HOW TO CHOOSE AN INSURANCE AGENT ON TOP OF PREMIUM COST?

Choosing an **insurance agent** based on **factors beyond just premium cost** is crucial to ensuring you get:-

a. Comprehensive coverage; and

b. High-quality service.

Focusing solely on premium cost may result in **insufficient coverage** or **poor customer service**.

The key factors to consider:-

1. Experience and Expertise

- Extensive experience and a specialist in the type of insurance you need.

2. Customer Service and Communication

- **Responsiveness**: prompt in addressing your inquiries with clear, timely answers.
- **Ongoing Support**: deliver continuous support and regularly review your policies to ensure they remain relevant.

3. Claims Support and Handling

- **Claims Assistance**: guiding you through the claims process to ensure fair treatment and

prompt settlement.

4. Reputation and References

- Positive online reviews and testimonials, along with Word-of-Mouth recommendations.

5. Integrity and Trustworthiness

- **Transparency**: explain policy details clearly, outlining all terms, conditions, exclusions, and limitations.
- **Ethical Standards**: who puts your needs first, isn’t solely driven by commissions and offers **honest advice**.

6. Knowledge of the Insurance Market

- **Access to Multiple Insurers**: help you compare different policies and explain the pros and cons of each.
- **Up-to-Date Market Knowledge**: An agent who stays informed about industry trends can help you make better decisions.

7. Understanding of Your Specific Needs

- **Tailored Solutions**: to understand your needs, risks, and goals, and recommend a policy that suits you instead of just the cheapest option.
- **Comprehensive Risk Assessment**: perform a thorough risk assessment to identify any gaps in your existing coverage and suggest comprehensive

protection.

8. Long-Term Relationship and Stability

- A stable, well-established agent is more likely to provide consistent service over time.

Conclusion:

While premium costs are an important consideration, choosing an insurance agent based on **their service quality, expertise, and long-term value is far more important.**

An agent who:-

1. Understand your needs,
2. Offers comprehensive coverage,
3. Provides excellent customer service, and
4. Guide you through the claims process

These qualities will give you **peace of mind** and ensure you're **adequately protected** in the event of a claim. **Focus on value, not just price/cost**.

Feel free to contact us for further clarification with no obligation attached.

Contact us now for a free consultation:

1.) Mr. Chap : 012 – 286 1817
2.) Office : 03 – 2162 2515
3.) Email : insurance@edindings.com