

PSA: the experts who can insure just about anything

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3/1/2007 8:06:15 PM

When driving by the intersection of South Mission and Aviation roads in Fallbrook, it's hard to miss the familiar two-story light blue building – the home of PSA Realty and Insurance. From the outside, it appears to be one of the quietest buildings in town, but inside these insurance experts insure just about anything you can think of for close to 12,000 clients each year throughout the state.

"We can help anyone who walks through the door," owner Darrell Myers said. An insurance and real estate broker, Myers says if there is an insurance policy in the marketplace for the item, he can insure it.

"We have the marketplace covered," he said. Given the enormous spectrum of items he insures for clients, Myers said he is pretty certain he has "seen it all," but smiles when he says he welcomes a challenge.

A licensed broker since 1968, Myers opened PSA Realty and Insurance in Fallbrook in 1979 with the assistance of only one person, a secretary. Today, he has a team of 16 and an admirable record of professional success.

"We built the business by working for the customer; customer service is a priority," he said. "With today's technology, we can shop over 100 different companies and come back with a good solution for the client."

One significant aspect of Myers' business is providing a wide variety of insurance for contractors.

"We handle a lot of general liability insurance, commercial auto, group health and life, [workers'] comp and more," Myers said. "We respond quickly to contractors' needs. They need things quickly and we can get binding policies, bonds and more processed immediately."

In addition, PSA easily insures retail, manufacturing and wholesale businesses, distributors, restaurants, bars, nightclubs, homeowners and personal autos. Many companies also wish to insure against computer system failure losses as they increase their reliance on technology.

Providing professional insurance for attorneys, healthcare and dental care providers is everyday business as well.

In order to provide the highest quality assistance possible to the California market, Myers has welcomed five bilingual (Spanish-speaking) associates to assist those clients who are still learning English.

"We can provide a quality service because of our experience, and we can do it in a timely fashion," Myers said. "For instance, we have a policy to always answer the phone on the first ring, if possible, and we return phone calls the same day. My philosophy is that customer service is number one." This may explain why Myers' business has grown over 20 percent per year for each of the last seven years.

Customer satisfaction is undoubtedly the reason PSA boasts a 95-percent renewal rate, when the national average is between 86 and 87 percent.

"We are proud of that," Myers said.

In addition to Myers, three of his four children are affiliated with the business – Aaron Myers is the company's chief financial officer and Austin Myers and Aimee (Myers) Macedo are brokers.

"This is our hometown," Myers said. "We're happy to be the oldest [insurance] agency in Fallbrook."

PSA Realty and Insurance, located at 931 South Mission Rd, Suite 100, is happy to give free insurance quotations over the phone. Please call (760) 728-5259. Hours are Monday through Saturday from 8 a.m. to 6 p.m.



Photo: Lucette Moramarco photo

The staff of PSA Realty and Insurance

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