

How to Choose



Make the right choice to protect your employees and your assets.

Q How do I select the right advisor for my group benefit insurance needs?

A The employee benefits marketplace is unlike the property & casualty marketplace in that all licensed agents/brokers have access to the same products regardless of size, amount of business with a particular insurance company or name recognition. The smallest broker in the country can provide access to the same companies that the largest broker in the world can. That means the pricing for a particular group is determined by the group's underwriting characteristics and where flexible, the commission charged by the advisor.

Q What differentiates one broker from another?

A The total cost of your benefits program will be impacted by your advisor's ability to create a long-term strategy based on your goals. The demonstrated ability to take what is available in the market and then mold it to your specific needs and budget is the most important attribute.

Think of benefits consulting as one of those races where everyone gets the same car. The winner is not determined by the team with the most cash or headcount but instead by the team that puts together the best pre-race strategy, stays attentive to the minute details and works together to achieve a singular goal.



Insurance Solutions