

How to Use Insurance Agencies and Insurance Companies Better

By Woodrow Wilcox

Every day, I work with many people on insurance related problems.

I am surprised by the number of people that I meet who do not know the difference between an insurance agency and an insurance company. Also, many people do not know how to use insurance agencies and insurance companies better.

An insurance agent or agency sells insurance from an insurance company to a client. The insurance agents sell insurance to their relatives, friends, neighbors, and then to the relatives, friends, and neighbors of their clients.

There are two kinds of insurance agents. Independent insurance agents are licensed to sell for one or more companies, but the agent is not an employee of any insurance company. So, the agent can use independent judgment to help clients select an insurance policy with an insurance company. Other agents are actually employees of an insurance company. They get a base salary and commission from the insurance company that they represent. They are expected to sell that insurance company's policies. Some of these employee agents can sell insurance from other companies if the insurance company that employs them does not have the type of insurance desired by the client.

Insurance agents do not make any money by helping a client with a customer service problem. If they help with such a problem, it is because they want their clients to know that they care about their clients. They want a good reputation which will bring more clients to them.

But, many insurance agents never get training in customer service matters. Often, it is faster, and more fair to the insurance agent, to use the insurance company's customer service department. Some companies call this department the "policy holder services" department, or a similar name.

For senior citizens on Medicare, calling the insurance company about a problem is a rather simple matter. On every identification card for Medicare supplement insurance, there is identification information for the client and an address and phone number of the insurance company.

Most of the problems that might occur for a senior citizen with Medicare and a Medicare supplement insurance policy are simple ones. A quick phone call to the insurance company will take care of many problems. But, sometimes, a problem can't be solved easily. Some things are just difficult to explain over the phone to someone who can't read the same document that you might have. In those cases, call your insurance agent for help. Insurance agents have access to faxes and other ways to get the customer service department to understand the problem. Sometimes, agents can explain a problem more clearly to the customer service department at an insurance company.

This agency helps our clients in such matters without charge. We really care about our clients. I'm sure that other agents and agencies care about their clients. In complex problem matters, every good agent wants to help the client. But, for simple problem matters, I'm sure that every agent would appreciate a client for calling the customer service department of the insurance company first. If the problem can be solved with a simple phone call by the client directly to the insurance company, the insurance agent's time is saved for other business matters.

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