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BUSINESS

PSA Insurance offers best coverage at best price

Christina Macone-Greene
Special to the Village News

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The family-owned and -operated business of PSA Insurance has carefully and diligently watched over the needs of its policyholders for 30 years.

Although they make full use of the high-tech resources of the 21st century, they have not lost sight of the importance of personalized customer care.

The founder of PSA Insurance was the late Darrell Myers, who started the business out of his Fallbrook home in 1979. His legacy, however, lives on through his children Aaron, Austin and Aimee.

As youngsters, the trio would often be seen at the PSA office helping out whenever they could.

"I remember cleaning the bathrooms here when we were kids," said Austin, now vice president of the company.

PSA Insurance is one of the oldest and largest insurance brokers in Fallbrook. Their coverage is highly price-competitive and covers all aspects of personal and business insurance.

Offering policies for homeowners, life, auto, health, renter's, RV, watercraft, commercial general liability, commercial auto, worker's compensation and more, they also offer bonds.

"We do all types of insurance," Austin said, "and specialize in insurance for contractors."

After Austin graduated from Cal State San Marcos, he made the decision to return to the family business.

Aaron, who had already earned a graduate degree in accounting, followed the same calling and is now president of PSA Insurance.

"I worked in public accounting for four years before I made the jump to come back," Aaron said. "I really wanted to protect the family business and help the family out."

When their father semi-retired in 2005, the Myers brothers began running the day-to-day operations.

"I'm glad we came back when we did, because our father passed away last year; it gave us time to get our feet wet in the business," Austin said. "Nothing has changed with our business and we are still going to provide the same level of great service."

Their father built the PSA business atop a foundation of customer loyalty and the Myers are continuing onward with this important tradition.

When it comes to the insurance industry, Aaron and Austin say, the most important thing is to make certain one is never underinsured.

In the event of a fire, for example, an underinsured home will not provide sufficient funds to rebuild.

Although California state auto coverage minimum requirements are \$15,000 to \$30,000, Austin said, these numbers have not changed in years.

In many cases, these amounts do not provide adequate coverage if a car accident were to occur. For a minimal fee, one's liability coverage would increase dramatically.

"Look at your coverage," Aaron said. "You can shop on price, but you don't want to cut down on your coverage."

Another eye-opener is renter policies. For those renting a home or apartment, it is important to understand that a landlord is not lawfully obligated to reimburse a tenant for losses due to burglary or fire.

Depending on the particular renter policy, coverage can cost less than \$200 per year.

"And if you combine your renter's insurance with your auto insurance, you get a multi-line discount," Aaron explained. "Your discount could almost pay for your renter's insurance."

At PSA Insurance, licensed and experienced staff members with more than 100 years of combined experience are on hand to assist the public.

In an office of 12 employees, their work ethic is underscored by honesty, efficiency and reliability.

Even in this recession, Aaron said, he is proud of the fact that his office has not had to implement any layoffs.

PSA Insurance is a prime American example of how a small business is providing jobs for its community.

The Myers invite residents to come in for a complimentary policy review or to call for a free quote.

PSA Insurance is located at 931 South Mission Road, Suite 100, in Fallbrook. Call (760) 728-5259 or visit www.psainsurance.com for more information.

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The staff of PSA Insurance.

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