



AGENCY VA

MA COMPLIANCE TRAINING

MODULE 4:
**POLICY SERVICING
SUPPORT
(UNLICENSED)**
“SUPPORT WITH PRECISION:
SERVICING POLICIES THE LEGAL
WAY IN MASSACHUSETTS”

MODULE 4: POLICY SERVICING SUPPORT (UNLICENSED)

“Support with Precision: Servicing Policies the Legal Way in Massachusetts”



PURPOSE OF THIS MODULE

This module trains you to provide day-to-day client service and support for in-force policies – all within the legal boundaries for unlicensed personnel in Massachusetts.

You are often the first point of contact when a client needs help. Your goal is to assist promptly, professionally, and compliantly – while always deferring coverage decisions to a licensed agent.



WHAT IS POLICY SERVICING?

Policy servicing includes the administrative and customer service tasks involved in:

- Maintaining existing policies
- Communicating with clients about documents or deadlines
- Supporting billing, ID cards, endorsements, and cancellations

It does not include:

- Explaining coverage
- Making changes that impact protection
- Advising on claims or renewals



WHAT YOU CAN DO (UNLICENSED SERVICING TASKS)

1. Document Delivery & Requests

- Send ID cards, declarations, binders, and evidence of insurance
- Request updated documents from clients (e.g., license copies, proof of repairs)
- Confirm receipt of policy documents, COIs, or invoices

Example: “Your policy was issued – attached is your ID card and declarations.”

2. Certificate of Insurance (COI) Support

- Generate standard COIs using pre-approved templates
- Send COIs via email, upload to certificate holder portals
- Escalate any special wording, endorsements, or additional insured requests to licensed staff



Okay: Sending a COI that names a landlord using a template



Not okay: Adding “Primary & Noncontributory Wording” or “Waiver of Subrogation” unless approved

3. Billing & Payment Reminders

- Send scripted payment reminders
- Help clients access billing portals
- Set up payment plans (if instructed by the carrier or licensed agent)
- Provide due dates, balances, and installment info as seen in system

Never advise why a premium changed or how to reduce it – that is a licensed conversation.

4. Endorsement Support (With Oversight)

You may:


- Submit carrier forms after a licensed agent approves the change
- Collect and upload documents (e.g., new lease agreement)
- Confirm receipt of endorsements
- Notify clients that the endorsement has been processed

 *You cannot initiate an endorsement or decide what needs to be changed.*

5. Cancellation & Reinstatement Support

Notify clients of non-pay cancellations (via template or automation)

- Assist with reinstatement requests (form submission, payment portal link)
- Send cancellation confirmations (only after completed by licensed or carrier-side team)
- Log reasons for cancellation when given (e.g., sold vehicle, switched carriers)

 *You may not persuade someone to stay with the agency or discuss alternate options unless licensed.*

Tech & Account Help

- Troubleshoot login issues with carrier or billing portals
- Re-send DocuSign or eSignature links
- Walk clients through upload instructions or provide secure links



WHAT YOU CANNOT DO

Even if you're trying to be helpful, you must avoid:

ACTION	NOT ALLOWED?	WHY
Explaining why a policy was rated a certain way	Yes	That is coverage interpretation
Advising which deductible to pick on a home insurance renewal	Yes	Requires license – it's a recommendation
Adding endorsements without a licensed agent's review	Yes	You cannot initiate coverage changes
Interpreting policy language (e.g., exclusions, limits)	Yes	Only licensed agents may explain policies
Telling a client "You're covered for that, don't worry"	Yes	That's a legal coverage guarantee
Answering "Why did my rate go up?"	Yes	Escalate to licensed team – this is tied to underwriting decisions

COMMON PHRASES YOU CAN USE

- "I'll get this over to one of our licensed team members right away to help with that."
- "I can send you the latest version of your policy and ID card, no problem."
- "I'm not licensed to explain coverages, but I'll make sure a producer contacts you shortly."
- "Here's your COI with the standard wording – if they're asking for anything extra, we'll have a licensed agent review it."
- "I see that the policy is currently cancelled for non-payment, but you may still be eligible to reinstate – I'll send over the payment link and escalate for review."

SERVICING WORKFLOW: UNLICENSED FLOW EXAMPLE

Receive Request

- Client emails about needing a new COI

Identify Type

- Standard landlord template vs. special wording

Act or Escalate

- If standard: generate and send
- If special: tag licensed agent

Confirm Delivery

- Send confirmation email

Document in CRM

- Note all actions, times, and communications

BEST PRACTICES FOR UNLICENSED SERVICING

DO	DON'T
Always tag a licensed producer if unsure	Never try to “guess” or give unofficial advice
Use agency-approved templates	Don't rewrite templates in your own words
Keep detailed notes in CRM	Don't work outside of official systems (texts, WhatsApp)
Be timely and courteous	Don't let escalation sit – flag ASAP
Ask for clarification if any task feels “gray area”	Don't take a chance – protect your license-holding team



• KEY TAKEAWAYS

- You are the glue that holds servicing together – your work saves time and keeps clients happy.
- You must not offer any coverage guidance, interpretation, or opinion.
- Use templates, document your actions, and escalate anything questionable.
- When in doubt – route it out.

Would you like:

- A COI handling flowchart or checklist?
- Pre-written email templates for each servicing task (billing, ID cards, COIs)?
- A “Gray Area Escalation Matrix” that outlines when to escalate?



AGENCYVA