

Independent or captive insurance agent? Here's why we choose independent.



Before you choose an insurance agent, it's important to know the difference between an independent agent and a captive one:

- An **independent agent** represents more than one insurance company and is free to recommend the insurance company they feel is best to serve their policyholders' needs.
- A **captive agent** sells insurance from one company and can only recommend products from that company. A captive agent is also an employee of the insurance company.

At Patriot Insurance Company, we only do business through independent agents. We feel it gives our policyholders a better experience, and a true partner they can rely on for years to come. Here's why.

- **Independent agents find you the right coverage for your needs.** Because independent agents sell more than one brand of insurance, they can compare policies and recommend the one that's right for you—not the one they're required to sell.
- **Independent agents are part of your community.** We work with local agents who live and work near you. They are invested in the success of the

community, and often support local organizations and businesses. As your Northeast neighbors, they are more likely to understand your needs and become a trusted advisor for your family.

- **Independent agents understand the market.** A captive agent may have only worked for one insurance company their entire career. Independent agents know the ins and outs of multiple companies and their products, so they can better explain the differences between them, and how that affects you.
- **Independent agents can be more flexible.** Because they are self-employed, independent agents are often more flexible with their hours and meeting times to accommodate your schedule.
- **Independent agents establish long-term relationships.** Often, captive agents must meet sales quotas that put their employer's goals ahead of your best interests. Without the pressure of short-term quotas, independent agents can focus on maintaining a long-term working relationship with customers like you.

Patriot Insurance Company carefully chooses the independent agents who carry our products; they must be experienced, financially stable, and committed to providing superior service. Even though it's possible they may recommend an insurance product from another company, we think it's worth it to give potential customers the best experience.

Find an independent agent near you.