

Captive vs. Independent

What You Gain and What You Risk

If you're currently working as a captive agent, you may be wondering what it would look like to go independent. While the captive model offers structure and built-in support, it can come with limits on your income potential, autonomy, and equity ownership. This guide provides a straightforward comparison of both models to help you better understand what you're gaining—and what you'll need to consider if you're thinking about launching an independent agency.

Area	Captive Agent Model	Independent Agency Model	With SIAA – The Agent Alliance
Market Access	One carrier only	Appointments with multiple carriers	Broad local and national market access (P&C, E&S, programs, specialty) to attract and RETAIN clients
Income Potential	Limited by one company's commission and appetite	Multiple companies, and commissions available	Multiple revenue streams including exclusive guaranteed quarterly incentives, profit sharing
Client Ownership	Carrier owns the book	You own and control your book	Full ownership of book, commissions, and relationships
Carrier Appointments	One Available	Self-directed	In partnership with a local, experienced insurance team to help find the right companies for you
Support & Systems	Provided by carrier	Must self-source	SIAA's Agency Foundation program guides you through startup decisions including all agency support and technology
Brand & Marketing	Carrier-controlled	Build your own brand	Includes tools, templates, and mentorship to support your go-to-market
Tech & Tools	Carrier-provided platforms	Must build stack from scratch	Discounted tech via TechFinder—AMS, CRM, quoting, VoIP & more
Cost to Start	Low-high	Moderate	Flexible options to ease the cost of getting started
Flexibility & Control	Limited	Full ownership	Run your business your way—with ongoing resources incentivized to help you grow your agency
Exit Strategy	You leave with what you came with	Build equity, plan exit	Your agency, your equity. SIAA helps prepare you for growth or succession

Taking the Next Step Doesn't Mean Going It Alone

You don't have to build from scratch. SIAA's Agency Foundation program was built to guide new agency owners through the key decisions you're about to make—from structuring your business and accessing carriers to building your first tech stack and marketing your brand.

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