



AGENCY VA

# MA COMPLIANCE TRAINING

MODULE 3:

# QUOTING SUPPORT (DATA INTAKE & PRE-FILL ONLY)

“ASSIST WITHOUT ADVISING:  
HOW TO LEGALLY SUPPORT  
THE QUOTING PROCESS IN MA”

## MODULE 3: QUOTING SUPPORT (DATA INTAKE & PRE-FILL ONLY)

*“Assist Without Advising: How to Legally Support the Quoting Process in MA”*



### PURPOSE OF THIS MODULE

This module trains you to support the insurance quoting process without crossing the line into “selling,” “soliciting,” or “negotiating” – all of which require a license under Massachusetts law.

Your role is to gather, verify, and enter data accurately – making the licensed producer’s job faster and easier.



### WHAT IS QUOTING SUPPORT?

Quoting support means:

- Preparing information for licensed agents to generate quotes
- Inputting customer data into rater software or carrier portals
- Pulling documentation needed by underwriters
- Organizing quote outputs for licensed review

You are not allowed to select coverages, compare quotes for the client, or suggest which policy they should buy.



### WHAT YOU CAN DO (UNLICENSED QUOTE SUPPORT TASKS)



#### 1. Gather Required Quote Info

- Personal lines:
  - Full names, dates of birth, driver’s license numbers
  - Vehicle information (VINs, year/make/model, usage)
  - Property address, square footage, year built, number of bathrooms
  - Prior insurance history (company, lapse, reason for switch)
- Commercial lines:
  - Business name, EIN, years in operation
  - Number of employees and payroll (no classifications or WC guidance)
  - Business description (verbatim from owner – do not reword)
  - Current carrier and expiration date
  - Number/type of vehicles or locations

*Tip: When asking questions, never paraphrase into a coverage category. For example, ask “What do you do?” not “Are you a general contractor?”*

## 2. Pre-Fill Raters and Quoting Platforms

- You may enter gathered data into:
  - EZLynx
  - PL Rating
  - Tarmika
  - Canopy Connect (for document pull-ins)
  - Carrier-specific portals (view-only or quote-draft access only)
- You may also:
  - Upload driver lists, property inspection reports, or declarations
  - Export quote comparison spreadsheets (no explanation or commentary)
  - Label quote files by carrier, premium, and type of coverage selected by the licensed agent

You are building a data-ready quoting folder, not building the recommendation.

## 3. Documentation Support

- You can:
  - Request prior dec pages or competitor quotes from clients
  - Pull MVRs (if system-permitted and no explanation is needed)
  - Download loss runs or inspection reports
  - Help licensed staff organize quote packets for presentation

Do not explain what a loss run means. Simply retrieve and forward.



## WHAT YOU CANNOT DO

Even if you understand insurance well, you cannot perform any of the following tasks without a license:

### Forbidden Actions:

- Selecting limits, deductibles, or optional coverages
- Recommending any quote or coverage to a client
- Describing the “best value” or saying “this one saves more”
- Running multi-carrier comparisons and interpreting the results
- Adjusting classes, credits, or discounts
- Telling a client which quote they should accept

TOOL	UNLICENSED USE CASE
EZLynx / PL Rating	Inputting verified data only – no selecting coverages
Tarmika	Commercial quoting intake, not coverage suggestions
Canopy Connect	Assist client in connecting account – no interpretation of data
Google Sheets	Organize quotes from multiple carriers (prepared by licensed agent only)
Carrier Portals	Upload docs, pull VINs, but do not bind, adjust coverage, or submit quotes

## QUICK SCENARIO BREAKDOWN

SCENARIO	ALLOWED?	WHY
You collect property square footage and upload it to the rater	Yes	Gathering data, not interpreting or advising
You choose \$500,000 in liability coverage because the client “seems high risk”	No	Selecting limits = negotiating insurance
You export three quote results into a spreadsheet for licensed agent review	Yes	Data organizing only, no recommendation
You say, “This quote looks cheaper – want me to send this one to you?”	No	That’s a recommendation
You help a client upload their declarations from their previous insurer	Yes	Purely administrative
You explain why one quote includes water backup and another doesn’t	No	That is interpreting coverage – requires a license



## WORKFLOW: STEP-BY-STEP QUOTING SUPPORT

- **Collect Required Info**

Use the agency intake form, CRM, or checklist

- **Verify Details**

Make sure data is complete and matches documents

- **Input into Rater or Platform**

Stop if you're asked to choose a coverage or make a decision

- **Organize Quote Output**

Export or format results without interpretation

- **Send to Licensed Agent**

Include all attachments, files, and documentation

- **Escalate Any Client Questions**

Never answer anything involving price, coverage, or comparison

## LEGAL LANGUAGE TO USE WITH CLIENTS

- “I’m gathering information for our licensed team so they can prepare your quote.”
- “I’ll make sure a licensed producer gets this and follows up with the best options for you.”
- “I’m not licensed to make any recommendations, but I’ll get this over to our team right away.”



## KEY TAKEAWAYS

- You are a quoting assistant, not a quoting advisor.
- Do not suggest, adjust, or recommend anything regarding coverage.
- Always gather and input data exactly as given — no assumptions, no paraphrasing.
- Be accurate, fast, and compliant — you’re laying the foundation for the sale.



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