



# TONI FRAZIER

## FRAZIER INSURANCE AGENCY

Nineteen years ago, Richard Frazier, the owner of a long-standing insurance agency, recruited his niece, Toni Frazier, to carry on the family business. It didn't take long for him to discover that Toni had a natural talent and instinct for insurance and the complicated inner workings of the industry.

Toni quickly displayed a great deal of leadership and began providing compassionate, personal and knowledgeable information to her customers.

Richard says Toni is always willing to answer any questions, offer advice and assist in determining the best tailor-made coverage for each client she serves.

"We often become the shining light in our customers' darkest hour of need," Toni says when referring to her personal experiences with her customers.

She earned her designation as a Certified Insurance Counselor in 2010, a high honor in the independent insurance industry, which also requires continuous education focusing on new trends and requirements within the ever-changing insurance business.

"Being an independent agent allows me to provide coverage through various insurance carriers, not just one, so that I'm able to offer better choices and different options to the people I serve," Toni says.

The agency offers a multitude of policies, ranging from home and auto coverage to life, health and Medicare products, as well as business insurance. Toni says she works to make it easy for her customers to obtain any of these in one place. Technology can make the buying process seem simple, but she believes selecting coverage should be personal. She added that there is a danger in "picking coverage off a shelf."

"I'm the one to call to help you get the insurance coverage you need," Toni says, "which relieves unnecessary stress for anyone looking for protection for their multiple assets."

In addition to being a partner in a busy agency, Toni is the mother of two boys, Zane, 11, and Colt, 17.



FRAZIER INSURANCE AGENCY  
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#### CERTIFICATIONS

- Certified Insurance Counselor

#### AFFILIATIONS

- Independent Insurance Agents of Arkansas
- North Little Rock Chamber of Commerce
- Business Network International
- Arkansas Business Network
- Dave Ramsey ELP