

## AGENCY CHECKLIST

### CHOOSING AN INSURANCE AGENCY

NorthStar Strategies, an independent consulting firm, has developed this 15-point checklist to help you evaluate any insurance company you may be considering. Use this checklist as a guideline for making your choice.

#### Preparing Quotes

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|----|--|----------|
| 1  | Live receptionist answers the phone to help direct my call   | Yes / No |
| 2  | Licensed advisors take the time to understand my individual insurance needs and are available by phone, fax, e-mail or voicemail | Yes / No |
| 3  | An experienced, licensed agent explains coverage and offers options for me to consider   | Yes / No |
| 4  | My own personal insurance advisor will be available to answer my questions   | Yes / No |
| 5  | Phone calls are returned within one business day   | Yes / No |
| 6  | A computer-assisted comparison of multiple quotes is provided, along with a recommendation                                       | Yes / No |
| 7  | Comprehensive proposals are provided that compare my current coverage to the recommended quote                                   | Yes / No |
| 8  | Agency is affiliated with at least 10 companies to source multiple quotes  | Yes / No |
| 9  | Agency is only affiliated with companies that receive preferred ratings from the independent A.M. Best Rating Service            | Yes / No |
| 10 | Agency is able to consolidate all my insurance needs for even greater savings  | Yes / No |

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#### Settling Claims

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|----|---|----------|
| 11 | Agent works for me, not the insurance company                             | Yes / No |
| 12 | Will act as my advocate with the insurance company                        | Yes / No |
| 13 | Will personally guide me through the process                              | Yes / No |
| 14 | Will ease the red tape  | Yes / No |
| 15 | Will place me with a company that provides fair and equitable settlements | Yes / No |