



The first known records of insurance date from several thousand years before the Christian Era. Chinese merchants devised a system for protecting themselves from losses of ship cargo resulting from storms, pirates, or anything else that could go wrong at sea.

They spread their cargo among several ships, believing that whatever could sink or destroy one ship on one day would probably not destroy a whole fleet sailing on several days.

In the 1600's British merchants and ship owners began meeting at a coffeehouse named Lloyd's near the London docks.

There they made agreements to share the profits of a voyage as well as possible losses.

Some individuals were more willing than others to risk possibly hazardous trading voyages. They would underwrite such trips and became known as underwriters..

These individuals were the forerunners of the famous international insurance association, Lloyd's of London, whose underwriters will insure almost anything—from the legs of movie stars to the successful launch of a communications satellite.

Although the first insurance was devised for ship's cargo, merchants began to band together to share other kinds of risk, including that of fire.

The first real insurance company was founded in 1667, the year after the Great Fire of London destroyed some 13,000 homes and left 100,000 people homeless.

In the New World of the America's, the first insurance company was founded by an' association of storeowners in 1735 to share the risk of fire's destroying their wooden buildings. It lasted only five years.

Benjamin Franklin founded the Philadelphia Contributionship for the Insurance of Houses from Loss by Fire in 1752. This company still exists as the Insurance Company of North America and is still based in Philadelphia.

The History of Insurance and the RightSure Insurance Group Story ...

Similar groups formed and split into various companies. Many—such as the Hartford Fire Insurance Company, Aetna Life and Casualty Company, and the Travelers Insurance companies came to be based in Hartford, Conn., giving it the informal title of The Insurance Capital of the United States.

As these companies grew both in finances and in their understanding of risk sharing, they began to offer more kinds of insurance to more areas of the country. Since underwriters could not travel around the country on horseback to meet with all the people who might be interested in buying insurance, they began appointing agents to offer insurance and accept premium contributions on their behalf.

This was the birth of the insurance agency system, by which most people in the United States buy their insurance today.

The Insurance Industry has been a pillar of strength to the American People and the American Economy since its inception.

RIGHTSURE INSURANCE GROUP is part of the wonderful industry described above. We seek to fill the “Exceptional Service” void that has been missing in the insurance industry. We are a full service insurance brokerage that provides a unique, client focused process to the labor intensive ritual of obtaining personal lines insurance.

We provide coverage rich policies at competitive premiums, utilizing our relationships with financially rated insurance companies. Our clients enjoy a superior buying experience, with our highly educated and knowledgeable staff.

We welcome the opportunity to provide personal insurance protection for you and your family.

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