

Part III - Section I – Appendix Z

Licensable / Non-Licensable: Implementation Guidelines

Adopted by the Producer Licensing (EX) Working Group and Producer Licensing (EX) Task Force 8.16.10

ACTIVITIES	LICENSABLE “AGENT” ACTS	NON- LICENSABLE “CLERICAL” ACTS
<i>Solicit</i>		
Dispense brochures, and other general information (so long as no conversation relating to the terms of a contract)		X
Disseminating buyer’s guides, applications for coverage, coverage selection forms or other similar forms in response to a request from prospective or current policyholders		X
Receiving and recording information from a policyholder to give to an insurance producer for his or her response		X
Scheduling appointments with insurance producers to discuss insurance		X
Offering general information, which may include a description of the coverage, and the price, as well as processing the application, collecting premiums, and other activities permissible under the Guidelines, on behalf of a licensed business entity that is clearly identified as such on the marketing materials and fulfillment packages for limited lines of insurance offered, solicited, or sold to the consumer under an individual, group or group enrolment under a maker policy in with an incidental to non insurance goods or services, including coverage for (i) travel, (ii) car rental, (iii) [state may list other lines it fits into this category including self-storage, pet, portable electronics]; or [(iv)] another similar coverages as designated by the insurance commissioner.		X
Disseminating information as to rates secured by reference to a published or printed list or computer data base of standard rates	X	
<i>Negotiate</i>		
Communicating with the policyholder or prospective policyholder in order to obtain factual information necessary for an insurance producer to complete a review		X
Explain, discuss or interpret coverage, analyze exposures or policies, or give opinions or recommendations as to coverage	X	
Discuss the effect of age, health or other risk-related conditions of the prospective policyholder	X	
Counsel, urge or advise any prospective purchaser to buy a particular policy or to insure with a particular company	X	
<i>Sell</i>		
Receiving requests for coverage for transmittal to a licensed insurance producer or for processing through an automated system developed and maintained under the supervision of an insurer or licensed insurance		X

producer		
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ACTIVITIES	LICENSABLE “AGENT” ACTS	NON- LICENSABLE “CLERICAL” ACTS
<i>Sell (continued)</i>		
Receiving and recording information from an applicant or policyholder and preparing an application for insurance pursuant to instructions from and for the review of an insurance producer		x
Obtain underwriting information from credit agencies, DMV, and other insurance agencies and companies		x
As an underwriter employed by an insurer or by a licensed insurance producer, upon receipt of an application submitted by a licensed producer, requesting and reviewing information relating to the audit of records or loss control on underwriting verifications and inspections, requesting and reviewing the results of a physical examination of a prospective insured named in a submitted application, requesting and reviewing information from persons other than the applicant, making a determination that the applicant meets the insurer’s underwriting criteria, and mailing the policy to the policyholder or the producer		x
Indicate that requested coverage is or will be bound or issued	x	
Bind coverage	x	
Receiving and recording information from an applicant or policyholder and preparing for an insurance producer’s review and signature all binders, certificates, endorsements, identification cards or policies pursuant to instructions from the insurance producer		x
Receiving premiums at the recorded place of business where the payment is being made on a binder, endorsement or existing policy		x
Issue certificates of insurance, endorsements, binders, commitments, insurance policies or insurance identification cards	Dependent upon whether issuance is physical delivery only or the effectuation of the insurance policy	
<i>Servicing of Existing Policyholders</i>		
Receiving and recording an insured’s request concerning any additions or deletions to an existing policy and preparing the appropriate endorsements or processing the appropriate changes.		x Person could give rate quote on the requested change only.
Informing the insured as to his or her coverage as Indicated in policy records		x
Receive telephone calls reporting additional or replacement items (vehicles, property, drivers) for policies currently in force		x
Opening mail, office filing and mailing billings		x

Part III - Section II – General Reference Materials

- A. Sample Continuing Education Program Instructions to Course Providers
- B. Sample Frequently Asked Questions by Producers Regarding Continuing Education Requirements
- C. Sample State Licensing Department Internal Training Manual