

Activities & Statements Permitted & Not Permitted for Issuers

DOs	DON'Ts <i>(To be executed by licensed agents only)</i>
"These are the coverages and limitations of the plate..."	Quoting premiums
"There are gaps or shortfalls in plate coverage"	Recommending specific coverage or limits
"These are some examples of those shortfalls..."	Explaining policy wording, terms, conditions, or rating
"There are options available to solve those shortfalls"	Completing policy applications
"Some coverages available are: lower deductible, increased liability, windshield glass, replacement cost, etc."	Comparing coverage, pricing, or options between insurers
Can hand out plate/policy coverage comparisons produced by the brokerage or insurer	Advising what a policy will or will not cover, or that "you would have coverage for..."
Can point out posters or published information on auto risks and claims	"The broker can give you exact costs, but I understand policies range between \$X and \$X, depending on..."
"If you would like to know more, I can have one of our brokers talk to you about an auto policy"	Answering question: "Do I really need this?" <i>(Except whereby permitted in the 'Dos' column)</i>
If the client doesn't have time, asking if a broker can call them or e-mail later (and getting contact information accordingly)	"I recommend... (any specific action or coverage)" <i>(Except whereby permitted in the 'Dos' column)</i>
Answering question: "How much liability/deductible do I carry?"	
Handing out written recommendations from the brokerage about minimum recommended coverage	
"I recommend/It is a good idea that you talk to one of our brokers"	
"Our brokerage recommends that all our clients have a policy/extra liability/at least \$2,000,000 liability, etc." *	
"We think auto policies/extra liability/replacement cost, etc. are important/essential" *	

* Acceptable only as part of reviewing the written brokerage policy/position with the consumer