

How to pick an insurance agent: 6 questions to ask.



Your relationship with your insurance agent is an important one. They'll be protecting your most cherished and valuable possessions (and people), for better or worse. Before you pop the question ("Will you be my agent?"), here are a few other questions to ask to make sure they're the one.

1. **Are you a direct/captive agent or an independent agent?** Agents who represent only one insurance company are called direct or captive agents. If you're positive you want a certain brand of insurance, a direct agent can work for you, but be sure to get a detailed quote first. If that company's coverage is too expensive, the captive agent has nothing else to offer you. An independent agent represents more than one brand of insurance, so they can do some comparison shopping for you. They can tell you which company has the right coverage for your needs, at the best price. Frankenmuth Insurance is represented solely by independent agents.
2. **What are your credentials?** Your insurance agent should be licensed by your state. In addition to their state license, they may have an alphabet soup of letters after their name on their business card: CIC, AAI, CRM or CFP, for example. This means they've had training or testing to be designated as a Certified Insurance Counselor, Accredited Advisor in Insurance, Certified Risk Manager or Certified Financial Planner. Letters aren't everything, though - be sure to ask how many years of experience they have as well.
3. **What coverage do you offer?** Some agents deal only in personal insurance, and others only in commercial coverage. Some offer property and casualty insurance, but not life insurance. Other agents offer the full range of insurance options. Make sure your agent can get you the coverage you need.
4. **For business insurance: What areas do you specialize in?** An agent may be licensed and reputable, but if all they insure are construction businesses and you run a food truck, they might not be a good fit. Make sure your agent has a working knowledge of your industry.
5. **Can you provide references?** Whether you're looking for personal or business insurance (or both), talking to other customers of your agent can be very helpful.

6. **How 'bout this weather?** The actual question is optional (feel free to substitute the subject of your choice), but what it can reveal is critical. Having an easy rapport with your insurance agent can make claims and policy questions a lot less stressful. You don't have to become BFFs, but if you like your agent - and most importantly, trust your agent - it will make your life easier.

These are the questions you'll ask prospective agents directly (preferably in person). But don't forget to do more research online. If the agent has a website, look it over. Does the content sound knowledgeable and accurate? Also, do an internet search of your agent's name and see if there are any reviews or complaints. Ask them about any negative reviews - their response can tell you more about them than the complaint itself. If they react poorly to the question, you might want to look elsewhere. If they honestly and fairly explain the situation, this shows the kind of professionalism you're looking for.

The very best agents of all are the independent agents who represent Frankenmuth Insurance (of course, we could be biased). Find one near you, and pop all the questions you want.