

Better Business Bureau

When choosing the right health insurance coverage, nothing beats the knowledge and know how of a well – informed insurance agent or broker. A good representative will keep you up with policy developments in the continually changing insurance market, as well as provide more personal assistance than if you obtained quotes yourself or purchased coverage online. The price will be **EXACTLY THE SAME** without an agent, so why not receive the service and support you pay for anyway?

How do you find the right agent?

- First, understand the difference between captive and independent agents. A captive agent sells one company's insurance products. An independent agent represents an average of 8 companies, which should allow him / her to combine and service to meet your insurance needs and price target.
- Ask for references, and then contact them. Through references, find out whether a potential agent has experience in your industry.
- Contact your state insurance department for a list of insurance agents who have had complaints files against them. Also use the state agency to verify an agent's license.
- One sign of a top notch agent is whether or not he / she ask questions concerning your business and insurance needs. He / she should also be able to carefully explain policy details, including limitations and exclusions.
- Are they a member of the **Better Business Bureau**?

Additionally, it might be helpful to ask a potential agent :

- What steps does the agency take to deliver insurance quotes quickly?
- How does the insurance agency ensure that claims are handled properly?
- What insurance companies does the agency represent, and what are these company's financial ratings?
- Does the agency protect itself against errors and omissions that it makes with proper liability coverage?
- Will the insurance be re – bid regularly to obtain improved cost and coverage?

In answering your questions, the right insurance agent should illustrate an understanding of your needs for today and your future, as well as win trust by demonstrating that your interests are his / her priority.

Sincerely,

Joe Jessome

Smart Health Insurance Inc.
www.SmartHealthInsurance.com
800-828-2950 (M – Sat. till 8:00 P.M)

Better Business Bureau member