

We KNOW

for Insurance Agents



What Activities Can an Unlicensed CSR Perform?

Unlicensed Customer Service Representatives (CSRs) are generally not able to solicit or sell insurance and should not discuss coverages with clients. They *can* act as a go-between for the licensed producer and the client – however, matters such as coverage changes should always be reviewed by the producer.

Examples of acceptable unlicensed CSR activities include:

- **Providing general information about the agency or producer**, such as contact information.
- **Providing clients with needed forms such as applications, declination forms, etc.** The CSR can receive these forms, but must provide them to the producer for review and further action. The CSR can also provide materials such as brochures, buyers guides, and other marketing materials, if requested.

- **Requesting information from clients at the instruction of the producer.**
- **Accepting notices of claims and forwarding them to the carrier.**
- **Providing details to clients regarding their active policies.** For example, supplying a policy number or confirming a limit.
- **Scheduling appointments for clients to meet with the producer.**
- **Filing documents that the producer has already reviewed** and other general file maintenance.
- **Receiving requests for changes to coverage** – however, the CSR should make it clear to clients that requests must be reviewed by a producer before any changes are made.

Please note that permissible activities can vary by state, and it is best to ask a local attorney for guidance.

QUESTIONS? Please contact E&O Risk Management Specialist/Executive Commercial Lines Underwriter Tabitha DeGirolano, RPLU+, CPLP at tabitha.degirolano@uticanational.com or 315-734-2439 – she’s ready to help.

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