



"What You Don't Know Can't Help You!" ... Eddie K. Emmett, Editor / Publisher

Do CSRs have to be licensed?

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The answer is "Yes" if:

The CSR is a person who sells, solicits, or negotiates insurance.

The CSR receives commission on insurance sales.

The CSR handles endorsements and reinstatements.

The CSR gives quotes for insurance.

The CSR completes insurance applications.

The CSR handles renewals.

The CSR answers coverage questions.

So just what can an unlicensed CSR do?

Mostly managerial and clerical tasks only indirectly related to the above tasks. I'm not so sure they can even take payments since that is a vital part of insurance sales.

Check out O.C.G.A. § 33-23-4 in the "Laws & Regs" link at the bottom right corner of www.GAInsurance.org for a more murky explanation.

So what should an unlicensed CSR do?

If they are handling only Personal Lines P&C, a Limited Subagent license should do the trick.



The sponsor is responsible for their actions, a state exam is not required and they can take the required 20 hour pre-licensing course from the comfort of their desks for only \$79.00 at www.Georgia-Agents.com.

It gets even better than that!

CSRs may study the 20 hour Limited Subagent course, take an exam and download a Certificate of Achievement for free. It serves as great refresher training on Personal Lines such as auto, home and renter's insurance.

But if the CSR handles lines other than Personal Lines, a full blown agent's license is required.

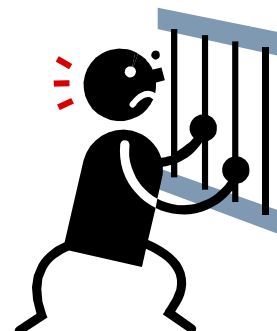
The Georgia Department of Insurance encourages the insuring public to report any complaints about insurers, agencies and agents.

The first thing checked is whether or not the person in the complaint is properly licensed for that transaction.

Here's the scenario if the CSR is found to be in violation of O.C.G.A. § 33-23-4:

Any person who willfully violates this Code section shall be guilty of a misdemeanor and, upon conviction thereof, shall be subject to punishment as provided in Code Section 17-10-3, relating to punishment for misdemeanors.

Code Section 17-10-3: By a fine not to exceed \$1,000.00 or by confinement in the county or other jail, county correctional institution, or such other places as counties may provide for maintenance of county inmates, for a total term not to exceed 12 months, or both.



That applies to the CSR, the agency owner, and the insurance companies who paid commissions to unlicensed entities.

I wonder if they assign adjoining jail cells.

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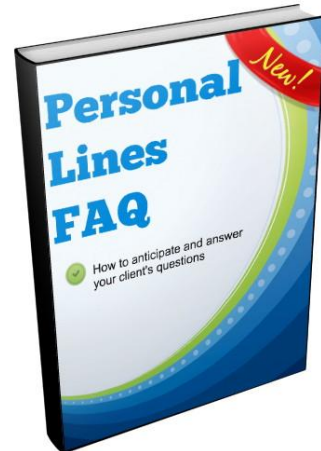
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