

## Fran Lane: Helping You with Your Insurance Needs

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Insurance is about peace of mind, so there's comfort in knowing you have protection when you need it. Whether you're looking to purchase health, life or long term care insurance, Frances Lane, a licensed agent with Insurance & Benefits Consultants (IBC), will help you find the best coverage at the best price, while focusing on your unique needs. Frances explains, "Although IBC is a Blue Cross Blue Shield agency, we can represent every health carrier licensed to sell in Florida, and we do."

Frances brings a unique background to her role as an insurance agent. She has worked in the health care field for more than 30 years. "My past experience as a pharmaceutical representative gives me a broad base for understanding health care issues and what possible risks may be of concern in an insurance situation," explains Frances, adding, "as a dental hygienist, direct patient care has allowed me to see how a disorder can affect a patient. Both of these careers interact with the application process of a health or life insurance policy. By having a better understanding of issues, I can guide the client to the type of insurance plans they should select."

Passionate about her work, Frances earned the title Agent of the Year in 2005. She will answer your questions concerning pre-existing conditions, coverage restrictions and qualifications. "My goal as an agent," says Frances, "is to thoroughly educate my clients."

Ruby Cressman is one of Frances' satisfied insurance clients who says, "She is a wonderful, knowledgeable individual who knows her product and can communicate insurance benefits, deductibles, and premiums in terms that are very easy to understand. Frances goes above and beyond the call of duty to find the right plan for each individual."

Whether you're looking to purchase insurance for the first time or to increase the coverage you already have, Frances can help you find the coverage that's right for you. Make an appointment today and discover why Frances Lane is the agent you can rely on to answer all your questions concerning insurance.

For further information on this topic, contact Frances Lane at 941-361-3057 x 3 or e-mail her at [FLane@firstbenefits.net](mailto:FLane@firstbenefits.net) . Frances is available from 8 a.m. to 5 p.m., Monday, Wednesday, Thursday and Friday. After-hour appointments are available upon request.

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