion sites and other stuff like that, it's easy to be overwhelmed by information and choice.

An online search for "insurance" yields more than 1 BILLION results in less than a second. And all of that unfiltered information can create confusion and hesitation.

Plus, the other complicating factor is that insurance isn't a one-size-fits-all commodity.

The best product fit will depend on an individual's unique situation, current and future needs AND financial circumstances.

The thing is, you don't have to figure it out on your own.

What if I told you that you could get greater clarity and guidance on life's complicated decisions by talking to a real human—an insurance advisor!

(An illustration of a magic 8-ball appears on screen beside the talent).

Well, it's true.

Insurance advisors – or insurance brokers - are licensed experts in the business of risk.

And their job is to provide their clients with personalized support, and advise them on the best insurance product based on their unique needs.

They take the guess work out from understanding the world of insurance, so you can be confident that the insurance you get provides the right protection for you and your family.

(Cut to a frame where the super "The benefits of working with an insurance advisor" appears).

Working with an insurance advisor has lots of benefits.

Let's go over them.

Buuuut there's a lot, so if you need a water break, now's the time to go grab some water.

Alright, onto the benefits!

(Super “It’s all about you” appears on screen beside the talent).

First and foremost, insurance advisors represent their clients’ interests. Their personalized advice is based on getting to know you and your unique needs, situation and financial circumstances.

And while some insurance advisors are employed by one insurance company and can only sell the products of that one insurance company, that’s not the case for all of them.

The ones who aren’t tied to one company would have access to a range of insurance providers and insurance products—that way they’re able to always offer the best plan tailored to fit their clients’ needs and budget.

Think of those advisors as the personal shoppers of the insurance world.

(Super “Best value” appears on screen beside the talent).

Another benefit is that insurance advisors can look at different insurance providers and make them compete for your business.

(Illustration of different coloured shields appears on screen. Each shield is on a podium of different sizes).

Insurance providers can offer different coverage options at different prices which your insurance advisor would share with you along with their recommendation.

And keep in mind, a cheaper plan isn’t necessarily better. It could also mean not enough coverage.

But don’t worry, your advisor would walk you through the differences and pros and cons between each option, so you have all the info necessary to make the right decision.

(Super “Trusted advice” appears on screen beside the talent).

In today’s world, trust and credibility have never been more important. Luckily, insurance advisors are professionals licensed by their provincial insurance brokers association and regularly take courses to keep up to date with industry trends.

(Super “Flexibility” appears on screen beside the talent).

Insurance advisors know their clients have a busy life and are happy to accommodate what works best for them.

(An illustration appears on screen. It shows 2 hands shaking, then a cellphone and then a laptop).

Whether it’s in person, a call or virtual meetings, insurance advisors are flexible to adapt to their clients’ busy schedules and lives.

(Super “Greater confidence” appears on screen beside the talent).

With every policy, your advisor walks you through the details of your coverage and helps you understand it. So, you can avoid any unpleasant surprises in the future—if you ever have to make a claim—and also be confident that you and your family have the right protection.

(Super “Little paperwork” appears on screen beside the talent).

Insurance advisors are the intermediary between you and the insurance company.

(An illustration appears. We can see a paper application and a digital application being signed).

They’ll handle most of the application process, and all you’ll need to do is provide your signature or e-signature to get the coverage started.

(Super “Help with the claim process” appears on screen beside the talent).

The last thing you want to worry about when grieving a loss or going through an illness is the process involved with filling a claim.

If you or your family ever have to make a claim, insurance advisors can also help with that.

And the best part?

(Super “No cost to you” appears on screen beside the talent).

It won’t cost you anything to work with an insurance advisor to get the advice you need AND the right plan for you and your family.

That’s because insurance advisors make a living through the commissions paid by insurance companies when they sell an insurance policy.

(Cut to a frame where the super “The takeaway” appears).

Insurance can be a complex world.

And finding the right insurance plan can be even more difficult if it’s done on your own.

An insurance advisor can help you navigate this world and provide you with guidance and advice every step of the way, so you get the best coverage at the best price AND feel confident about your decision.

And this feels like a good time for a mic drop. So...

(Cut to end frame with Manulife logo and legal disclaimer).

The information in this video is not to be relied upon as financial or investment advice for specific situations. Individual circumstances may vary. You may wish to contact one of Manulife’s licensed insurance advisors or your licensed insurance agent if you need advice about your insurance needs.

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