





# INSURANCE AGENT

- An **agent** is a person who represents a **principal**, who can be another person or a company, and act in the principal's behalf.
- An **insurance agent** represents the [insurance company](#) and the insurance applicant
- An Insurance Agent must be certified via proper training by the Insurance Company before he/she can initiate sales of Insurance products on behalf of the Insurance Company.
- Insurance Agents can be salaried or can work only on commission on behalf of multiple Insurance Companies.
- The main duty of agents is to sell [insurance](#). They also explain the benefits of insurance, and give their insured information as to what is covered and what isn't. They may also provide service after a loss, informing the insured what steps need to be taken to have the claim paid.
- The insurance company is responsible for the acts of its agents, and it can be assumed by the insurance applicant that any information or payment of money to the agent will be received by the insurance company.