


# What Are the Duties of Insurance Agents?

by Neil Kokemuller, studioD 



*Advising customers on proper coverage levels is an agent duty.*

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Insurance agents work for insurance providers and try to sell new policies or renewals to customers. You can often get jobs in insurance with just a high school diploma, though the Bureau of Labor Statistics indicated that one-third of agents held a bachelor's degree in 2010. Median pay in 2010 was \$46,770, according to the bureau.

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## **Lead Generation**

As a salesperson, normally paid on commission, the insurance agent has the duty of generating leads for insurance. This may include placing ads in a local newspaper or website, going to community events, making cold calls and buying contact lists. Once he gets names and numbers of prospects, he makes an initial call to talk about policy needs or to set up a face-to-face meeting with the prospect.

## **Interview**

During an initial phone conversation or meeting with a prospect, an insurance agent asks questions and listens to information on the prospect's needs. He tries to assess the buyer's situation to figure out which types of insurances and policy terms make the most sense. Coverage needs, amounts, payment preferences and budget are among the basic items discussed during this initial meeting.

## **Sales**

Like other sales professionals, insurance agents must be skilled in the art of persuasion. Once he understands the needs of a prospect, he can look over product options to see what is the best match. He then makes a

recommendation to the prospect. While trying to influence the prospect, it is important to take a long-term orientation. Many insurance agents sell a lot of policies and hope to get continued business from new customers, including annual policy renewals. This requires honesty and a customer-centered approach.

## **Service**

Larger insurance providers often have call centers or support teams that deal with basic customer service questions and claims. However, independent agents and even those in offices with larger providers typically function as the first point of service contact. If a customer has a question about coverage or a claim, he often calls his agent to discuss options or to get information. He may also call to cancel policies or to make additions or revisions to coverage.

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Neil Kokemuller has been an active business, finance and education writer and content media website developer since 2007. He has been a college marketing professor since 2004. Kokemuller has additional professional experience in marketing, retail and small business. He holds a Master of Business Administration from Iowa State University.

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