



## The Allen Thomas Group Explains What an Independent Insurance Agent Is

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The Allen Thomas Group, an independent insurance agency based in Akron, OH, has recently posted an article that explains the role of an independent insurance agent and the various benefits and advantages they may offer. The blog post points out that the independent insurance agent may be the solution for those who are interested in comprehensive, personalized, and affordable coverage.

According to the article, "An independent insurance agent is a licensed professional who sells insurance policies on behalf of multiple insurance companies rather than being tied to one specific company. Independent agents act as intermediaries between the insurance buyer and the company. They provide clients access to a broader range of coverage options, competitive pricing, and personalized advice on selecting the best policies that meet their unique needs. Unlike captive agents who are exclusively affiliated with one company and can only offer products from that insurer, independent agents have more flexibility in matching clients with policies that align with their budget and risk management goals. Additionally, independent agents provide ongoing support throughout the policy's life and have expertise across various lines of coverage, including home, auto, life, business insurance, and more."

An important advantage of independent insurance agents compared to captive agents who work solely for a particular insurance firm or direct sales agents who represent a particular insurer, is that they have the flexibility to offer policies from several insurance carriers. This allows the independent insurance agent to help the client find the most suitable insurance coverage for an individual or business. They can quickly do some research on a number of policies and rates from several insurance companies. This allows them to customize coverage specifically for the client's needs.

However, it is also vital to remember that independent insurance agents earn commissions from the insurance firms whose policies they sell. The way the agents get compensated may have an impact on their objectivity about recommending the appropriate policies to clients. Fortunately, ethical insurance agents will give priority to looking for the best fit for clients according to coverage rather than prioritize their own income.

A spokesperson for The Allen Thomas Group says, "Choosing to partner with an independent insurance agency signifies more than finding a reliable professional to handle your insurance needs. It represents working with someone with your best interests in mind and who is committed to understanding your unique situation."

The independent insurance agent can provide personalized attention to the client and can become familiar with the client's particular situation, enabling them to offer customized advice and coverage recommendations as changes in the situation occur. Furthermore, they have extensive expertise and knowledge about the various insurance products and can offer personalized guidance and advice to clients, whether it is finding the right coverage for the business, home, or vehicle.

It is also important to note that there are a number of possible drawbacks when choosing to work with an independent insurance agent. For instance, because independent agents earn commissions and their recommendations may be influenced by the amount of commissions they will earn. Thus, clients also need to conduct their own research and carefully examine their options before making a final decision.

Launched in 2003 by Joe Race, The Allen Thomas Group has developed into a top provider of risk management and insurance solutions to both individuals and businesses. Joe Race, who is the company CEO, graduated from The University of Akron and started his career as an investment advisor in the 1990s but he soon discovered that his customers also needed to protect their investments. When the company was launched, ATG helped clients by offering solutions for their insurance and safety needs. At the present time, The Allen Thomas Group provides a full-service and personalized business insurance solution sourced from various insurance carriers to provide the most appropriate insurance coverage for customers at a competitive rate.

Those who would like to know what is an independent insurance agent and the various benefits and advantages they can offer can check out The Allen Thomas Group website or contact them through the telephone. They are open from 9:00 am to 5:00 pm, from Monday to Friday.

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For more information about The Allen Thomas Group, contact the company here: The Allen Thomas Group  
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### **The Allen Thomas Group**

*The Allen Thomas Group offers a wide range of insurance options, including both customized personal and business insurance.*

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