

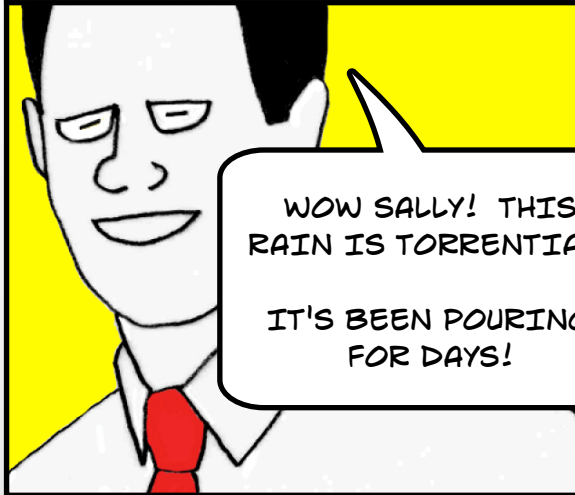
The Comic Adventures of  
**ERNEST  
AGENT™**



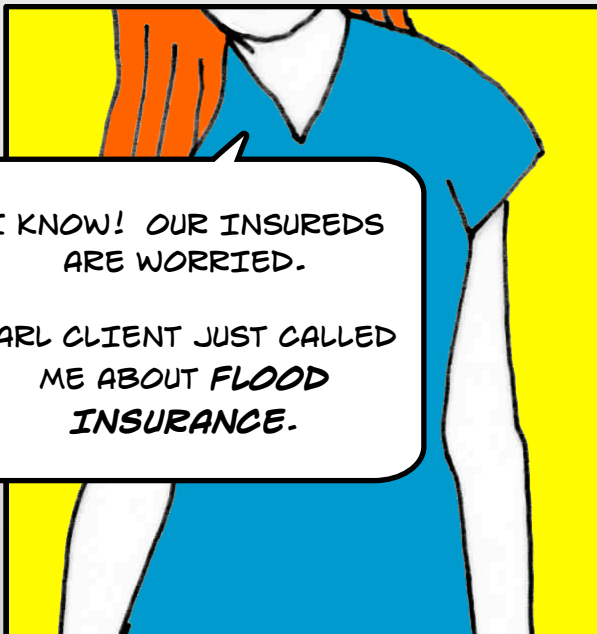
Written and drawn by Alan Shulman, CPCU  
Courtesy of Agency Ideas® sales & marketing newsletter.  
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THE WEATHER IS DISCUSSED BY ERNEST AND HIS AGENCY'S TOP CSR, SALLY SPECIAL...



WOW SALLY! THIS RAIN IS TORRENTIAL.  
IT'S BEEN POURING FOR DAYS!



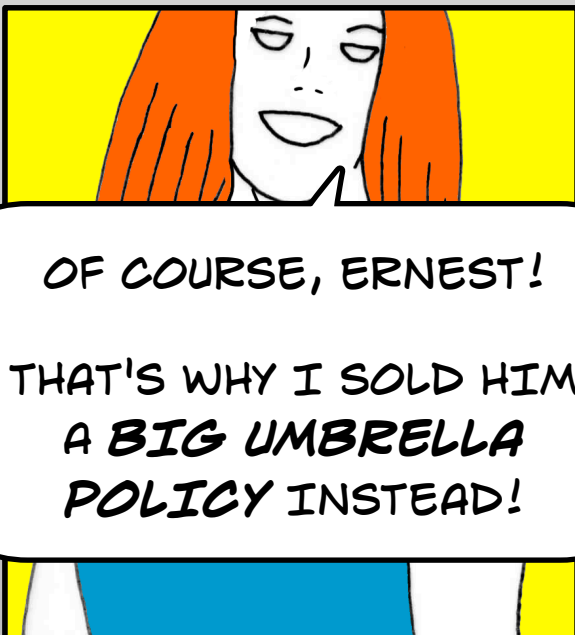
I KNOW! OUR INSURED  
ARE WORRIED.  
CARL CLIENT JUST CALLED  
ME ABOUT FLOOD  
INSURANCE.



FLOOD POLICIES  
HAVE A 30-DAY  
WAITING  
PERIOD BEFORE  
THEY KICK IN.



SALLY, YOU  
REMEMBERED  
THAT FACT,  
DIDN'T YOU?



OF COURSE, ERNEST!  
THAT'S WHY I SOLD HIM  
A **BIG UMBRELLA**  
POLICY INSTEAD!