

Why an Independent Agent?



Many people think it doesn't matter where they buy their insurance - that every carrier basically has the same products and the goal is simply to find the lowest up-front price. This misconception could cost you protection, customer service, and ultimately, more money. Buying insurance is not a commodity - it is an important safety net for you, your family, your home, your car, and/or your business. It should be customized for your needs by an expert who understands the insurance industry. This way, you know you are getting the coverage you really need, at a competitive price.

There Are Three Basic Ways To Purchase Insurance:

Independent Insurance Agents:

Independent Agents represent an average of eight insurance companies, some of which offer coverage policies only through an Independent Agent. An Independent Agent is not affiliated with a specific insurance company. An Independent Agent gets to know you personally, and can research within the companies that it represents to find you the best combination of price, coverage, and service. You get many quotes and options with just one call, plus advice from an experienced Insurance Specialist who is working for you.

Telephone Representatives:

These agents can give you quotes from only their company and only over the phone, usually as part of a massive call center. Again, you may not receive underwriting up-front, so your final price could be different from the initial price you were quoted over the phone. When you buy insurance from telephone representatives, you get a toll-free number to call if you need to use the service. The customer service representative on the phone is not going to have a personal connection with you or your situation. Worse, you might talk to someone different every time you call, requiring you to explain your background information repeatedly.



Captive Agents:

These are agents that can sell you insurance from only one company - theirs. These are the big names that have splashy TV and print advertising. Once you call these companies, they give you their company's price. To get different quotes for comparison, you need to call the next agent and do the routine again. It can be a lot of legwork for you to become an educated consumer. In addition, a lot of these companies generate initial quotes without underwriting, which means that your pricing could increase after the underwriters take a look at your policy.



Montgomery Insurance & Investments is a licensed Independent Agent. We give you the advantage of having multiple companies at your fingertips with just one phone call. Not only that, we give you expert advice on which plan would be the best fit for your needs, and then advocate for you throughout your relationship with us. Basically, we shoulder your insurance burden as if you were a member of our own family.