

My BBB Accreditation Works for ME!

American National Insurance Co.

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Agent Steve Hamlin and Broker/Owner Fred Ryburn

Fred Ryburn, the insurance broker and owner of American National Insurance Company, says, "As an individual small business owner, having the good mark of BBB Accreditation carries weight with the clients we serve."

Ryburn's business began in January 1985, after working in life insurance and deciding to switch to multi-line policies. American National offers life, property, homeowners, liability, auto, and a special line of classic automobile coverage. Along with agent Steve Hamlin, they serve customers all over central Kentucky. "It's important to be BBB Accredited, and to use it to help our customers as well," Ryburn says. "In fact, when a customer makes an insurance claim, we tell them to contact the BBB for a list of BBB Accredited Businesses in the category they need. Then we know the claim is being taken care of by reputable companies who support ethics."

Steve Hamlin says in today's headlines, there are constant news stories about insurers and other companies that people thought were solid but have been crumbling under mismanagement. "It makes me feel good that our long-standing, locally owned business can serve people who need us. The Lexington area draws a lot of new residents from out-of-town. They often turn to the BBB to find businesses they can trust when they don't know anyone in the area. That's trust that turns them into customers."

"We have received customer referrals from the BBB," Ryburn says. "I prefer to have that kind of customer. They are honest referrals." Ryburn also likes the new BBB "graded reports" system. "Seeing that letter grade on a company report lets potential customers know exactly what kind of company they are dealing with."

Hamlin agrees. "Customers that do the research with the BBB show that they are educated about what company they have chosen, and know exactly what they want." He also takes pride in the personal service provided to every client. "You can have 'minimum coverage to be legal' as they say in some ads, but there is a difference between that and having proper insurance coverage to fit your needs. We're very 'hands-on' and help people see the available options."

Ryburn says ethics is an integral part of his business. "I take pride in saying our clients are number one. We'll travel to them if necessary. My word is my bond. If you don't have trust, you won't be a good agent. We thrive upon that relationship. The BBB helps us do that."

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