



**“8 Questions You Should Know About Your Insurance Broker Before Hiring Them.”  
Compliments of Neglia Insurance Group**

**Wouldn't you like to know if your insurance agent or broker really knows about all of the insurance options for you?**

*This guide is an accumulation of the top eight questions that clients and prospects have asked when searching for an insurance broker during my 30+ years in the insurance industry.*

*The purpose of this free report is to guide you to the right insurance broker that has the knowledge and expertise to handle all of your insurance needs in a customized and personalized manner.*

**• How long have they been in the insurance industry?**

According to a study performed by LIMRA, the leading research organization in the insurance industry, the average career span of an Agent or Broker is between 3-5 years. Many last less than 1 year before moving on to another industry. Your Agent or Broker should be properly licensed, insured and have at least 10+ years of experience selling and servicing the type of coverage you are looking for.

**• Are they an Independent Broker or a specific company Agent?**

An independent broker can offer products from many different insurance carriers which provide you with more plan options to choose from. An Agent who works for a specific insurance company generally can only offer products from that carrier which may not be the best for your needs.

**• Will they provide customized support from one point of contact?**

Some Agents or Brokers will have assistants or office reps answer their client's calls and take care of any inquiries. To be assured of having personalized service you should seriously consider working with an Agent or Broker who answers the phone and handles their client inquiries themselves.

**• Will they assist me with billing and claims issues?**

Due to the information privacy law (HIPAA), an Agent or Broker can only receive claims information if an authorization from the client is on file with the insurance company. Getting answers to billing issues and questions is not as restrictive. Be sure to have your Agent or Broker confirm that they will act as your advocate to the insurance company whenever necessary.

- **How familiar are they regarding the Affordable Care Act?**

If you are looking to purchase a new Health Insurance policy you Agent or Broker must be extremely knowledgeable with respect to the new law. They must be able to go over all aspects of the law and advise you of your rights as well as the penalties if you are non-compliant.

- **Can I have an Agent or Broker represent me if I already have a policy that was purchased directly from an insurance company or through the Marketplace and am happy with it?**

Yes you can. All you will need to do is sign a form or letter requesting your new Agent or Broker be assigned to service your policy. That Agent or Broker must be licensed with the company before they will process your request. Doing this does not affect your premium or policy benefits in any way.

- **Can I request to have a new Agent or Broker service my existing policy if I am not happy with the level of service I am getting from my current Agent or Broker?**

Yes you can. Process is same as above.

- **Can Agents or Brokers negotiate lower rates for their clients?**

No, the rates are set by the insurance carriers and cannot be adjusted by the Agent or Broker. Be very wary of any Agent or Broker who says they can get you a lower rate than their competitors.

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We hope that this resource helps you navigate the insurance options that you need for your family.

***After all....Every Person is Different.  
Every Family is Special and Every Business is Unique.***

If you have additional questions that we can answer for you, please give us a call at;

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Email: [bill@negliainsurance.com](mailto:bill@negliainsurance.com)

or visit our [website](#) and begin your insurance application process.