

What's the Difference?



Captive



Independent

The basic idea

Agents are only able to sell policies through one insurance company.

Agents can quote multiple companies to find the best policy and price.

Insurance knowledge

Specific knowledge about the few policies and product available through their company.

Broad and comprehensive knowledge about insurance trends, types of coverage, and best practices.

If your rate goes up...

All you can do to lower your premium is lower your coverage limits, leaving you exposed.

Your agent can "re-market" for the same coverage at a better price with a different company.

Changing insurance companies...

You lose your existing agent, and have to contact multiple companies for quotes.

You keep your existing agent relationship, and they shop around to find your the best options.

Insurance tailored to meet your needs.