

# How to Choose an Independent Insurance Agent



If you look around online for insurance, you'll find many different providers with varying products and services. Amid so many choices, selecting the right insurance agent to represent your interests and serve as a trusted advisor may seem overwhelming. This infographic outlines strategies to use when looking for an independent insurance agent.

## Why Pick an Independent Agent?

There are two types of insurance agents: **captive** and **independent**.



A **captive agent** works exclusively with one insurance provider and can sell only their products.



An **independent agent** does not work for a specific insurance provider and may sell insurance products from a variety of providers.

The independence of an agent means clients have greater selections of insurance products and services. Shopping around also enables these agents to compare policy costs against multiple insurers, finding their clients the most affordable rates.

## Agent Selection Strategies



**Verify licenses.** Insurance brokers must be licensed in each state individually. Ensure the agent you're considering is licensed in your state. Often, agents are licensed in several states.



**Review credentials.** Look at the agent's credentials and designations, often listed next to the person's name on their website or email signature. These demonstrate an agent's expertise and commitment to professionalism.



**Check online reviews.** Use online review websites and testimonials on the agent's website to find out the opinions others have about the person's services.



**Talk to friends and family.** See who your friends and loved ones use for their insurance services. Ask for recommendations and inquire whether their agents are independent or not.



**Consider location and responsiveness.** Working with a local independent agent can make them more accessible when you need them since you can meet them in person. If you're considering someone further away, ensure they offer multiple communication channels to reach them.



**Contact an agency.** A brokerage may employ multiple independent agents. After researching, consider reaching out to independent agencies or individual agents to inquire about their services. This interaction can help you assess whether you want to work with the agency or specific person.



**Request a quote.** Beyond contacting an agency, you can consider requesting a quote from them. Many insurance agencies offer free quotes, such as for personal auto or homeowners insurance. The provided quote may reveal the agency's capabilities and show the kind of service you could expect from their brokerage.

## Key Takeaways

Choosing the right agent for your needs can be challenging. But through a bit of research and communication, you can narrow your search and determine who may serve your insurance needs best.

Contact our independent agency today to discover how we can help you. Our agents are devoted to finding you the right policies and the best prices. Ask around, and you'll hear the same!

SCS Agency Inc  
www.scsai.com  
(516) 466-6007

