

Licensed vs. Unlicensed Insurance Activities

As an unlicensed Customer Service Representative (CSR) in Property & Casualty insurance, your role is clearly defined by state regulations and company policy. Understanding the boundaries of your scope protects you, the customer, and the company. Use this guide as your daily reference.

✓ You ARE Allowed To...

→ Basic Account Information

Confirm customer identity — name, address, policy number, and contact details.

→ General Policy Information

Share generic details about coverage types, policy features, and standard procedures.

→ Billing & Payment Assistance

Help with billing questions, payment options, and updating payment information per company policy.

→ Guidance on Next Steps

Explain how to file a claim, renew a policy, or reach a licensed agent or adjuster.

→ Customer Service Requests

Update contact details, send document copies, or schedule callbacks.

⊘ You Are NOT Allowed To...

→ Interpret Policy or Legal Language

Do not explain specific coverage details, exclusions, or legal interpretations of any policy.

→ Advise on Claims

Never guide customers on claim outcomes, denial reasons, or settlement amounts.

→ Make Underwriting Decisions

Avoid any discussion of premium calculations, risk assessment, or coverage eligibility.

→ Offer Coverage Recommendations

Do not suggest specific coverage options or risk management strategies to customers.

→ Modify Policies Without Authorization

Never make endorsements or policy changes without explicit licensing and authorization.

→ Provide Legal or Regulatory Advice

Never interpret insurance laws or provide any guidance of a legal nature.

- 📌 **⚠️ Golden Rule:** When in doubt, **escalate**. Always refer complex, sensitive, or ambiguous issues to a licensed agent, broker, or adjuster. Follow your company's compliance training and your state's insurance department rules at all times. Your primary role is **administrative, informational, and customer service** — not advisory.