

WHAT MAKES FIREFLY AGENTS DIFFERENT?

What if your doctor had only one medication to prescribe regardless of your ailment? Or how would you feel about your doctor's advice if you knew they had an annual quota for each medicine they prescribe? And what if missing one quota meant they couldn't prescribe that medication again?

How would you know if your doctor was doing what's best for you?

Thankfully, the medical system doesn't have quotas. But the insurance distribution system makes it so you can't be sure your agent is doing what's best for you. It either severely limits their options or puts quotas between you and the option that might be best for you.

Here's why . . .

SOMETIMES, THE AGENT IS LIMITED TO ONLY ONE COMPANY:

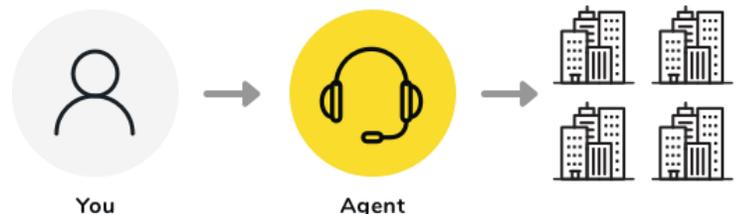
Many insurance agents represent only one company, like Allstate, State Farm, or Farmers. Some companies also sell direct, such as GEICO and Progressive. These agents and companies are probably doing the best they can, but with only one company to quote, you're highly unlikely to find your best option this way.



It would be like going to a doctor who can only prescribe one medication – no matter what your illness is.

THEN THERE'S THE SMALL INDEPENDENT AGENT:

They represent — on average — four insurance companies. They have more coverage and pricing options than the agent with only one company.



But there's a new problem – quotas.

Each insurance company requires the agent to bring in a substantial amount of new premium each year.

If the agent fails to meet an insurance company's quota, that company won't let that agent represent them anymore. The agent loses not only the ability to quote that company anymore, but also all of the revenue they were getting from that company!

The agent must focus on meeting the quotas of each insurance company, to stay in business. When they have to decide between giving you the best option or meeting a company quota, the quotas sometimes win. And you'd never know it.

And the more companies the agent has, the more quotas they have to satisfy! Even though they have more options than captive agents or direct sellers, most independent agents are like the doctor with medication quotas. How would you know if they're doing what's best for you?

FIREFLY AGENTS ARE DIFFERENT

They're part of a large agency that spans 24 states. Firefly's size means that **our agents don't have any sales quotas**. These requirements are met by the agency overall.

You don't have to worry that they have pressure to put you with a company to meet a quota when another option would be much better for you.

Firefly's size also means our agents represent many more insurance companies than most other agents. (Usually, that's 12 or more companies.)



They have more coverage and pricing options for you, all with a local, personal touch.

Your Firefly agent has lots of insurance companies and no pressure from sales quotas. They can match you with the option that's best for you – every time.

You'll get lots of options, unbiased advice, and peace of mind from your Firefly agent, just as you would from your family doctor.