

Authorized vs. Unauthorized Actions

Authorized Actions:

- Answering phones
- Scheduling appointments (provided there is no discussion about insurance coverage, cost or related issues)
- Maintaining files and records
- Referring prospect or customer to agent or a licensed sales producer, where appropriate
- Word processing and data entry
- Assisting with advertising and mailing campaigns
- Accept payments on existing policies that are made in the office in situation in which there are no coverage discussions
- Secure expiration on dates from prospects limited to the date the policy expires and the current carrier, and whether they would be interested in speaking to the agent or a licensed sales producer
- Take loss information on from customers and report this information on to claims department
- Handle changes to existing policies that do not involve any discussion of coverages or require the binding of additional coverages, increasing or decreasing coverages, removal of coverages, or the addition of vehicles
- Inform insureds as to coverages indicated in the policy record
- Receive requests for coverage for transmittal to the agent or a licensed sales producer

Unauthorized Actions:

- Prospect or solicit for insurance
- Quote premiums
- Discuss or provide advice concerning coverages, limits or deductibles
- Interview customers for the purpose of developing information as part of the completion of an application
- Bind new policies or make changes to existing policies that require the binding of additional coverages, increasing or decreasing coverages, removal of coverages, or the addition of vehicles
- Accept payments on new policies
- Accept payments on existing policies outside the office
- Receive compensation based on sales
- Be involved in any activity or transaction that is not in compliance with company policies and procedures or that is in violation of state licensing or other laws