

Which type of insurance agent can you trust more?

With insurance purchases, it's important to know who you're dealing with and where their responsibilities lie, especially when establishing a long-term relationship with an agent you're entrusting to help protect you and your family. **Let's meet two types of agents:**



THE EXCLUSIVE, OR "CAPTIVE," AGENT

This type of agent represents one company and will only be able to offer you that one company's products. They have the authority to act on behalf of the insurance company they represent and bind the company to an insurance policy (which is a benefit of such an agent). Being able to call and get insurance within minutes is great. But, this agent offers no comparisons in price, coverage, or market knowledge, so you may sacrifice flexibility and a contract most suitable for your needs.



THE INDEPENDENT AGENT OR BROKER

This type of agent or broker represents clients to multiple insurance companies. They have the flexibility to create a solution specifically designed to meet a client's individual needs. They can compare pricing, show differences in coverage and claims experience, and have options available to move clients when they're unhappy. Because they fully understand the market, and take the time to know your needs, they often have the right solution, and at the right price.

SO, WHO CAN YOU TRUST?

No client is the same, nor are their risks. Typically, an independent agent will spend time learning about you and your unique needs. In doing so, they can put together an insurance policy that has the proper coverage you need listed throughout the entire policy, not just what you see on the first two pages—the only two pages of a policy that a majority of our clients use to compare policies and prices. An independent agent spends time ensuring that the entire legal document behind the policy summary is right for you, which is where all the hard work comes in to play. That legal part includes warranties, representations, endorsements, riders, and exclusions (oh my!), all of which are equally important when the day comes that you actually need to use your policy.

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