

Fortress Insurance & Benefits Group Launches Independent Agency in NJ

Insurance Guidance for Real Life. Every Stage.

SEA BRIGHT, NJ, UNITED STATES,
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[Fortress Insurance & Benefits Group](#) today announced its official launch, bringing a new standard of independent, advisory-led insurance guidance to the Jersey Shore and beyond. Founded by [Annette Raynor](#), the multi-line insurance agency serves individuals, families, and businesses. Because Fortress is independent and not tied to any single insurer, it reviews each client's full protection picture, then sources the right product from the right carrier.



Fortress Insurance & Benefits Group – Thoughtful insurance guidance for what matters most: home, health, family, and future.

"Everyone needs insurance, but most people end up with coverage pieced together one policy at a time, chosen almost entirely on price," said Annette Raynor, Founder and Principal of Fortress

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Our clients shouldn't have to choose between good coverage and a fair premium.”

Annette Raynor, Founder and Principal, Fortress Insurance & Benefits Group

Insurance & Benefits Group. "Too often, no one looks closely at what a policy actually covers until tragedy strikes and they need it. I founded Fortress to change that."

"We take a comprehensive approach," Raynor continued. "We walk clients through their options and explain what each one means for their family or business, and we still work hard to deliver a competitive price. Our clients shouldn't have to choose between good coverage and a fair premium."

A Coordinated Approach Across Every Line

Fortress offers:

- Property: home, renters, umbrella, and high-value property, including room-by-room personal property estimates that help clients check their contents limits
- Casualty: auto, general liability, business owner's policies, professional and cyber liability, and workers' compensation
- Life and employee benefits: individual life, group benefits, and business-continuation planning
- Health: Medicare guidance and Medigap solutions
- Variable products: variable life insurance and annuities designed for long-term goals
- Travel Assurance: repatriation of remains protection for qualifying travel 75 miles or more from home
- Coverage reviews and gap analysis: a second opinion for clients who already have insurance

Independent by Design

Fortress is independent and reaches markets through direct carrier appointments and national networks, so it can compare options across multiple carriers instead of selling one company's products. Clients get side-by-side comparisons that break out coverage, deductibles, and premiums, so they can see exactly what they are choosing between.

Every client works directly with a principal advisor, not a call center. The firm follows a four-step process: understand the client's life, priorities, and goals; structure a personalized coverage strategy; put the right protection in place; and revisit it as life changes.

Fortress is licensed in New Jersey (License #3004189490, NPN #22197747) for Accident & Health or Sickness; Casualty; Life; Property; Variable Life and Variable Annuity; and Personal & Commercial lines. The firm plans to expand into New York, Virginia, and Florida over the next six months.

Complimentary Coverage Reviews

To mark its launch, Fortress invites individuals, families, and business owners to schedule a [complimentary coverage review](#). To book one, email connect@insurewithfortress.com, call 732.889.4309, or visit insurewithfortress.com.

About Fortress Insurance & Benefits Group

Fortress Insurance & Benefits Group is an independent, multi-line insurance agency based in Sea Bright, New Jersey. The firm serves individuals, families, and businesses with property and casualty insurance, life and employee benefits, health and Medicare guidance, variable products, travel assurance, and coverage reviews. Fortress compares options across multiple carriers to build coordinated protection around each client's real needs.

Strategy first. Coverage second. Premiums last.

Important Disclosure: Insurance products and services are offered through Fortress Insurance & Benefits Group. Availability may vary by carrier and jurisdiction. Eligibility and product terms may vary. Variable life insurance and annuities are long-term products designed for retirement purposes. They involve investment risk, including possible loss of principal.

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