

North Carolina Department of Insurance
Activities Requiring a License and Non-licensable Administrative Activities

ACTIVITIES	LICENSABLE "AGENT" ACTS	NON-LICENSABLE "ADMINISTRATIVE" ACTS
<i>Solicit</i>		
Dispense brochures and other general information (so long as no conversation relating to the terms of a contract terms and conditions).		X
Disseminating buyers' guides, applications for coverage, coverage selection forms or other similar forms in response to a request from prospective or current policyholders.	X	
Receiving and recording consumer questions to give to an insurance producer for his or her response.		X
Scheduling appointments for insurance producers to discuss insurance with customer.		X
Disseminating information as to rates and/or coverages secured by reference to a published or printed list or computer data base of standard rates.	X	
<i>Negotiate</i>		
Communicating with the policyholder or prospective policyholder to obtain information necessary for an insurance producer to complete a review.	X	
Explain, discuss, or interpret coverage, rates, analyze exposures or policies, or give opinions or recommendations as to coverage.	X	
Discuss the effect of age, health, or other risk-related conditions of the prospective policyholder.	X	
Counsel, urge or advise any prospective purchaser to buy a particular policy or to insure with a particular company.	X	

ACTIVITIES	LICENSABLE "AGENT" ACTS	NON-LICENSABLE "ADMINISTRATIVE" ACTS
Information Gathering		
Receiving messages for transmittal to a licensed insurance producer. (Examples: Receiving mortgage/lienholder information for a policy; changing contact information).		X
Receiving and recording information from an applicant or policyholder and preparing an application for insurance pursuant to instructions from and for the review by a licensed insurance producer.	X	
Obtain underwriting information from credit agencies, DMV, and other insurance agencies and companies. (Example: Communicating ONLY with third parties to collect underwriting information from these sources to be provided to a licensed insurance producer: example credit companies, DMV, etc.).		X
Sell or Binding Coverage		
Communicating with a consumer about selling or binding coverage or discussing pricing, terms, and conditions of the policy and/or underwriting criteria.	X	
Indicate that requested coverage is or will be bound or issued.	X	
Bind coverage.	X	
Only receiving premiums at the recorded place of business where the payment is being made on a binder, endorsement or existing policy. Note: If the policy is cancelled, refer client to a licensed insurance producer). Reminder: unlicensed insurance producers and employees cannot sell, solicit, or negotiate insurance business.		X
Servicing of Existing Producers		
Print ID cards		X
Print, transmit, or mail unaltered certificates of insurance.		X

ACTIVITIES	LICENSABLE "AGENT" ACTS	NON-LICENSABLE "ADMINISTRATIVE" ACTS
<i>Servicing of Existing Producers (continued)</i>		
Preparation of endorsements, binders, commitments, insurance policies or insurance identification cards to be given to a licensed producer. Note: unlicensed persons may deliver certificates, etc., at the direction of the producer.		X
Preparation or Production of a Certificate of Insurance. Note: unlicensed persons may deliver certificates of insurance, etc., at the direction of a producer.	X	
<i>Servicing of Existing Policyholders</i>		
Receiving and recording an insured's request concerning any additions or deletions to an existing policy.	X	
Informing the insured as to his or her coverage as indicated in policy records.	X	
Opening mail, office filing, and mailing bills.		X

NCDOI Document: 03/05/2021