

## *How to Select an Oklahoma Insurance Agent*



*Provided by* <http://oklahomainsuranceagents.com/>

## ***10 Tips to Finding the Right Insurance Agent***

Shopping for any type of insurance can be a confusing and frustrating experience for shoppers. This is because most of us do not completely understand how insurance products work and exactly what type of coverage we need.

This is why it is vital to have a knowledgeable insurance agent you are comfortable working with. Below are 10 tips to selecting the right insurance agent for you and your family. These tips should hold true no matter if you are searching for life insurance, car insurance, health insurance, homeowner's insurance or any other type of coverage.

1. **Ask your friends and family members** for referrals to insurance agents and brokers they like.
2. **Research the internet for reviews** of quality insurance agents. If you have a specific agent or company in mind, search Google and Yahoo for the company name plus the word "review" or "reviews" to see if there is any feedback from other consumers.
3. **Test the Agent's Responsiveness** by leaving a voicemail or message by phone or submitting a form on the website and see how long it takes him or her to respond.
4. **Verify the Agent's License** at the Oklahoma Insurance Department's website - <http://www.ok.gov/oid/>.
5. **Check with the Better Business Bureau** to see if the agent has any negative feedback from other consumers.
6. **Interview Multiple Agents** and compare prices and knowledge. Ask the same questions of all agents and see which one has better answers and communicates better with you. Price isn't the only consideration.
7. **Ask for References** of other clients the agent works with who make offer personal experiences as to their experiences with the agent.
8. **Does the Agent have the products you need?** Make sure the agent's company is able to supply the coverage you require.
9. **Does the Agent Ask Good Questions?** Does he or she seem to be trying to find the best product to meet your needs or is he or she trying to make a bigger commission?
10. **Avoid being Pressured** to purchase any specific product or service. If the agent seems pushy, find a different one.

## ***What Types of Insurance Agents Should You Choose?***

When you shop for insurance agents and brokers, it is important to understand there are two main types of agents available to help you.

The first type is referred to as a **Captive Agent**. This agent represents or is employed by one particular company and only sells insurance for this particular provider. These agents normally work for a company with the name of an insurance agency (i.e. Farmer's Insurance, State Farm Insurance, etc.).

The second type of agent is referred to as an **Independent Agent**. These agents do not work for any one company, but instead work as a broker which means they can sell products from multiple companies. These companies typically have more generic company names or are the name of the primary agent (i.e. Bob Smith Insurance Agency, Norman Insurance Group, etc.)

To further clarify, let's say you are searching for health insurance. If you choose a **captive agent**, he or she could only sell you insurance from the company he or she works for or is an agent for. An **independent agent**, on the other hand, could sell you insurance policies from multiple companies.

*So which option is best?*

Each situation is going to be different. Sometimes you might find better deals with an independent agent as you will be able to compare more plans, whereas other times there might be certain programs only available through a captive agent.

The bottom line is you should shop multiple agents and brokers to find the agent that you are most comfortable with, has the best prices and has a solid reputation.

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