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ADVANTAGES OF USING A LOCAL INSURANCE AGENT

By Woodrow Wilcox

There are big advantages to using a local insurance agent.

Many people are tempted by television commercials or other advertising to call an insurance company to get a policy. Some of the people who answer the phones are not trained properly to answer questions accurately and clearly. Some people who answer the phones for those companies just learn enough and do enough to keep their job by keeping their boss happy. They are not really concerned with the customer and the customer's problems because it is not their customer or their business. Their reputation in their community is not at stake if they harm the customer.

A local insurance agent depends on a good reputation in the community. Even when honest mistakes are made (as will happen occasionally), the local insurance agent is motivated to do whatever is necessary to provide the best service possible for the client. Local insurance agents depend on their reputation among clients, friends, relatives, and neighbors to bring them new clients and build their business.

Here are some examples to illustrate what I mean.

Recently, two brothers in Hobart lost their mother and father. They tried to deal with the insurance companies by phone, but problems were not getting resolved. Their parents were our clients, but the brothers did not think to notify us of their parents' passing or to ask us for help. When they did contact us, we were able to help. We helped them get the problems resolved. We helped them without any charge to them. We helped them get money back from the insurance company that was "unearned premium". We were able to help because we understood what the insurance companies needed in order to settle with the brothers.

A 67 year old woman from Crown Point visited us to ask for help. She had responded to advertising that encouraged her to try a new insurance program. The promises were so enticing. She agreed to get the information sent to her. The person who sent the information put the elderly woman on a new insurance program for a "trial period". After the "trial period", the elderly woman would be locked into the insurance program for almost a year. The elderly woman wrote two letters to the insurance company to tell them that she did not want their insurance plan. But, the company ignored the letters.

The matter was getting worse. The woman was being billed for two Medicare supplemental insurance policies from two different companies. It was threatening to drain her bank account. Finally, the woman came to us – her local insurance agency.

With phone calls and letters, we helped the elderly woman straighten the matter. We spent time with her to help her with her problem. We helped her to keep the insurance policy that she wanted and get rid of the insurance policy that she did not want. The woman left our office much happier than she was when she entered.

It is not a perfect world. Mistakes will happen. But, when you have a problem with an insurance company, one of the best allies that you can have to help resolve the problem is a local insurance agent.

Note: Woodrow Wilcox is not an insurance salesman. Wilcox is the senior problem resolution officer at the largest senior citizen oriented insurance agency in the Midwest.