

Do You Need An Auto Insurance Agent?

Many insurance companies today don't sell their policies through agents, but directly from the company either online or over the phone. It might seem that having an agent to help you purchase auto insurance is a thing of the past, but don't discount the insurance agent just yet. There are some very good reasons to consider using an insurance agent for your auto policy purchase.

Agents Know Their Products

Many of the customer service representatives who handle the phones at large insurance companies know the basics of auto insurance policies, enough to help you select and purchase one. But insurance agents, especially those who have been around for a while, understand a lot more about coverage and policy limits. They can share with you a wealth of knowledge that will ensure you not only get the right policy, but the best rate and a good understanding of what you are paying for. An agent will help you select the best possible coverage limits to fit your needs.

Agents Are On Your Side

If the day comes when you need to file a claim, it's always good to have someone who is truly on your side. Especially in a complicated claim, your agent can walk you through the process and be there to answer all your questions. An agent is also there to step in when there are disagreements with the adjuster or other involved parties at the insurance company. Because your agent knows all about the policy and how the claims process works, they will better be able to negotiate and discuss claims issues with your adjuster.

Agents Keep Your Policy Accurate

A good agent will take the time to review your policy regularly and make sure that everything is accurate and you are still carrying the coverage you need. An agent knows when changes in your life might affect your insurance coverage needs, such as a marriage or a child reaching driving age. Large insurance companies simply can't provide that level of personal attention.

Are Agents More Expensive?

There is a general view that an insurance policy purchased through an agent will cost more than one purchased directly. That isn't necessarily true. The best rate for you may well be one from an agency, so don't discount quotes from agents when you are shopping for car insurance. You might get the best rate along with the service an agent can provide.

You might not feel that you need an agent for your auto insurance, but there are certainly some very good reasons to take the time to meet with a few and see if it turns out to be right for you.