

DIRECT MODEL

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AGENCY MODEL

UNDERSTANDING YOUR OPTIONS

DIRECT

One product.

Carrier must act in the interest of its owners or shareholders.

Typically offers in-house risk management services.

Service costs are built into premium.

One solution.

AGENCY

Variety of product options to customize your insurance program.

Agent must act in the interest of insured person or entity.

Offers additional services beyond those of the carrier (potential claims assistance, policy analysis, HR support).

No additional cost is charged to J & R Agency clients.

Able to match the client with the most sustainable solution for their budget and needs.

Comprehensive Insurance Solutions for
Healthcare Facilities and Providers



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