



Baltimore Equitable
Insurance

1794insurance.com

100% Refundable Homeowners Insurance

The best-kept secret...now available to your customers. When you become a handpicked agency partner, you gain the opportunity to introduce homeowners, condo owners, and renters to an exclusive insurance product — one that eliminates frustrating annual premium costs while still providing the same high-quality coverage as a traditional policy.

Baltimore Equitable Insurance has provided 100% refundable insurance policies since 1794.

Instead of annual premiums, the customer pays a deposit that is returned at policy cancellation. Every dollar the homeowner spends toward their coverage throughout the policy term remains theirs. 100%!

Our partners gain a new sales opportunity – plus annual commissions.

With our average customer holding their policy for 20 years or more, you avoid having to re-shop for a new policy.

For Independent Agents



Plus, we equip you with marketing materials and comprehensive training to confidently communicate the value, simplify your sales process, and shorten your sales cycle.

You likely have already built long-term relationships with clients well-suited for this type of policy: high earners, high-net-worth individuals, business owners, and prudent savers, making this a natural sale. Strong prospects quickly recognize the long-term financial advantages.

Become an Independent Agent Partner

When you provide an alternative to a premium-based policy, you are not just an agent. You become a trusted advisor who offers smart, financially savvy solutions. That connection builds loyalty and lasting relationships.

Contact us to learn more.

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