

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