



### What Your Agent Does **Not** Want You To Know:

If you are like most individuals or business owners, you most likely obtained your insurance from a company with “a name you’ve heard of and trust.” Well for most people and businesses that means your insurance is with either a “captive” agent or a “direct writer.”

Now here is the bad news:

1. Captive agents can usually only write insurance business through the one and only company they represent. These are agents like” State Farm, Nationwide, Allstate, or Liberty Mutual. So how do you know if the rate they gave you for your insurance is the best? Lets face it; we all know competition breeds lower prices. You also pay for all that television advertising in your premium. Those companies spend hundreds of millions of dollars on talking lizards, dancing ducks, and catchy logos and phrases.
2. Direct writers cannot help you make an informed decision, give you personal service, or shop rates for you either. Direct writer agents usually only poses a minimal insurance license that does not cover most insurance knowledge and training that other agents are required to have. In essence you are most likely talking to a data processor that has just enough training to be dangerous at best. These carriers like Geico, Essurance, and Progressive Direct, also spend hundreds of millions of dollars on advertising. Where do you think that money is coming from? Lets see, cut out the agent to save the client 15%, then build 20% of the premium up to cover massive advertising campaigns, hmmm... fuzzy math at best.

Independent agents such as our agency [Hudson Valley Agents](#) are beholden to no one company. We are agents and or brokers that have multiple sources to place your insurance with.

Independent agents such as us submit your quote information to several A- rated or higher, insurance companies and provide you and or your business with the best coverage at the best price. Our agency does business with over 25 different insurance companies. Most of which you have never seen a commercial for, and most have been around for over 100 years! Just like direct writers, our companies have 24 hour claims assistance. Our agency can secure your coverage in person or via fax, e-mail, or regular mail.

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