

# TIPS FOR FINDING a Good Life Insurance Agent

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Is it true that a good life insurance agent is hard to find? *The vast majority of people living in the United States will at some point face the specter of purchasing life insurance.* And when it comes to buying something so important to the lives and protection of your family members, you definitely need a good life insurance agent who can help.

But how do you know when you find a life insurance agent that will inform you about all the products available and honestly advise you regarding how much life insurance you need?

### Consider the following tips to find a good life insurance agent:

- 1. Talk to your friends, neighbors and family members about their agents.** Word of mouth is still one of the best methods for finding a quality professional. When gathering information about agents from your friends and family, inquire whether they have any concerns regarding their agents' ability to assist you.
- 2. Consider professionalism of the staff.** When you first call an agent, you'll probably speak to the agent's office staff.
  - Are you pleased with how the staff member responded to your questions? Did he/she seem professional and take care of your requests in a timely way?
  - A good agent will have competent office staff.
- 3. Contact 3 to 5 insurance agents.** This way, you can do some comparisons among the agents to narrow your focus to the agent you prefer to work with. Plus, you'll want to take the opportunity to find out about their credentials and work histories, which will help you to rule in or out specific agents.

- Pay special attention to each agent's diligence in responding to your questions.
4. **Determine how much experience an insurance agent has.** Inquire about how long the agent has been selling insurance. Ask whether they've worked for other insurance companies.
- Gather as much information about the agent's work history as possible. ***You might even be able to obtain a copy of an insurance agent's resume to determine his years of experience and education related to the life insurance industry.***
5. **Check out an agent's credentials.** The CLU, Chartered Life Underwriter, designation shows an agent has in-depth training on determining an individual's life insurance needs. It's a good idea to work with agents who have this CLU designation, if possible.
6. **Focus on obtaining an independent insurance agent.** This type of agent can sell a variety of insurance products from numerous carriers.
- To clarify, if you call a specific insurance company and work with one of their agents, then the only type of policy that agent can sell is one of that particular company's.
  - However, with an independent agent, you'll be offered a wider selection of insurance products with a better likelihood of finding one to fit your specific needs.
7. **Trust your gut when it comes to meeting agents.** If an agent says right off the bat he has the "right" policy for you, be leery.
- ***A good agent will instead listen to your needs and answer your questions.*** He'll present the possibilities to you. The final decisions will be yours to make. Although a good agent will advise you, he won't insist that you get any one particular product.

***If you're looking for a good insurance agent, be ready and willing to expend some time and energy.*** However, if you make some inquiries, meet with a few agents who have quality credentials, and trust your instincts, you'll discover an excellent insurance agent to help you find the perfect life insurance to protect your family's future.