



Broker - The main function of a broker is to solve a client's problem for a fee.

Insurance Broker - An insurance broker is a licensed agent who does not work for one insurance company but has the ability to act like a personal shopper to you and shop between multiple insurance companies to find you the best coverage, at the best price.

Captive Agent - A licensed insurance agent who works for one single insurance company exclusively. A captive agent represents one single insurance company and sells only the products offered by that company. A captive agent may be a full-time employee of the company.

“Risk Assessment Fee” - The fee charged to assess your assets and rate your risk according to your personal needs.