



# Why Should You Use An Insurance Broker?

## Customized Plan Recommendations

A broker can strategize with you based on your current medications, how often you visit the doctor, and other details that would never be considered if you bought your policy directly from an insurer. By consulting with you and multiple providers, a broker is able to offer you an unbiased recommendation that is tailored to meet your specific needs. Brokers are trained to choose the correct policy for you, therefore avoiding unnecessary claims and underinsurance.

## Cost

There is no additional cost to you by using a broker to purchase your insurance. Brokers are paid directly through the insurer with no increased premium to you. You do not pay anymore going through a broker than you would if you purchased direct.

## Ease

Brokers are proactive when it comes to answering questions and assisting the client through the purchase process. Most brokers offer an online service where clients can explore different insurance products and can easily contact someone if they need further assistance. Once a policy is purchased, brokers can also handle queries and changes to the policy without the client needing to navigate the channels themselves. They can assist you with claim disputes to ensure your claim is being handled properly, reducing stress and saving you time in the long run.

## Speed

Brokers are able to have direct contact with insurers, allowing them to manage policies and make changes with quicker results than if you went online and made the change yourself. When you make changes directly through an insurer, your request will often get forwarded to a central service center where it can take much longer for the request to be processed than if you had your broker make the change for you. Also, when the task is transferred to the broker, it is then their responsibility to ensure your policy has been updated and you do not have to worry about following up.

## Peace of Mind That Everything is Covered

When you purchase a policy directly from an insurer, especially online, chances are you aren't doing enough research to ensure that you are receiving comprehensive coverage. Part of a broker's job duties is to cross check policies and to educate you regarding the best coverage for your specific situation. They are available to answer questions and explain coverage details that are often overlooked by the average consumer.

Source: [RiskHeads.org](http://RiskHeads.org)

