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> DIFFERENCE BETWEEN INSURANCE AGENT AND INSURANCE BROKER

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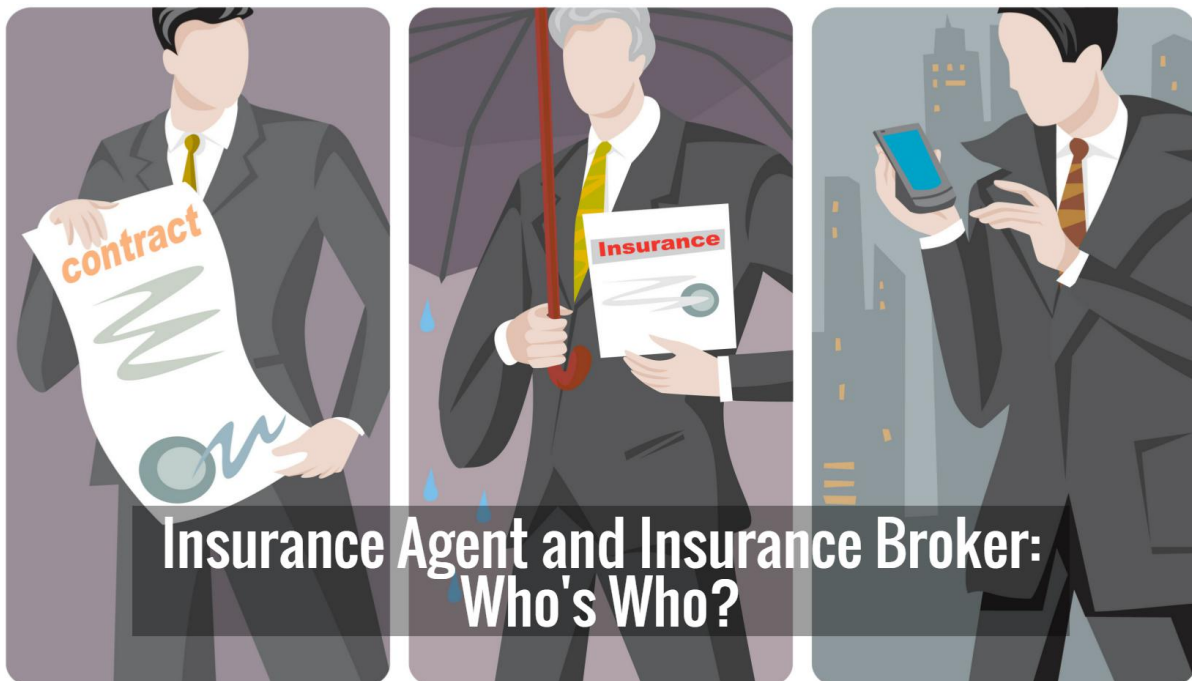
Difference between insurance agent and insurance broker

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17 February 2016

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Insurance Agent and Insurance Broker: Who's Who?

Understanding the difference between an insurance agent and an insurance broker can help you make the right choice when

taking a financial decision. Let's take a look at what it is that they do and how you can effectively use their services to get an insurance policy that suits your needs.

Knowing the difference between an insurance agent and an insurance broker is the key to understanding how you can use an insurance policy to make the best use of their services for your insurance and financial requirements. We help you understand what exactly they do so that you can make an informed choice

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An independent insurance agent or insurance sales agent typically sells you a variety of financial products, like property insurance, casualty insurance, life insurance, health insurance, etc. The agent can be a person who acts as an intermediary between the insurance company and the person availing insurance.

Who is an insurance broker?

An insurance broker sells, solicits or negotiates insurance for compensation. A broker works independently, meaning they can offer you a host of insurance products and services to consider. Insurance brokers have a higher responsibility for helping you choose the best financial product that fits your needs.

| Parameters | Insurance Agent | Insurance Broker |
|-------------------------|---|---|
| Whom do they represent? | An Insurance Company. You are their customer. | You, meaning you are their client |
| What do they do? | Offer you products available with the insurance company with whom they are associated. Responsible for accurate processing of forms, paperwork and premiums | Help you choose the most suitable insurance policy amongst different insurance companies and products |
| How do they work? | They can represent a maximum of 1 life insurance, 1 general insurance and 1 health insurance company and can give you detailed insights about | They can give you information about several insurance companies and help you compare their products |

How can they assist you?

Let's start from the basics. **If you are looking to get a new insurance policy** or wish to ensure that the policy you currently have best suits your interests, your go-to person is an insurance broker. Brokers are issued a broker's license by IRDA (Insurance Regulatory and Development Authority of India) which gives them additional expertise and technical knowledge.

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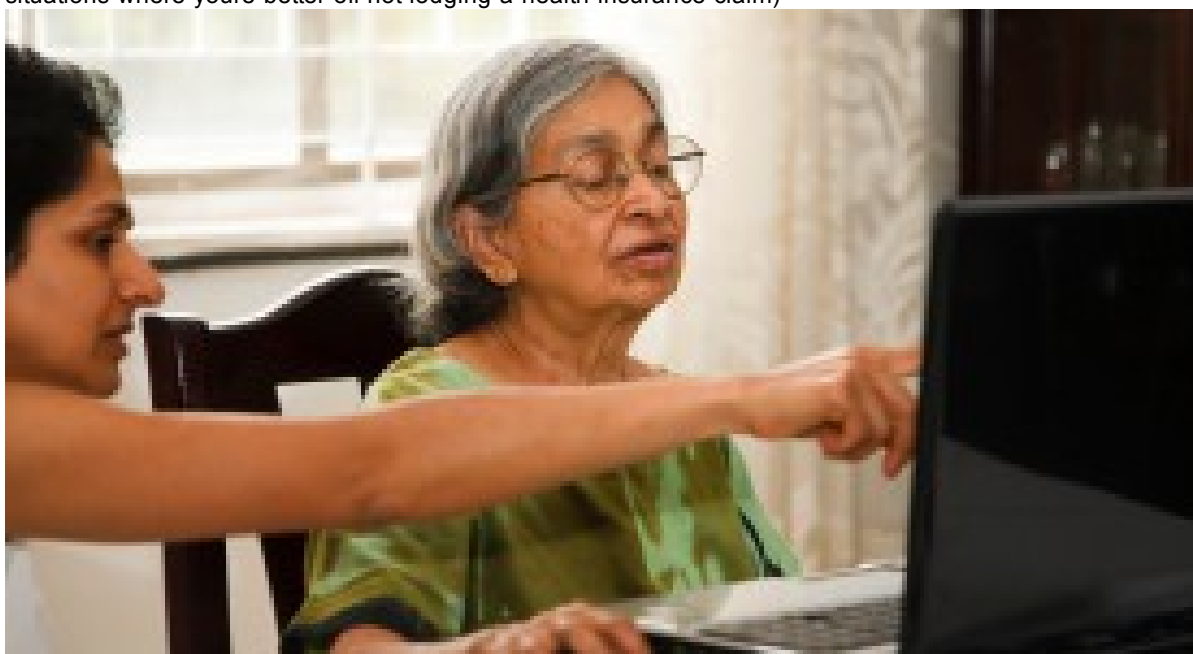
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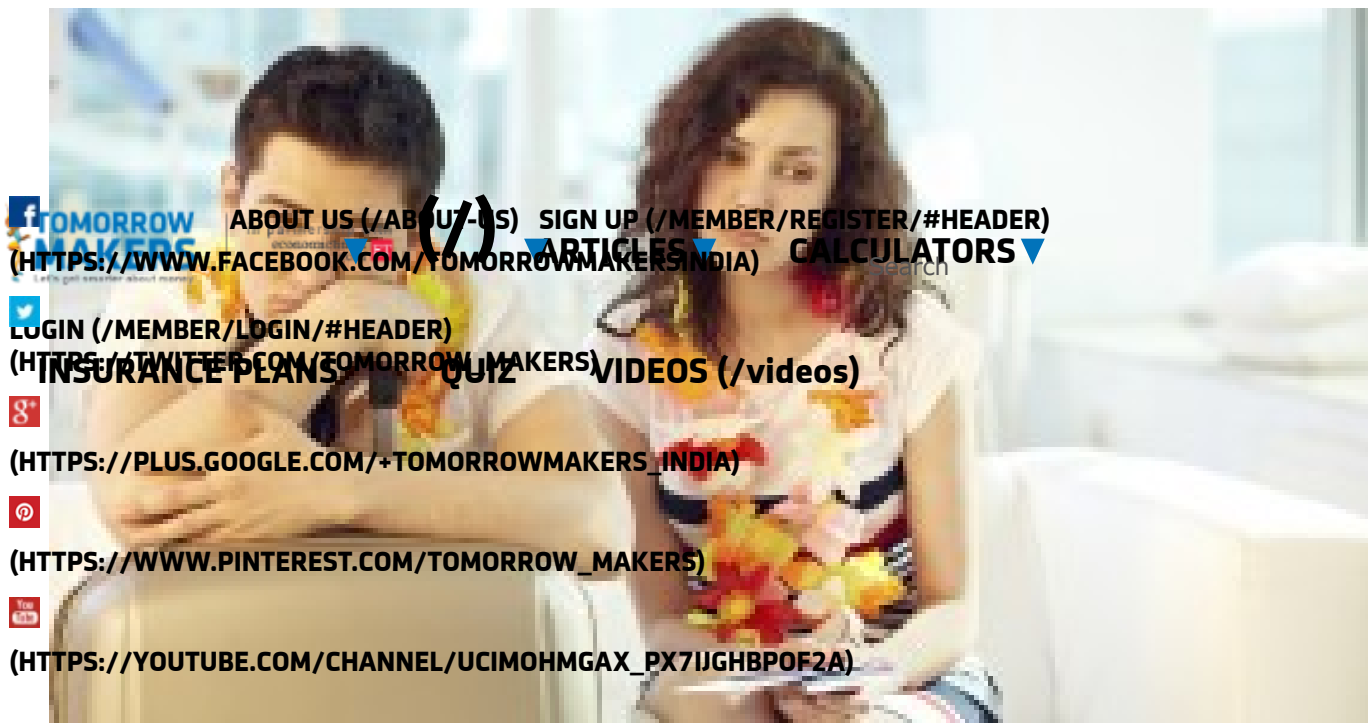
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Introduction to pet insurance in India [infographic] (/articles/insurance-basics/introduction-to-pet-insurance-in-india-

Animals are very important for us, be it as a source of income or for companionship. Here's a close look at how you can insure your pets and cattle.

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4 things to know about senior citizen travel insurance plans (/articles/insurance-basics/4-things-to-know-about-senior-citizen-

This article tells you everything you need to know about insuring your parents or relatives when they come visit you abroad.

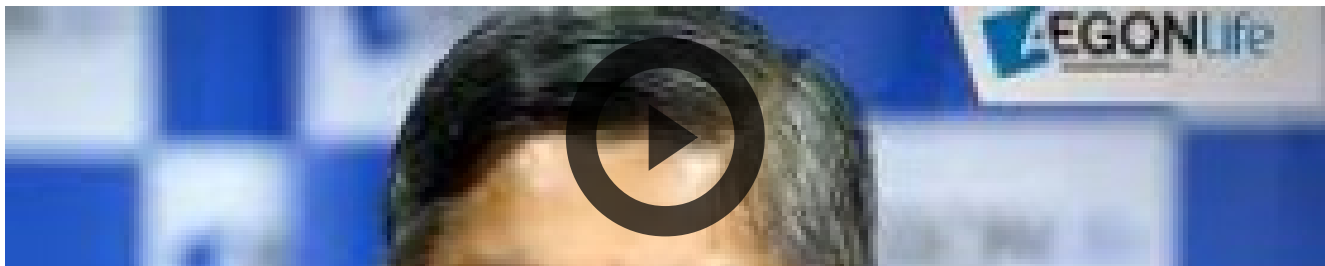


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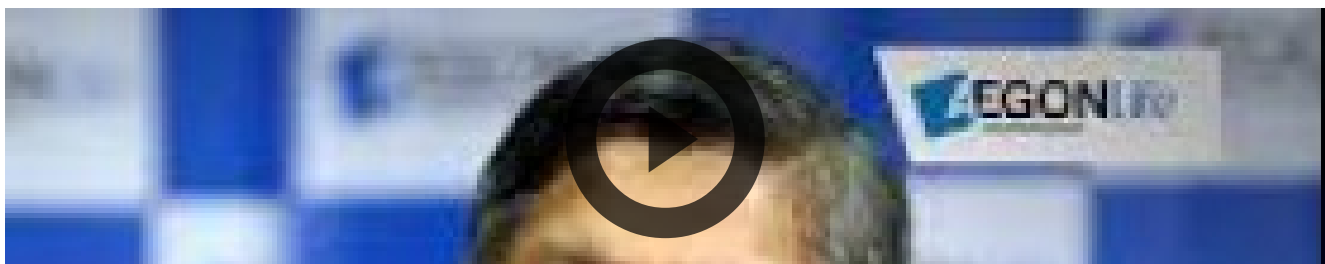
From fracturing your foot playing football to undergoing a harrowing amputation, accident-caused disability isn't a one-in-a-million occurrence. With daily newspapers teeming with accident news, it's better to be financially prepared for an unforeseen mishap than face financial impotency.



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