Shop for your agent first.

Ask every agent you talk to these questions, and jot down their answers. The same plan costs the same through any agent, so the real choice is who you trust to help you.

Agent name _____ Phone _____ Date _____

	QUESTION	ANSWER	NOTES
1	**Are you licensed in my state, for this type of insurance?**	☐ Yes ☐ No	
2	**Are you independent? How many insurance companies do you work with?**	☐ Yes ☐ No	
3	**Will you look at my doctors, prescriptions, health and budget before recommending anything?**	☐ Yes ☐ No	
4	**Do you charge me a fee? How are you paid?**	☐ Yes ☐ No	
5	**After I enroll, who do I call when I need help?**	☐ Agent ☐ Call ctr	
6	**Will you check in on my coverage every year?**	☐ Yes ☐ No	
7	**Can we meet in person, or talk by phone?**	☐ Yes ☐ No	
?	**Did I feel comfortable? Did they listen more than they talked?**	☐ Yes ☐ No	

Then: choose one agent you trust, give them the full picture, and let them do the work. Agents are paid by the insurance company, not by you, so when an agent earns your trust, the fairest way to say thank you is to let them write the policy.

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