

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 assets. Wondering how to choose an insurance agent? Here are six questions you can 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 know 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, so they can do the comparison shopping for you. They can tell you which company has the right coverage for your needs at the best price.
2. **What are your credentials?** Your insurance agent should be licensed by your state. In addition to their state license, they may have additional titles: 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. Titles aren't everything, however. 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 a full range of options. Make sure your agent can get you the coverage you need for your area, specific situation, and any future goals.
4. **For business insurance: In what areas do you specialize?** 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 insurance, business insurance, or both, talking to other customers can be helpful. It's also a good idea to do additional research online. If the agent has a website, look it over. Does the content sound knowledgeable and accurate? Do they have any reviews or complaints? Did they respond to negative reviews promptly and respectfully? These can all be indicators of the type of agent they are.
6. **Are we a good fit?** This isn't necessarily a question to ask, but one to consider. Having an easy rapport with your insurance agent can make claims and policy questions a lot less stressful. You don't have to become best friends, but if you like your agent — and more importantly, trust them — it will make your life easier.

At Frankenmuth Insurance, we're proud to work with more than 800 hand-selected agents who are true partners and trusted experts. Looking for the right fit? Find a local, independent agent near you.

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