



WHY CHOOSE AN INDEPENDENT AGENCY

As a consumer there are 3 basic distribution channels that allow you to gain access to insurance products.

1

Direct Writing Companies – This category includes companies like *GEICO, Esurance* and *Progressive*. With direct writing companies you do not have a personal agent. You call a 1-800 number and speak to a call center representative. This option only gives you access to one company – the job of the agent is to convince you their product is the best one for you.

2

Captive Agents – This category includes companies like *State Farm, Allstate* and *Farmers*. With captive agencies you have a personal agent and call their office for all service issues. This option only gives you access to one company – the job of the agent is to convince you their product is the best one for you.

3

Independent Agents – Companies selling through independent agencies include *Safeco, PEMCO, Nationwide, and Travelers*. With independent agencies you have a personal agent and call their office for all service issues. This option gives you access to numerous companies. The job of the agent is to recommend the company that is the best fit for your specific situation.

Your goal should be to have a trusted advisor as your insurance professional. A trusted advisor is someone whose fiduciary responsibility is with you – the consumer. This means they are working for you and looking out for your interests. Direct Writing Companies and Captive Agents have a fiduciary responsibility to the companies they work for. They are contractually forced to sell you the one product they represent – even if it isn't the best fit for you. Independent agents represent many different companies and are not contractually obligated to sell any specific product. Independent agents can place you with a different company as often as needed in order to keep your rates competitive – you never have to wonder again if you're paying too much for your insurance.

So, what is the answer to the question of where is the best place to buy insurance? ***We believe that by far the best place for the consumer to purchase coverage is through an independent agent.***