

WHY WE ARE AN INDEPENDENT AGENCY

While all our carriers are A+ rated, they are not all the same and we have no loyalty to any of them. Our loyalty is only to our clients to find them the best coverage to fit their needs. Obviously, no one company can be the best in every situation, nor do they try to be. Different companies have niches in which they try to be very competitive. For example, some companies choose to be more competitive for seniors and higher face amounts, while others choose to be more competitive with their term coverages.

Another differentiating factor is how companies underwrite policies. Life insurance must be approved based on both health and financial factors. Health wise, no two companies have the same underwriting criteria. Tobacco use, family history, weight, various maladies are all looked at differently by each company. Also, companies differ on how they underwrite financially, based on income, net worth and the purpose for the coverage.

That's why we represent so many companies. We want to make sure we can find the best coverage possible to meet the needs of our clients. A "single company" agency doesn't have that flexibility.

A case in point. We have clients who were rated standard, due to family history, and we were able to get them a select preferred rating with a company with much more lenient family history guidelines.