Hometown Insurance Helps Edmond Families Compare Home and Auto Coverage Across Multiple Carriers

Edmond independent insurance agency helps local families compare home and auto coverage from multiple carriers with one local advisor.

EDMOND, OK, UNITED STATES, October 12, 2026 /EINPresswire.com/ -- Hometown Insurance, an independent insurance agency based in Edmond, Oklahoma, is helping local families compare home and auto insurance options across multiple carriers as insurance costs and coverage choices continue to become more complicated for Oklahoma households.



Helping Edmond Families Compare Home & Auto Insurance

Unlike a captive insurance agency that represents a single insurance company, Hometown Insurance works with multiple carriers and helps clients compare coverage, deductibles, limits and pricing based on their individual needs.

The agency focuses heavily on personal insurance, including homeowners insurance, auto insurance and home-and-auto bundle options for clients throughout Edmond and surrounding Oklahoma communities. “Insurance has become much more complicated for Oklahoma families over the last several years,” said Kelly Dodd, President of Hometown Insurance. “Our job is to help clients understand what they are actually buying, compare their options across multiple carriers and make sure they are not choosing a policy based on price alone.”

Comparing Home Insurance in Edmond

Oklahoma homeowners face coverage considerations that can differ significantly from those in other parts of the country, particularly when it comes to wind and hail deductibles, roof coverage, replacement cost and storm-related claims. Hometown Insurance helps Edmond homeowners compare policies from multiple insurance carriers while reviewing details such as dwelling limits, replacement-cost provisions, roof settlement terms, liability coverage and wind and hail deductibles.

The agency also helps clients understand how changes in deductibles or coverage structure can affect both premium and out-of-pocket costs after a loss.

Comparing Auto Insurance Options

Hometown Insurance also helps Edmond drivers compare auto insurance coverage and pricing across multiple carriers. Clients can review liability limits, uninsured and underinsured motorist coverage, comprehensive and collision coverage, deductibles, teen-driver considerations and other policy options with a local independent agent. Because rates and underwriting guidelines can vary significantly from one carrier to another, comparing several companies can help drivers identify coverage and pricing that better fit their household.

Home and Auto Bundling

For many Oklahoma households, placing home and auto insurance with the same carrier may create a multi-



Hometown Insurance helps Edmond homeowners compare coverage, deductibles, roof provisions and wind and hail options across multiple insurance carriers.



Hometown Insurance helps Edmond drivers compare auto insurance options across multiple carriers, including liability, comprehensive, collision and teen-driver coverage.

policy discount. However, bundling is not automatically the lowest-cost or best-coverage option for every family. Hometown Insurance compares both bundled and unbundled options when appropriate so clients can evaluate the total household cost rather than focusing on only one policy. “We look at the entire insurance picture,” Dodd said. “Sometimes bundling makes the most sense. Other times, placing the home and auto with different carriers can provide a better combination of price and coverage. Our role is to compare those options and explain the differences.”

Local Independent Insurance Agency in Edmond

Hometown Insurance has served Oklahoma clients as an independent agency since 2009 and has operated locally in Edmond since 2020. The agency works with a broad range of insurance carriers and focuses on providing personalized service rather than requiring clients to shop companies individually.

Residents looking to compare home and auto insurance in Edmond can learn more at:

https://www.hometownokc.com/edmond-home-auto-insurance

For information about Hometown Insurance as an independent insurance agency in Edmond, visit:

https://www.hometownokc.com/edmond-insurance-agency

About Hometown Insurance

Hometown Insurance is an independent insurance agency based in Edmond, Oklahoma. The agency helps Oklahoma individuals and families compare insurance coverage from multiple carriers, with a primary focus on homeowners insurance, auto insurance and home-and-auto coverage.
As an independent agency, Hometown Insurance can compare options across multiple insurance companies while helping clients understand coverage limits, deductibles, exclusions and available discounts.

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