

A close-up photograph of a hand with the index finger pointing down towards three US one hundred dollar bills. The bills are stacked vertically, with the top one slightly offset to the right. The background is a plain, light color.

Premium creep happens when funeral directors do not compare insurance plans and premiums every several years, permitting costs to grow and coverage to become excluded.

You owe it to yourself and your business to obtain an “apples to apples” comparison of your existing insurance coverage against other current offerings.

## **FACT:** Savvy Funeral Directors Compare Property & Casualty Insurance Every Several Years

Thanexus Financial Services, LLC was founded by funeral directors for funeral directors and is housed within the offices of the New Jersey State Funeral Directors Association. Known for our provision of excellent industry coverage at competitive rates for the evolving and unique needs of your funeral establishment, we are available to discuss, compare and quote your insurance needs:

- Business Owners
- Commercial and Personal Auto
- Cyber Liability
- Rental and Dwelling
- Employment Practices Liability
- ERISA
- Personal Articles
- Residential and Commercial Flood
- Commercial and Personal Umbrella
- Workers Compensation
- And more

We are known and respected for our exceptional customer service and our salaried non-commissioned licensed insurance producers (who are here to assist and educate you – not push for a sale.)

Be a savvy risk manager and give us a call prior to your next renewal in order to determine what premium creep or coverage changes may have happened to your current property and casualty insurance. We look forward to providing you with comparisons of some of the very best funeral industry insurance protections and premiums available.

**THANEXUS**<sup>®</sup>  
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*Thanexus, Inc. is an economic development company of NJ Funeral Directors Services, Inc.*

*Thanexus Financial Services, LLC is the endorsed property and casualty insurance agency of the New Jersey State Funeral Directors Association.*