



CAPTIVE VS. INDEPENDENT

CAPTIVE AGENT

A captive agent provides market access to one main company only. These Companies tend to do incredible amounts of advertising, so you've likely heard of them, Allstate, AAA, Geico, State Farm, etc. The challenge with only having one company to choose from is, what happens if there's an auto/home claim? Or you add a young driver to your auto policy? Or the company's rates increase? When premiums increase, there is only one company's pricing to choose from. You either take the rate increase or must go through re-shopping companies yourself.



INDEPENDENT AGENT

As an Independent Agent, I provide market access to many insurance companies such as Nationwide, The Hartford, Travelers, Progressive, etc. This is the opposite effect of a Captive Agent.

There are many reasons insurance premiums increase. If there is a sizable premium increase, I will proactively review the markets for a better priced company.

With us, you have an insurance agent with access to dozens of companies. We constantly look for ways to better your policies on both coverage and price. Service and savings are our top priorities.