

## INSURANCE BROKERS VS AGENTS

### BROKERS



Sometimes referred to as an independent agent.

REPRESENTS APPLICANT



### AGENTS



Sometimes referred to as a captive agent.

REPRESENTS COMPANY



## WHAT'S THE DIFFERENCE?

✓ Represents you and works with multiple insurance companies to provide the best solutions for your needs.

✓ More competitively priced because they can shop all of their carriers for the best premium.

✓ Renewals are reshopped through the carriers to make sure premiums are still the best the insurance market has to offer.

✓ Represents the insurance company and can only sell their products.

✓ Can only offer one product and pricing is not always competitive.

✓ Clients are required to take whatever premium increases come their way.

## PRICING

Competitive Pricing

Inflexible Pricing

We work closely with our clients to research coverage, terms, conditions and price to recommend the insurance policy that best fits the bill.



WORK WITH  
A BROKER