

FOR IMMEDIATE RELEASE

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HOW TO FIND AN INSURANCE AGENT

JACKSON, *Miss.* – The Mississippi Insurance Department often gets calls regarding insurance rate increases and how to reduce the cost of insurance premiums. One thing you should do is shop around for the best coverage and that means interviewing agents to find the right one for you.

Looking for an agent in your area? Here are a few ways to find one.

- Identify companies you are interested in and give the company a call. You can find the phone number at the beginning of their company profile.
- Visit the company's website for an interactive agent locator tool, which usually provides the address and phone number of your local agent.
- [Reach out to an agent association.](#) They can help you find a local agent.
- [Once you find an individual in your area, it is important to check their license status.](#)
- You should also consider the company's financial stability and customer service.
- Remember not to cancel your old policy until the new one is effective. A policy is only considered effective when the insurer or its local agent has bound the coverage.
- It's crucial to provide truthful answers to all questions on the application. Incorrect information could lead to an inaccurate price quote or the denial or cancellation of coverage.

Once you've selected an agent, ask the following questions.

- Am I in your lowest-priced company or tier? If not, why?
- How can I get a better rate?
- What perils or coverage is excluded or limited in the policy?
- May I add the peril or coverage back into the policy?

Find more information to understand your insurance premium and rate here,

<https://www.mid.ms.gov/mississippi-insurance-department/consumers/understanding-premiums-and-rates-in-mississippi/>

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