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A Different Light Shed on the Insurance Industry

By Jordan Walt

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There's a relatively unknown market in the insurance industry that consumers need to know about. This is a market where a single agent can offer you multiple choices from multiple companies. This is the independent insurance agency market.

When you have an independent agent (IA) who you know and trust, you shouldn't have to find a new agent again. As an IA you have the ability to "shop" a customer with numerous insurance companies, finding them the best rate and coverage, so they don't have to. Imagine what happens the next time the renewal comes on your insurance and the premium is suddenly \$500 higher than it was before. With an IA, all you need to do is call. They have the ability to try and find a similar policy with another company; you haven't changed agents, given personal information to strangers, or gone through the monotonous task of shopping your insurance. Instead, you left it to an expert.

Depending on the size of the agency you are dealing with, they may represent over 20 different companies. This means you no longer have to go online and fill in the boxes, deal with 1-800 numbers, or "call-around" to different agents, each with one company to choose from.

Why have so few people heard of this market? While these companies do represent multimillion-dollar organizations, and some of the largest organizations in the world (i.e. AIG and Zurich), the majority of these agencies are smaller companies, not having the resources to launch advertising campaigns to the mainstream market via television, radio, and other forms of media advertising.

Independent agencies have actually been around longer than the captive market (i.e. Farmers, Allstate, etc), and typically have been known to write the majority of commercial insurance. Captives have taken a larger percentage of the personal lines (home, auto, etc.) market, even though an IA can generally offer them comparable, if not better, coverage. This is due to the captive companies having millions of dollars to put into advertising to draw in the consumer. On the other hand, many people never know what an independent agency even is. This gives the captive market an obvious advantage, but as people become more educated on this topic, more will look to the independent segment to meet their insurance needs.

An IA can obviously bring a lot to the table for any consumer, the real question is: Why are consumers not bringing more of them to the table?

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University Student Health Insurance – Helping Students Save Money On Insurance

By Greg Haehl

Today, it has never been more important for University students to make sure they are covered by health insurance. University student health insurance is offered through a few different companies but benefits can vary widely. It might seem overwhelming when it comes time to choose the right health insurance provider for you. In addition to finding the right health insurance, there is still a health plan that needs to be chosen. Many Universities offer health insurance that's usually affordable but may lack in coverage which many students find unacceptable, and for good reason. No matter the price of the insurance, it certainly isn't wise to pay for coverage that won't help financially if there were a medical emergency.

When looking for University student health insurance, it's important to make a list of the features that are most important to you in health insurance. For example, if you want more coverage for things like regular doctor's visits or check ups but don't find it necessary to hold an insurance policy that offers high end emergency benefits, you'll want to make sure that is the kind of coverage you purchase. A good way to find the best health insurance provider to meet your needs is to choose the top three health insurance companies that offer all of the benefits you listed to be important to you and then compare, and compare some more.

You can use the internet or even your University as a great tool to choosing your student health insurance. Finding and reading review websites will shed some light on the experiences other University students have had with a particular health insurance company, which can be a valuable tool to help you choose a health insurance provider that you will be confident in counting on when you need it the most and by comparing insurance companies, you can be sure you aren't spending more for benefits than you need to.

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