

## Just Wondering.....

Why would anyone want to be a captive agent and **rent** an agency? Wouldn't it make more sense to be an independent agent and **own** an agency? Just Wondering?

Why would anyone want to be a captive agent and only have one company to write insurance through? Wouldn't it make more sense to be an independent agent and have **several companies to choose from**? Just Wondering?

Why would anyone want to be a captive agent and put up with uncompetitive rates? Wouldn't it make more sense to be an independent agent and demand your companies have **good rates** or you will move your clients elsewhere? Just Wondering?

Why would anyone want to be a captive agent and be expected to fulfill someone else's goals and expectations? Wouldn't it make more sense to be an independent agent and have the **full freedom of choice** to chase your OWN dreams? Just Wondering?

Why would anyone want to be a captive agent and **waste time going to unnecessary meetings** to listen to unqualified people talk to you about unrealistic goals? Wouldn't it make more sense to be an independent agent and use that time for your own benefit, not someone else's? Just Wondering?

Why would anyone want to be a captive agent and try to sell an uncompetitive auto product for 9% commission? Wouldn't it make more sense to be an independent agent and **sell a competitive auto product for 15% or more commission**? Just Wondering?

Why would anyone want to be a captive agent and have a DM manage your agency? Wouldn't it make more sense to be an independent agent and **manage your own agency**? Just Wondering?

Why would anyone be a captive agent and live with the veiled threat that his agency can be terminated anytime, without cause, by the whims of others. Wouldn't it make more sense to be an independent agent where **YOU and you alone control your fate**? Just Wondering?

Why exactly are we captive agents? Do we enjoy going to work every day knowing that it could be our last if we tick off the wrong person? Do we get a kick out of being 30% high on our home and auto rates when someone asks for a quote? Does it trip our trigger to see a fellow agent get transfer policies instead of us because they knew how to play the game better than we did? Does it really get our adrenaline flowing when our DM expects us to write life insurance when we have inferior life products and the commission is a joke compared to what other companies pay? We are independent contractors, right? Then let's stop going to meetings; stop filling out the useless reports for our inept district manager; let's stop writing life insurance; let's say "To hell with the ridiculous JD Powers award requirements" and then see how independent we

really are! Come to think of it, we **will** be independent if we do these things, but we will also be unemployed soon thereafter! Why would anyone be a captive agent and confine himself to the whims of others when he can be totally independent and be whatever he wants to be? And be happy while doing it! Well, I'm still "Just Wondering? "