

The Dowden Agency in Rhinebeck... **They Help You Understand Insurance**

By Lisa Dudley

If you're one of those people who think of insurance as something scary, you might want to switch your policies to the Dowden Agency in Rhinebeck.

Located at 6635 Rte. 9 in that big house across from the Fairgrounds in Rhinebeck, the Dowden Agency is "a wonderful family institution in our community" (as written by one of their online reviewers).



Kay Dowden runs the front desk and her two sons, Bill Dowden and Carl Dowden, have worked together as partners for 40 years.

It's a very pleasant office and everyone gets along. They love insurance and their enthusiasm is catching. Who knew insurance could be so interesting?

When asked what they like about their work, both respond passionately that they are committed to "transferring financial risk."

Why would you risk losing large money" asks Carl Dowsen, "when for a few pennies you could protect your investment?"

These gentlemen really love to investigate, understand and share the many ways they can help keep you safe.

For example, Bill Dowden is a believer in storing data in multiple places in case of disaster. He will wax poetic about scanning documents, putting back-up drives in safety deposit boxes, storing data in "the cloud" (that's state-of-the-art computer talk, folks) and having a disaster plan for your home and your business.

Bill tells a story about an insurance man whose office was destroyed in a natural disaster. He purchased a new laptop, downloaded all his files from the cloud, and "he didn't miss a day!" The beauty of that story is that the insurance man was up and running and able to help his neighbors make their claims when they needed him most.

See what I mean? These men make insurance seem stimulating.

And they also believe in saving you money. They are independent agents who work with tables and underwriting guidelines and they use words like statistics and actuary tables and they make it all seem easy. Because it is easy for them, and they know what they're doing.

"There may be ways to significantly save you money," says Carl "by looking at your driving record and your credit score."

"We don't have to use just one company," explains Bill "which means we can find you the best policy" for the money.

There are discounts available for driver's ed courses, for teenage drivers who get good grades in school, for bundling auto and home owner's insurance, and the good folks at the Dowden Agency will find those discounts for you.

According to Bill Dowden, one of the easiest ways to save money on life insurance is to sign you your baby when he or she is first born. "The younger you are the lower the price." Also, "it protects the child's insurability," in case of a change in health that might disallow insurance coverage later in life.

One recent testimonial from a new client says, "My wife and I switched to the Dowden Agency and we could not be happier. Both Carl and Bill are knowledgeable professionals who are always willing to help [us] understand the intricacies of insurance."

Another happy customer writes, "Customer service beyond the norm. Honest and fair. Carl and Bill are always friendly and helpful. Best in the valley!"

This new homeowner, The Reverend Will Starkweather, Pastor of the local Lutheran Congregation (which is made up of three local Lutheran Churches) describes the Dowden Agency as "feeling at home." His wife Molly, a writer, pronounces their hospitality [as] "universal."

"Anyone [doing] business with the Dowden Agency will be afforded the same care and quality as we were," she promises, "to be sure!"

Molly specifically mentions her anxiety about homeowners insurance while purchasing their first home. "Carl Dowden was our guide through the world of insurance, giving us the kind of seasoned reason that one can expect from years of experience with consistent renewal of professional education.

"Carl gets it," she adds. "Carl cares."

Indeed, Carl Dowden has lots of initials after his name, which means he is certified, credentialed and knowledgeable. Carl has two professional designations from the American College, Bryn Mawr, PA – Chartered Life Underwriter and Chartered Financial Consultant.

The Dowden Agency handles property insurance, car insurance, motorcycles, boats, RV's, snowmobiles, commercial insurance, small commercial, business and liability insurance, cyber security insurance, retail stores, offices, workman's comp, product liability exposure, flood insurance, life insurance and disaster planning.

Kay, and Bill and Carl Dowden are all Rhinebeck natives who love meeting people and they take pride in creating solutions through insurance.

“We believe in protecting what you own,” Carl declares, “and we’re here to help.”

For more information on the Dowden Agency or to arrange for Carl or Bill Dowden to compare your current policies with what they can offer, call 845-876-4831.

Or visit their website at www.DowdenAgency.com, where you can listen to their interview with Jonah Triebwasser on Radio Rotary. Dowden Agency is a proud member of the Professional Insurance Agents of New York, the Rhinebeck Chamber of Commerce, The Rotary Club of Rhinebeck and the Rotary Club of Red Hook.