

Saul received a lot of comments on this post:

- [**Andy Norton**](#)

“Somebody help me! I’ve got a flat tire!” The GEICO gecko has its audience too.

[**Saul Klein**](#)

Common sense in this day and age. "One size fits all" is an obsolete paradigm.

[**Andy Norton**](#)

I called GEICO for a claim and the person exclaimed: Wow, you’ve been with us longer than my age!

[**Saul Klein**](#)

I know the feeling 😊

[**Wayne Evans Sr.**](#)

I switched my home and vehicles to From State Farm to USAA. After 40 years with State Farm they were raping me on insurance USAA gave me better coverage plus 50% less

The only auto insurance I have ever purchased is from USAA...for me, since 1965 😊

State Farm was charging me \$3600 every 6 months for two vehicles. I got Better coverage through USAA for \$1800 every 6 months. That’s a pretty good difference. When my agent asked who I went with he said we can’t touch USAA prices. Or even get close.

[**Fred Cohrs**](#)

I was a State Farm agent after I left active duty in early 80's. In 1984 I returned to active duty until 1996.

Dirty little secret: I kept my auto and (later) homeowners insurance with USAA since 1971, when I purchased my midshipman car.

[**Saul Klein**](#)

My dad was a USAA customer and when I started driving at 16 years of age, I was covered by my dad's USAA insurance until I picked up my 240Z at Townsend Datsun around November of 1971.

[**David Fresquez**](#)

In the world of luxury vacation coownership , Pacaso is cornering the market taking it to a whole new level.

[**Bruce Levine**](#)

I am an earnest State Farm customer because the service I get from my agent is extraordinary, as is their advice. Sometimes because of my needs my coverages and the choices I must make about them become complicated. I need that guidance, and sometimes I buy less coverage and sometimes I buy more coverage, but my family and I are very well served.

[**Saul Klein**](#)

That's great Bruce. I am a USAA fan, it having been the only auto insurance company I have ever had, and I got my license in 1965 😊. I always consider the driving consumer forces when reviewing products and services...Speed, Convenience, Choice, Value Added, Quality, Service, Discounts and Information.

Alec Hagerty

It's way past time to re-examine, and then make significant changes to our fee system!

Andrew Gavin

I like where you're heading with this thought.

I wonder what RE services, if broken down in an a la carte price menu, would buyers or sellers pay more/less for and what would they want to omit?

As I wrote that the idea of fiduciary came to my mind and that makes it tough or impossible to omit any service even if the client doesn't want it and won't pay for it.

Leslie Ebersole

it could be like asking me what services I want to pay for going into an audit. Since I don't know the methods or laws I can't envision the outcomes, either good or bad.

Andrew Gavin

Leslie, right; in CA we are fiduciaries. So if they say they don't want something and don't want to pay, if it's in their best interest we would be expected to handle that regardless.

Chris Newell

When you look at those lists of '200 things we do to sell your home', less than half are fiduciary. Speaking from an Ontario, Canada perspective.

I hope agents start giving people a list of what they do, broken down by fiduciary and non-fiduciary. Explain to consumers what it means. If they want to take on some of the functionary things, give them the option to save a few bucks by doing them. Put a 'penalty phase' in there so if they haven't done said things by x date, those tasks revert to you and your pay increases.

We did that when charging extra for some services that a senior needed. Family often objected to fee (seniors rarely did), and once they realized they couldn't get stuff done in a timely fashion, they gave up the option to save a few bucks.

Informed options.

Andrew Gavin

if agent actually listed off the 200 items from the, what realtors do meme, I would bet most people would laugh and then go find an agent that takes their role as serious job that does important things during a transaction.

Please go try and see how much your next client is will to pay you for things like

Answering the phone, driving to the office, replying to multiple texts, scheduling a showing, following up with other agents, using an esign program, setting up a drip for new listings.

Back to the point, if the option arises and it's in the best interest of the client, a fiduciary has to do it regardless of compensation.



Doc Stephens

The test of an insurance company comes at claim time, not premium calculations.