

How to Choose an Insurance Agent

When you start your search, you can pick an independent agent or a captive (or direct) agent. An independent agent may sell policies from many different companies. A captive agent sells insurance for only one company. Independent and captive agents represent insurance companies and receive a commission from the insurance company for the sale of its policies.

For more complicated insurance transactions, such as coverage for a small business, you may choose a broker. An insurance broker represents your business by searching the local insurance market to find the right coverage for the best price. Because the broker represents you, they generally charge a fee for their services.

Selecting an Agent

Whether you're looking for your first agent or thinking about switching, it's a good idea to have several choices. When evaluating your options, consider these things:

Licensing. Make sure the agent and insurance company are licensed in your state.

Credentials. Many agents and brokers will have letters behind their names on their business cards. These represent designations or credentials they have earned from various insurance groups or associations.

Complaints. While you're checking whether the agent and the company are licensed, also check to see if they've had complaints filed against them.

What to Expect

If you're using an independent agent, you'll have choices of companies and coverages. Evaluate your needs and the options to make sure you are getting the proper coverage best suited to your situation. You shouldn't feel pressured to choose an agent, an insurance company or a quote. If an offer seems too good to be true, it probably is. If you have questions about the quote or coverages you need, ask your agent and keep asking until you are satisfied.

For more information or to search for an agent, [click here](#).



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