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## **McKee Agency FAQ**

- 1. Who owns McKee Agency? How long have they worked in the insurance industry?**  
Jacob McKee and his wife Courtney own McKee Agency. Jacob has been in the insurance business for over 15 years, he has worked for several nationwide insurance carriers exclusively around Central Louisiana before becoming an independent insurance broker. He returned here to serve the people of Vernon Parish.
- 2. When was McKee Agency established?**  
McKee Agency was officially established in 2019 when Jacob bought out Fertitta Insurance, where he had successfully grown their company over the previous four years.
- 3. How many independent insurance brokers work at McKee Agency?**  
McKee Agency has an office staff of six. Three are licensed insurance brokers, an office manager/HR director and two administrative assistants.
- 4. What licenses do McKee Agency's independent insurance brokers have?**  
McKee Agency independent insurance brokers hold the same state licenses as any nationwide insurance carrier; however, their licenses are only valid in Louisiana and Texas.
- 5. Do customers buy insurance from McKee Agency, and you turn around and buy the policy from a carrier marking up the rate?**  
No. McKee Agency works on behalf of their customers to negotiate the best possible rates for them at over 30 insurance carriers.
- 6. Why don't you have a website?**  
Funny story, we used to, but it said, "We Insurance Everything" and our lawyers said we couldn't say that, so we took the website down to update it in 2019 and it never affected our business, so we let it be.
- 7. Why don't you allow customers to do their own quote online, like the big insurance carriers?**  
Insurance company underwriters always want more information or additional documents to provide an accurate quote. McKee Agency wants to ensure their

customers are receiving the most accurate insurance quote, we don't want a customer to get a new higher rate several months after starting a policy.

**8. How can a customer change their policy after purchasing from McKee Agency?**

That depends on the type of policy and the insurance company. As a customer, you're provided the contact and account information for your provider, many offer apps or websites which you can make changes through. If you need any assistance though, McKee Agency, is here to help, simply call the office at (337)238-2832, we're here for you.

**9. If McKee Agency is just a middleman, why shouldn't a customer just buy through the carrier themselves?**

It's not that simple, you must use a licensed agent. Even with a nationwide company you're assigned a local agent, but unlike the nationwide companies who just want numbers, McKee Agency is all about their customers. We work to negotiate you the best possible rates. We have a personal relationship with our carriers and can call and speak to them about certain areas we see that can be negotiated lower.

**10. Are the insurance carriers reputable?**

Yes. McKee Agency works with over 30 insurance carriers. All these carriers are reputable, backed by industry certifications and McKee Agency will not sell policies with a company, they themselves wouldn't trust their own families with.

**11. Why aren't there more independent insurance brokers?**

Being an independent insurance broker is a lot of work. We believe in finding the best solutions for each of our customers, every policy we write is customized specifically to the customer. These aren't cookie cutter policies you find with the large nationwide carrier agents. We know each of our carriers and work to match each customer with the best solution for their needs, not just the cheapest solution.

**12. Insurance rates, like everything else, are at an all-time high, what makes McKee Insurance policies cheaper?**

By letting McKee Agency work your insurance needs, you're getting a truly customized experience. We work with the insurance company to negotiate the best possible rates and coverage for just what you need. There won't be excess, unneeded coverages you're being charged for, and you will know everything you're being covered under.

**13. This is a military community, how come McKee Agency doesn't have a broker who sells to just the soldiers?**

McKee Agency is 100% a military supporter! McKee Agency will gladly review and write policies for any military member, but we are limited to just Louisiana and Texas policies. We cannot offer policies to other states since we're not licensed in these other states.

**14. Why doesn't McKee Agency offer a military discount?**

In a way we do, we don't exclusively offer an additional discount to our military customers because we offer the absolutely lowest insurance rates to any customers who buy insurance with us.

**15. As an independent broker, does McKee Agency charge additional fees?**

No. There are no additional or hidden fees when choosing McKee Agency for your insurance needs. Customers only pay for the insurance policy they're purchasing.

**16. Will customers have a dedicated account manager?**

Yes. All customers have their own dedicated account manager, but in an effort to best serve any of our customers our other agents can assist customers with their needs. If you only want to deal with your agent, you can call and speak to them or send them an email directly.

**17. Are there any insurance policies McKee Agency does not offer?**

McKee Agency has a solution for almost every situation that needs insurance. Bring us your needs and let one of our staff find a solution to fit your needs, at a rate you can afford.

**18. How do you help customers with claims?**

Service after the sale is a key tenant of McKee Agency's operating policy. We don't just hand you a card with a 1-800 number to call if you need to make or access a claim. While the insurance companies allow you to operate this way, you can reach out to your independent broker to assist all the way through your claims process.

**19. Do you assist business customers with risk assessment?**

Yes. We customize every policy to meet the needs of each customer. If you need assistance ensuring that your business and personal liabilities are protected. We can help identify those potential pitfalls in the event of a claim.

**20. How does McKee Agency create long-term plans with customers?**

Being a successful independent insurance broker means not just creating a cheap policy to get your insurance business. We want to offer a full suite of benefits that strategically meet your long-term goals to ensure you, your family and business are protected.