

**The Georgia P&C Counselor Playbook**

# **New Laws in 2026**

# **THE GEORGIA P&C COUNSELOR PLAYBOOK**

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**FOR INSURANCE  
PROFESSIONALS**

# The Georgia P&C Counselor Playbook

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## Why should you consider becoming a licensed P&C Counselor?

### ◆ Elevate Your Role

Move beyond sales into strategic advisory work. Counselors guide, educate, and protect — not just sell.

### ◆ Dual Compensation Advantage

Georgia now allows both fees and commissions. You can earn for your expertise and your placement work — transparently and legally.

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## ◆ Professional Credibility

Counselors are trusted advisors. You'll be seen as a coverage analyst, not a quote generator.

## ◆ Client Loyalty Builder

Clients stay with professionals who help them understand, not just transact. Counselors build long-term relationships.

## ◆ Regulator-Recognized Expertise

The Counselor license signals mastery of Georgia law, coverage forms, and ethical standards. It's a credential that sets you apart.

## ◆ Strategic Career Expansion

Counselors can consult, teach, write, and advise — opening doors beyond traditional agency roles.

## ★ How to Become a Licensed P&C Insurance Counselor in Georgia (Updated for 2026 Law)

### 1. Complete the New 16-Hour Pre-Licensing Requirement

Georgia reduced pre-licensing for major lines to **16 hours**.

For a P&C Counselor, you must complete:

- **12 hours** of national P&C core
- **4 hours** of Georgia laws & regulations

This is the same structure Georgia now uses for all major-line pre-licensing.

### 2. Pass the Georgia P&C Counselor Licensing Exam

After completing the 16-hour course, you must pass the state exam.

Georgia requires:

- Minimum 50 questions
- 70% passing score
- No true/false
- No "all of the above"
- Electronic score reporting

### 3. Submit Fingerprints (Background Check)

Georgia requires electronic fingerprinting — no paper cards.

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## 4. Complete the Citizenship Affidavit

You must upload:

- The **Citizenship Affidavit**
- A copy of an acceptable ID

This is required for all new Georgia license applicants.

## 5. Apply Through Sircon

You'll submit:

- Application
- Exam results
- Fingerprints
- Citizenship Affidavit
- Fee (typically around **\$120**)

## ★ 6. Understand the **New Counselor Compensation Rule (2026 Update)**

Georgia previously prohibited counselors from receiving **both**:

- A **fee** for advice
- A **commission** for placing coverage

That restriction has been removed.

### ✓ You may now charge a fee AND receive a commission

Georgia now allows dual compensation **as long as**:

- The fee is for **advice or analysis**, and
- The commission is for **placement of coverage**, and
- **Both are disclosed in writing** to the client

This aligns Georgia with most modern states and makes the Counselor license far more commercially viable.

## 7. Maintain the License

Georgia requires:

- **24 hours of CE every 2 years**
- **3 hours of ethics**
- Renewal through Sircon

# The Georgia P&C Counselor Playbook

## ★ Updated Quick Checklist

To become a Georgia P&C Counselor in 2026:

1. Complete the **16-hour** P&C pre-licensing course
2. Pass the state Counselor exam
3. Submit fingerprints
4. Upload the Citizenship Affidavit + ID
5. Apply through Sircon
6. Follow the **new dual-compensation rules**

## Updated Georgia P&C Insurance Counselor Licensing Guide (2026 Law)

Clean, narrative-only, regulator-credible, and aligned with the new 16-hour PE requirement and dual-compensation rule.

### 1. Overview of the Georgia P&C Insurance Counselor License

A Georgia Property & Casualty Insurance Counselor is a licensed professional authorized to provide expert advice, analysis, and recommendations regarding insurance contracts, coverage structures, risk exposures, and policy suitability. Counselors operate as compensated advisors and may now—under the updated Georgia law—receive **both fees and commissions**, provided the compensation is properly disclosed and tied to distinct services.

This license is ideal for professionals who want to elevate beyond transactional sales and operate as strategic advisors, risk consultants, or fee-based insurance planners.

### 2. Updated Eligibility Requirements (Effective 2026)

Georgia has modernized its licensing structure, reducing pre-licensing hours and expanding compensation flexibility. To qualify for a P&C Counselor license, an applicant must:

- Complete the **new 16-hour P&C pre-licensing course**
  - 12 hours: National P&C core
  - 4 hours: Georgia laws & regulations
- Pass the Georgia P&C Counselor licensing exam
- Submit electronic fingerprints for a background check
- Complete and upload the Citizenship Affidavit with acceptable ID
- Apply through Sircon and pay the required fee
- Meet all ethical and regulatory standards for advisory conduct

### 3. Pre-Licensing Education (16 Hours)

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Georgia's updated pre-licensing structure reduces the burden on applicants while maintaining competency standards. The required 16 hours must be completed through a Georgia-approved provider and include:

- **Core P&C Concepts**
  - Risk, peril, hazard
  - Policy structure
  - Property and liability fundamentals
  - Personal and commercial lines
  - Underwriting and claims basics
- **Georgia-Specific Laws and Regulations**
- Licensing rules
- Counselor-specific statutes
- Compensation and disclosure requirements
- Unfair trade practices
- Recordkeeping and consumer protections

Completion certificates are electronically reported to the state.

## 4. The Georgia P&C Counselor Exam

After completing the 16-hour course, applicants must pass the state licensing exam. Georgia's updated exam standards include:

- Approximately 50 scored questions
- 70% minimum passing score
- No true/false questions
- No "all of the above" or "none of the above"
- Electronic score transmission to the state

The exam focuses on advisory competence, regulatory compliance, and P&C fundamentals.

## 5. Fingerprinting and Background Check

Georgia requires all applicants to complete **electronic fingerprinting** through an approved vendor. Paper fingerprint cards are not accepted. Results are transmitted directly to the Georgia Office of Insurance and Safety Fire Commissioner.

## 6. Citizenship Affidavit Requirement

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All applicants must submit:

- A completed **Citizenship Affidavit**
- A copy of an acceptable ID (e.g., driver's license, passport, etc.)

These documents must be uploaded with the Sircon application.

## 7. Application Through Sircon

Applicants submit their license request through **Sircon**, including:

- Completed application
- Pre-licensing completion
- Passing exam score
- Fingerprint results
- Citizenship Affidavit + ID
- Application fee (typically around \$120)

Processing times vary but are generally efficient once all documents are received.

## 8. Updated Counselor Compensation Rules (2026 Law)

Georgia has modernized its compensation framework for counselors.

### What changed?

Previously, counselors could **not** receive both a fee and a commission for the same transaction. This restriction has been removed.

### What is allowed now?

Counselors may receive:

- **A fee** for advisory services
- **A commission** for placing coverage
- **Both**, as long as:
  - The services are distinct
  - Compensation is fully disclosed in writing
  - The client consents

This change aligns Georgia with modern advisory practices and expands the commercial viability of the Counselor license.

## 9. Maintaining the License

# The Georgia P&C Counselor Playbook

Georgia requires:

- **24 hours of CE every 2 years**
- **3 hours of ethics**
- Renewal through Sircon
- Compliance with all counselor-specific regulations

Counselors must maintain accurate records, uphold ethical standards, and ensure all compensation arrangements are transparent and documented.

## 10. Quick Summary Checklist

To become a Georgia P&C Counselor in 2026:

1. Complete the **16-hour** P&C pre-licensing course
2. Pass the state Counselor exam
3. Submit electronic fingerprints
4. Upload the Citizenship Affidavit + ID
5. Apply through Sircon
6. Follow the **new dual-compensation rules**
7. Complete CE every renewal cycle

## Georgia P&C Counselor Study Plan (Updated for 2026 Law)

A complete, structured, instructor-level study plan designed for mastery of the Georgia P&C Counselor exam under the new 16-hour pre-licensing requirement.

### 1. Purpose of This Study Plan

This study plan is designed to take a candidate from the completion of Georgia's 16-hour P&C pre-licensing course to full readiness for the P&C Counselor licensing exam. It emphasizes comprehension, scenario-based reasoning, and regulatory precision — the three competencies Georgia evaluates most heavily for Counselor-level licensure.

The plan assumes a 7-day preparation window but can be compressed or expanded depending on the learner's pace.

### 2. Study Structure Overview

The plan is divided into four phases:

1. **Foundation Review** — Reinforcing core P&C concepts
2. **Georgia Law & Counselor-Specific Rules** — Mastering state-level requirements
3. **Scenario Application** — Translating knowledge into advisory reasoning

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## 4. Exam Conditioning — Building speed, accuracy, and confidence

Each phase includes clear objectives and recommended study actions.

### 3. Phase One: Foundation Review (Day 1–2)

The goal of this phase is to solidify the national P&C core. Even though the Counselor exam is advisory-focused, Georgia still tests foundational knowledge to ensure the candidate can interpret and explain coverage accurately.

#### Key Competencies

- Risk, peril, hazard
- Indemnity, insurable interest, proximate cause
- Policy structure and components
- Property vs. liability
- Personal lines vs. commercial lines
- Underwriting basics
- Claims process fundamentals

#### Study Actions

- Re-read the national core sections of your pre-licensing materials
- Create short summaries of each major line of coverage
- Practice explaining coverage concepts aloud as if speaking to a client
- Identify any weak areas and reinforce them with targeted review

This phase ensures the candidate can speak fluently and confidently about P&C fundamentals — a requirement for Counselor-level advisory work.

### 4. Phase Two: Georgia Laws & Counselor-Specific Rules (Day 3)

This is the most critical phase for passing the Counselor exam. Georgia places significant weight on state-specific rules, especially those governing compensation, disclosures, and advisory conduct.

#### Key Competencies

- Georgia licensing rules
- Counselor-specific statutes
- Updated dual-compensation rules (2026 law)
- Written disclosure requirements

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- Recordkeeping obligations
- Unfair trade practices
- Replacement and comparison rules
- Fiduciary and ethical duties

## Study Actions

- Review the Georgia law section of your pre-licensing course
- Create a one-page summary of all Counselor-specific rules
- Practice explaining the new dual-compensation rule in plain language
- Memorize the required elements of written disclosures
- Review examples of unfair trade practices and identify the Counselor's role in avoiding them

This phase ensures the candidate can navigate Georgia's regulatory environment with precision and confidence.

## 5. Phase Three: Scenario Application (Day 4–5)

Counselor exams emphasize reasoning, not memorization. This phase trains the candidate to apply knowledge to real-world advisory situations.

### Key Competencies

- Identifying client needs
- Evaluating coverage gaps
- Comparing policy forms
- Recommending coverage changes
- Explaining policy advantages and disadvantages
- Distinguishing between advisory services and placement services
- Applying the dual-compensation rule to real scenarios

### Study Actions

- Work through scenario-based questions from your course provider
- Practice writing short advisory explanations for hypothetical clients
- Create your own scenarios and walk through the advisory process
- Focus on clarity, accuracy, and regulatory compliance in every explanation

This phase builds the reasoning skills Georgia expects from a licensed Counselor.

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## 6. Phase Four: Exam Conditioning (Day 6–7)

The final phase prepares the candidate for the structure, pacing, and pressure of the exam.

### Key Competencies

- Time management
- Question interpretation
- Eliminating distractors
- Maintaining accuracy under time constraints

### Study Actions

- Complete at least two full-length practice exams
- Review all missed questions and categorize the errors
- Revisit weak areas from earlier phases
- Practice reading questions slowly and deliberately to avoid traps
- Reinforce Georgia-specific rules, especially compensation and disclosure

This phase ensures the candidate enters the exam confident, calm, and fully prepared.

## 7. Exam-Day Strategy

A Counselor candidate should approach the exam with a structured mindset:

- Read every question carefully
- Identify whether the question is testing **knowledge, application, or regulation**
- Eliminate clearly incorrect options
- Choose the answer that best aligns with Georgia law and ethical standards
- Maintain a steady pace without rushing

The exam rewards clarity of thought and regulatory precision.

## 8. Summary of the Study Plan

This study plan ensures mastery of:

- National P&C fundamentals
- Georgia-specific laws and Counselor rules
- Scenario-based advisory reasoning
- Exam-day pacing and accuracy

# The Georgia P&C Counselor Playbook

By following this structure, a candidate builds the exact competencies Georgia evaluates in its Counselor licensing exam.

## Full Outline of Georgia's Updated Counselor Compensation Rules (2026 Law)

Narrative-only, scenario-driven, regulator-credible, and aligned with Georgia's revised statutes.

### 1. Overview of the Compensation Rule Change

Georgia has modernized its regulatory framework for Insurance Counselors, removing the historical prohibition against receiving both a **fee** and a **commission** in connection with the same client relationship. The updated law recognizes the dual nature of modern advisory work, where professionals often provide both consultative analysis and placement services.

Under the new rule, a Counselor may now:

- Charge a **fee** for advisory services, and
- Receive a **commission** for placing coverage,
- **As long as the compensation is tied to distinct services and fully disclosed in writing.**

This change expands the commercial viability of the Counselor license and aligns Georgia with the compensation models used in most modern advisory professions.

### 2. Definitions of Compensation Types

#### A. Advisory Fee

A fee charged for professional analysis, evaluation, or recommendations regarding insurance contracts. This includes:

- Coverage reviews
- Risk assessments
- Policy comparisons
- Strategic recommendations
- Renewal analysis
- Claims guidance (when not acting as an adjuster)

Advisory fees are paid directly by the client.

#### B. Commission

Compensation received from an insurer or intermediary for placing, renewing, or servicing an insurance policy. This includes:

- New business commissions

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- Renewal commissions
- Contingent or bonus commissions (when applicable and disclosed)

Commissions are paid by the insurer, not the client.

### 3. The New Dual-Compensation Rule

Georgia now permits Counselors to receive **both**:

- A **fee** for advisory services, and
- A **commission** for placement services,

**provided that:**

1. The services are **distinct**
2. The compensation is **fully disclosed in writing**
3. The client **consents** before services are rendered
4. The Counselor maintains **clear records** of the compensation structure
5. The arrangement does not create an **undisclosed conflict of interest**

This rule recognizes that advisory and placement services are separate professional functions.

### 4. Required Written Disclosures

Georgia requires written disclosure **before** the Counselor provides services or receives compensation.

The disclosure must include:

- The **nature of the advisory services** being provided
- The **fee amount**, structure, or calculation method
- The **commission arrangement**, including how commissions are earned
- A statement that the Counselor may receive **both** a fee and a commission
- A clear explanation that the client is not obligated to purchase coverage
- A statement that the client may request additional information about compensation
- The client's **written acknowledgment and consent**

This disclosure protects the client and ensures transparency.

### 5. Distinguishing Advisory Services from Placement Services

Georgia's updated rule hinges on the separation of services.

#### Advisory Services (Fee-Eligible)

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- Reviewing existing policies
- Identifying coverage gaps
- Evaluating risk exposures
- Recommending coverage changes
- Comparing policy forms
- Providing strategic insurance planning

## Placement Services (Commission-Eligible)

- Completing applications
- Submitting risks to carriers
- Negotiating terms
- Binding coverage
- Servicing policies
- Managing renewals

The Counselor must be able to demonstrate that the fee was charged for advisory work, not for the act of placing coverage.

## 6. Prohibited Practices

Even under the updated rule, certain practices remain prohibited:

- Charging a fee **without** written disclosure
- Receiving a commission **without** disclosure
- Charging a fee for services that were **not actually provided**
- Misrepresenting the nature of the fee
- Failing to distinguish advisory work from placement work
- Creating or allowing undisclosed conflicts of interest
- Charging contingent fees tied to the purchase of a specific policy

Georgia maintains strict consumer-protection standards, and Counselors must operate with transparency and integrity.

## 7. Recordkeeping Requirements

Counselors must maintain:

- Copies of all written disclosures

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- Signed client acknowledgments
- Documentation of advisory services provided
- Records of all fees charged
- Records of all commissions received
- Evidence that services were distinct and properly disclosed

Records must be retained for the period required by Georgia law and must be available for regulatory review.

## 8. Practical Scenarios Under the New Rule

### Scenario 1: Advisory Fee + Commission

A Counselor reviews a client's commercial package policy, identifies gaps, and recommends changes.

The client pays a **flat advisory fee** for the analysis.

The Counselor then places the recommended coverage and receives a **commission** from the insurer.

Both are disclosed and approved in writing.

**This is permitted.**

### Scenario 2: Fee Only

A client wants an independent review of their insurance program but does not want to change carriers.

The Counselor charges a **fee** for the review and provides recommendations.

No commission is earned.

**This is permitted.**

### Scenario 3: Commission Only

A client requests help purchasing a standard auto policy.

The Counselor provides minimal advisory work and focuses on placement.

The Counselor receives a **commission** only.

**This is permitted.**

### Scenario 4: Prohibited Practice

A Counselor charges a fee for "policy placement assistance" and also receives a commission. The fee is not tied to advisory services.

**This is not permitted.**

## 9. Summary of the Updated Rule

Georgia now allows Counselors to:

- Charge advisory fees

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- Receive commissions
- Collect both forms of compensation
- As long as the services are distinct, disclosed, and consented to in writing

This rule modernizes the Counselor role and expands the professional opportunities available to licensed advisors.

## Georgia Dual-Compensation Client Disclosure Template (2026 Law)

A clean, narrative-only, regulator-aligned disclosure document for use by Georgia-licensed P&C Insurance Counselors.

### Client Disclosure of Advisory Fees and Commissions

#### For Use by Georgia-Licensed Property & Casualty Insurance Counselors

This document explains how I am compensated for the advisory and placement services I provide. Georgia law permits Insurance Counselors to receive **both** advisory fees and commissions, provided the services are distinct and the compensation is fully disclosed and agreed to in writing. This disclosure ensures transparency and allows you to make informed decisions about the services you choose to receive.

#### 1. Nature of Advisory Services

I may provide professional advisory services that include, but are not limited to:

- Reviewing your existing insurance policies
- Identifying coverage gaps or exposures
- Evaluating risk and recommending coverage strategies
- Comparing policy forms and carrier options
- Providing renewal analysis and coverage improvement recommendations
- Offering general guidance on insurance structure and suitability

These services are advisory in nature and are separate from the act of placing or servicing insurance policies.

#### 2. Advisory Fee

For the advisory services described above, I may charge a **fee**. This fee may be structured as:

- A flat fee
- An hourly fee
- A project-based fee
- A retainer fee

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The specific fee for your engagement is:

**Advisory Fee Amount or Structure:** \_\_\_\_\_

This fee is paid directly by you and is not contingent upon the purchase of any insurance product.

### 3. Placement Services and Commissions

If you choose to have me assist with placing, renewing, or servicing insurance coverage, I may receive a **commission** from the insurance company. Commissions are typically included in the premium you pay and are not billed separately.

Commission compensation may include:

- New business commissions
- Renewal commissions
- Supplemental or contingent commissions (when applicable and disclosed)

The commission structure for any policy placed on your behalf will be disclosed upon request.

### 4. Dual Compensation Disclosure

Georgia law allows me to receive **both**:

- An advisory fee for professional analysis and recommendations, and
- A commission for placing or servicing insurance coverage

These forms of compensation apply to **distinct services**. Advisory fees compensate me for professional analysis. Commissions compensate me for the placement and servicing of insurance policies.

You are not required to purchase any insurance product as a condition of receiving advisory services.

### 5. Client Acknowledgment and Consent

By signing below, you acknowledge that:

- You understand the nature of the advisory services being provided
- You understand the advisory fee structure and amount
- You understand that I may receive commissions from insurers for placement services
- You understand that I may receive **both** advisory fees and commissions
- You consent to the compensation arrangement described in this disclosure

**Client Name:** \_\_\_\_\_

**Client Signature:** \_\_\_\_\_

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Date: \_\_\_\_\_

Counselor Name: \_\_\_\_\_

Counselor License Number: \_\_\_\_\_

## 6. Additional Information

You may request additional details about compensation, commissions, or services at any time. I am committed to transparency and will provide any information you need to make informed decisions about your insurance program.

### Step-by-Step Application Timeline for Becoming a Georgia P&C Insurance Counselor (2026 Law)

A clear, chronological roadmap from Day 1 to licensure, designed for candidates, agencies, and onboarding programs.

#### 1. Day 1 — Enroll in the 16-Hour Georgia-Approved P&C Pre-Licensing Course

The process begins with enrollment in a Georgia-approved pre-licensing program. Under the updated 2026 rules, the requirement is:

- **16 total hours**
- 12 hours: National P&C core
- 4 hours: Georgia laws and regulations

Most candidates complete the course within one to three days, depending on pacing.

**Milestone:** Enrollment confirmed and course started.

#### 2. Day 2–3 — Complete the 16-Hour Pre-Licensing Course

Candidates must complete all required hours and pass any provider-specific quizzes or final assessments. Upon completion, the provider electronically reports the results to the state.

**Milestone:** Pre-licensing completion certificate issued and reported.

#### 3. Day 3–5 — Schedule and Prepare for the Georgia P&C Counselor Exam

Once pre-licensing is complete, the candidate schedules the state exam. Georgia's exam vendors typically offer flexible scheduling, including same-week availability.

During this window, the candidate should:

- Review national P&C fundamentals
- Study Georgia-specific laws
- Reinforce Counselor-specific rules
- Practice scenario-based reasoning

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**Milestone:** Exam appointment scheduled.

## 4. Day 5–7 — Take and Pass the Georgia P&C Counselor Exam

The exam includes approximately 50 scored questions with a required passing score of 70%. Results are transmitted electronically to the state.

**Milestone:** Exam passed and score reported.

## 5. Day 7–10 — Complete Electronic Fingerprinting

Georgia requires all applicants to complete electronic fingerprinting through an approved vendor. This step must be completed before the license can be issued.

**Milestone:** Fingerprints submitted and background check initiated.

## 6. Day 7–10 — Complete the Citizenship Affidavit and Gather Required Documents

The candidate must complete the Georgia Citizenship Affidavit and upload:

- The signed affidavit
- A copy of an acceptable ID (driver's license, passport, etc.)

These documents must be ready before submitting the Sircon application.

**Milestone:** Citizenship Affidavit and ID prepared.

## 7. Day 10–12 — Submit the License Application Through Sircon

The candidate now submits the official application for the **P&C Insurance Counselor** license. The application includes:

- Personal information
- Pre-licensing completion
- Exam results
- Fingerprint submission
- Citizenship Affidavit + ID
- Application fee (typically around \$120)

**Milestone:** Application submitted.

## 8. Day 12–20 — State Review and License Issuance

Georgia reviews the application, verifies all documents, and confirms the background check. Processing times vary but are typically efficient once all materials are received.

Upon approval, the candidate receives:

- Official license issuance

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- Counselor license number
- Permission to operate as a Georgia P&C Insurance Counselor

**Milestone:** License issued.

## 9. Post-Licensure — Compliance and Professional Setup

After receiving the license, the new Counselor must:

- Establish advisory fee structures
- Implement dual-compensation disclosures
- Set up compliant recordkeeping systems
- Prepare client engagement documents
- Ensure CE tracking is in place

Georgia requires:

- **24 hours of CE every 2 years**
- **3 hours of ethics**

**Milestone:** Counselor is fully operational and compliant.

## 10. Summary Timeline

**Day 1:** Enroll in 16-hour pre-licensing

**Day 2–3:** Complete pre-licensing

**Day 3–5:** Schedule exam and study

**Day 5–7:** Take and pass exam

**Day 7–10:** Fingerprinting + Citizenship Affidavit

**Day 10–12:** Submit Siron application

**Day 12–20:** State review and license issuance

**Day 20+:** Begin practice and maintain CE compliance

## Georgia P&C Counselor vs. P&C Agent: A Clear, Regulatory Comparison (2026 Law)

A narrative-only, exam-ready, operationally useful comparison designed for onboarding, CE modules, and professional development.

### 1. Overview

Georgia recognizes two distinct professional roles within the Property & Casualty insurance marketplace: the **Insurance Counselor** and the **Insurance Agent**. While both operate within the same regulatory framework and may interact with the same clients, their functions, duties, and compensation structures differ in meaningful ways.

This comparison clarifies those differences so candidates, agencies, and learners understand the scope, authority, and expectations of each role under Georgia's updated 2026 rules.

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## 2. Purpose of Each License

### A. Insurance Counselor

A Counselor is a **professional advisor** whose primary function is to analyze, evaluate, and recommend insurance solutions. The Counselor's authority centers on **advice**, not sales.

Counselors help clients:

- Understand coverage
- Identify gaps
- Compare policy forms
- Evaluate risk
- Make informed decisions

Counselors may now receive **both advisory fees and commissions**, provided the services are distinct and fully disclosed.

### B. Insurance Agent

An Agent is a **producer** whose primary function is to **sell, solicit, and negotiate** insurance on behalf of insurers. The Agent's authority centers on **placement**, not independent advisory work.

Agents help clients:

- Apply for coverage
- Bind policies
- Manage renewals
- Service accounts
- Facilitate claims communication

Agents are compensated primarily through **commissions**.

## 3. Core Functional Differences

### A. Advisory vs. Sales Orientation

#### Counselor

- Provides independent, professional advice
- Evaluates coverage without obligation to place a policy
- May charge a fee for analysis
- Operates in a fiduciary-like advisory capacity

#### Agent

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- Represents insurers in the sale of insurance
- Focuses on placement and servicing
- Earns commissions for new business and renewals
- Advisory work is incidental to the sales process

## 4. Compensation Structures (Updated for 2026)

### A. Counselor Compensation

Georgia now allows Counselors to receive:

- **Advisory fees** (paid by the client)
- **Commissions** (paid by insurers)
- **Both**, when tied to distinct services and fully disclosed

This dual-compensation model reflects the modern advisory landscape.

### B. Agent Compensation

Agents typically receive:

- **Commissions** for placing and renewing coverage
- **Contingent commissions** when applicable
- **No advisory fees**, unless separately licensed as a Counselor

Agents cannot charge advisory fees without holding the Counselor license.

## 5. Scope of Authority

### A. Counselor

- May analyze and recommend coverage
- May review existing policies
- May provide strategic insurance planning
- May charge for professional advice
- May place coverage and earn commissions
- Must disclose all compensation arrangements

### B. Agent

- May solicit, negotiate, and sell insurance
- May bind coverage when authorized
- May service policies

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- May not charge advisory fees without Counselor licensure
- Advisory work is secondary to placement

## 6. Regulatory Expectations

### A. Counselor

Georgia holds Counselors to a higher standard of:

- Transparency
- Disclosure
- Documentation
- Advisory accuracy
- Conflict-of-interest avoidance

Counselors must maintain detailed records of:

- Advisory services
- Fees charged
- Commissions received
- Written client disclosures

### B. Agent

Agents must comply with:

- Producer licensing rules
- Carrier appointment requirements
- Advertising and solicitation standards
- Unfair trade practice prohibitions
- Recordkeeping obligations

Agents are not required to maintain advisory-specific documentation unless also acting as Counselors.

## 7. Client Relationship Dynamics

### A. Counselor

The Counselor's relationship with the client is advisory, analytical, and consultative. Clients often engage Counselors for:

- Independent reviews

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- Renewal strategy
- Risk evaluation
- Coverage optimization

The Counselor's value lies in expertise, objectivity, and clarity.

## **B. Agent**

The Agent's relationship with the client is transactional and service-oriented. Clients rely on Agents for:

- Policy placement
- Ongoing service
- Claims facilitation
- Renewal processing

The Agent's value lies in access, efficiency, and carrier relationships.

## **8. When a Client Needs a Counselor vs. an Agent**

### **A. A Client Needs a Counselor When:**

- They want an independent review of their insurance program
- They need help understanding complex coverage
- They want strategic advice without pressure to buy
- They need a professional opinion on policy suitability
- They want a fee-based advisory relationship

### **B. A Client Needs an Agent When:**

- They want to purchase or renew a policy
- They need help applying for coverage
- They want a representative to manage their account
- They need access to carrier markets
- They want ongoing service and support

## **9. Summary Comparison**

- **Counselor = Advisor**
- **Agent = Producer**
- Counselors may now receive **fees + commissions**

# The Georgia P&C Counselor Playbook

- Agents primarily receive **commissions**
- Counselors focus on **analysis and recommendations**
- Agents focus on **placement and service**
- Counselors must provide **written compensation disclosures**
- Agents must comply with **producer and appointment rules**

Both roles are essential, but they serve different functions within Georgia's insurance marketplace.

## What to Expect After You Become a Georgia-Licensed P&C Insurance Counselor (2026 Law)

A narrative-only, professional-development roadmap for newly licensed Counselors entering the Georgia marketplace.

### 1. Overview

Earning the Georgia P&C Insurance Counselor license marks the beginning of a new professional chapter. The Counselor role is advisory, analytical, and client-centered, and Georgia's updated 2026 rules expand the opportunities available to licensed professionals. This roadmap prepares new Counselors for the first 90 days of practice, focusing on compliance, client engagement, compensation structure, and operational readiness.

### 2. Establishing Your Advisory Framework

The Counselor license authorizes you to provide professional insurance advice for a fee. To operate effectively, you must establish a clear advisory framework that defines:

- The types of advisory services you offer
- How you structure and price your advisory fees
- How you distinguish advisory work from placement work
- How you disclose dual compensation under Georgia law

This framework becomes the foundation of your client engagements.

### 3. Implementing Dual-Compensation Compliance

Georgia now allows Counselors to receive **both advisory fees and commissions**, provided the services are distinct and fully disclosed. To remain compliant:

- Use a standardized written disclosure for every engagement
- Document the advisory services provided
- Maintain clear records of fees charged and commissions received
- Ensure clients understand the difference between advisory and placement services

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- Retain all disclosures and acknowledgments for regulatory review

This structure protects both the Counselor and the client.

## 4. Building Your Advisory Service Menu

Most Counselors create a defined menu of advisory services, such as:

- Comprehensive policy reviews
- Commercial risk assessments
- Personal lines coverage evaluations
- Renewal strategy consultations
- Policy comparison and suitability analysis
- Claims guidance and documentation support

Each service should have a clear scope, deliverable, and fee structure. This helps clients understand the value of the advisory relationship.

## 5. Integrating Placement Services (If Applicable)

Although the Counselor license is advisory in nature, many Counselors also hold a producer license and place coverage. When offering both advisory and placement services:

- Keep advisory work separate from placement work
- Use clear language to explain when you are acting as an advisor vs. a producer
- Ensure compensation aligns with the service being performed
- Avoid charging advisory fees for tasks that are purely transactional

This dual-role clarity is essential under Georgia's updated rules.

## 6. Developing Your Client Engagement Process

A strong engagement process typically includes:

1. **Initial Consultation**  
Understanding the client's needs, goals, and concerns.
2. **Scope Definition**  
Clarifying which advisory services will be provided.
3. **Compensation Disclosure**  
Presenting the written dual-compensation disclosure.
4. **Client Consent**  
Obtaining signatures before work begins.

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## 5. **Advisory Delivery**

Providing analysis, recommendations, or reviews.

## 6. **Placement (If Applicable)**

Assisting with applications, submissions, and binding.

## 7. **Ongoing Support**

Offering periodic reviews or renewal strategy sessions.

This structure ensures consistency, professionalism, and compliance.

## 7. **Setting Up Your Recordkeeping System**

Georgia requires Counselors to maintain detailed records of:

- Advisory services provided
- Fees charged
- Commissions received
- Written disclosures
- Client acknowledgments
- Engagement documents
- Notes and recommendations

A well-organized system supports regulatory compliance and strengthens client trust.

## 8. **Establishing Your Professional Identity**

New Counselors often refine their professional identity by:

- Defining their advisory philosophy
- Clarifying their niche (personal lines, commercial lines, specialty markets)
- Developing client-facing language that emphasizes clarity and independence
- Creating educational materials that demonstrate expertise
- Positioning themselves as strategic partners rather than transactional producers

This identity becomes a differentiator in the marketplace.

## 9. **Understanding CE and Renewal Requirements**

Georgia requires:

- **24 hours of CE every 2 years**
- **3 hours of ethics**
- Renewal through Sircon

# The Georgia P&C Counselor Playbook

Counselors should track CE proactively to avoid last-minute compliance issues.

## 10. The First 90 Days: A Practical Roadmap

### Days 1–30:

- Finalize advisory service menu
- Implement dual-compensation disclosures
- Set up recordkeeping systems
- Begin offering advisory consultations

### Days 31–60:

- Refine pricing and engagement structure
- Build client education materials
- Conduct initial advisory reviews
- Integrate placement services if licensed as a producer

### Days 61–90:

- Evaluate workflow efficiency
- Strengthen documentation practices
- Expand advisory offerings
- Establish renewal and review cycles

This roadmap helps new Counselors transition from licensure to confident, compliant practice.

## Professional Standards and Best Practices for Georgia P&C Insurance Counselors (2026 Law)

A narrative-only, regulator-credible guide that defines the professional expectations, ethical posture, and operational discipline required of Georgia-licensed Counselors.

### 1. Overview

The Georgia P&C Insurance Counselor license carries a higher advisory standard than traditional producer roles. Counselors operate as professional analysts, evaluators, and strategic advisors. This guide outlines the professional expectations and best practices that support ethical conduct, regulatory compliance, and client trust.

These standards are not merely recommendations — they form the backbone of a Counselor's credibility and long-term success.

### 2. The Counselor's Professional Identity

A Counselor is expected to embody:

# The Georgia P&C Counselor Playbook

- **Objectivity** — advice grounded in analysis, not sales pressure
- **Transparency** — clear communication about compensation and services
- **Competence** — mastery of coverage, risk, and regulatory frameworks
- **Integrity** — prioritizing the client's best interest
- **Documentation discipline** — maintaining complete and accurate records

This identity differentiates Counselors from transactional producers and positions them as trusted advisors.

## 3. Advisory Excellence: The Core of the Counselor Role

Counselors must deliver advisory work that is:

- **Accurate** — grounded in correct interpretation of policy language
- **Clear** — communicated in plain, client-friendly language
- **Actionable** — offering specific recommendations
- **Evidence-based** — supported by analysis, not assumptions
- **Relevant** — tailored to the client's exposures and goals

Advisory excellence is the defining characteristic of the Counselor license.

## 4. Best Practices for Advisory Work

### A. Begin with a Structured Review

A thorough advisory engagement typically includes:

- Reviewing existing policies
- Identifying exposures and gaps
- Evaluating limits, deductibles, and endorsements
- Comparing alternative coverage options
- Assessing carrier strength and suitability

### B. Document Every Recommendation

Each recommendation should include:

- The issue identified
- The rationale behind the recommendation
- The potential consequences of inaction
- The proposed solution

# The Georgia P&C Counselor Playbook

## C. Communicate in Plain Language

Clients must be able to understand:

- What the issue is
- Why it matters
- What they should do next

Clarity builds trust and reduces misunderstandings.

## 5. Best Practices for Dual-Compensation Compliance

Georgia's updated 2026 rule allows Counselors to receive both advisory fees and commissions. To remain compliant:

- Provide written disclosure **before** services begin
- Clearly distinguish advisory services from placement services
- Ensure the advisory fee is tied to actual advisory work
- Avoid charging fees for tasks that are purely transactional
- Retain all disclosures and client acknowledgments
- Maintain records of both fees and commissions

Compliance is not optional — it is a core professional obligation.

## 6. Ethical Standards and Client Protection

Counselors must avoid:

- Misrepresenting coverage
- Overstating the value of advisory services
- Creating undisclosed conflicts of interest
- Charging unreasonable or unclear fees
- Recommending unnecessary coverage
- Allowing compensation to influence advice

Ethical conduct is the foundation of the Counselor's professional reputation.

## 7. Documentation and Recordkeeping Discipline

Georgia expects Counselors to maintain complete records of:

- Advisory services provided
- Written compensation disclosures

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- Signed client acknowledgments
- Notes, recommendations, and analyses
- Fees charged and commissions received
- Engagement letters and service agreements

Strong documentation protects both the Counselor and the client.

## 8. Communication Standards

Counselors should communicate:

- Promptly
- Professionally
- Clearly
- Without jargon
- With a focus on client understanding

Every interaction should reinforce the Counselor's role as a trusted advisor.

## 9. Ongoing Professional Development

To maintain competence, Counselors should:

- Complete CE proactively
- Stay current on Georgia regulatory updates
- Monitor changes in policy forms and carrier practices
- Study emerging risks and market trends
- Refine advisory tools and processes

A Counselor's value grows with their expertise.

## 10. Summary of Professional Standards

A Georgia P&C Insurance Counselor must:

- Deliver objective, accurate, and actionable advice
- Maintain transparency in all compensation arrangements
- Uphold ethical and regulatory standards
- Document every advisory engagement thoroughly
- Communicate clearly and professionally
- Commit to ongoing learning and improvement

# The Georgia P&C Counselor Playbook

These standards define the Counselor's professional identity and ensure long-term success in the advisory role.

## **Georgia P&C Insurance Counselor Client Engagement Playbook (2026 Law)**

A narrative-only, professional, regulator-aligned workflow for delivering consistent, compliant, high-value advisory engagements.

### **1. Overview**

A Georgia P&C Insurance Counselor must operate with structure, clarity, and consistency. The Counselor role is advisory at its core, and Georgia's updated 2026 rules require clear separation between advisory services and placement services. This playbook provides a complete, repeatable client engagement workflow that supports compliance, professionalism, and client trust.

This is the process a Counselor should follow from the first conversation through ongoing advisory support.

### **2. Stage One: Initial Contact and Discovery**

The engagement begins with a structured discovery conversation. The Counselor's goal is to understand the client's needs, concerns, and objectives without offering premature recommendations.

#### **Objectives**

- Identify the client's goals
- Understand their current insurance structure
- Determine whether they need advisory services, placement services, or both
- Establish expectations for the engagement

#### **Best Practices**

- Ask open-ended questions
- Avoid diagnosing coverage issues before reviewing documents
- Clarify whether the client is seeking independent advice or help purchasing coverage
- Explain the Counselor's role in plain language

This stage sets the tone for a transparent, professional relationship.

### **3. Stage Two: Define the Scope of Advisory Services**

Before any analysis begins, the Counselor must define the advisory scope. This ensures clarity and prevents misunderstandings.

#### **Scope Elements**

# The Georgia P&C Counselor Playbook

- What policies will be reviewed
- What exposures will be evaluated
- What deliverables the client will receive
- Whether placement assistance will be offered
- Whether the engagement is one-time or ongoing

## Best Practices

- Keep the scope specific and measurable
- Avoid vague promises or open-ended commitments
- Confirm the client understands what is and is not included

A clear scope protects both the Counselor and the client.

## 4. Stage Three: Compensation Disclosure and Client Consent

Georgia's updated 2026 rule requires written disclosure **before** services begin. This is a mandatory step.

### Required Disclosures

- Advisory fee amount or structure
- Commission structure for placement services
- Statement that the Counselor may receive both fees and commissions
- Explanation that advisory and placement services are distinct
- Client's right to request additional compensation information
- Client's right to decline placement services

### Best Practices

- Present the disclosure in plain language
- Allow the client time to review
- Obtain written acknowledgment and consent
- Retain the signed disclosure in the client file

This step ensures full transparency and regulatory compliance.

## 5. Stage Four: Document Collection and Review

Once the client has consented, the Counselor begins the advisory work.

### Documents to Collect

# The Georgia P&C Counselor Playbook

- Current policies
- Renewal proposals
- Endorsements and declarations pages
- Loss runs (for commercial clients)
- Prior recommendations or risk assessments
- Any relevant contracts or leases

## Review Objectives

- Identify coverage gaps
- Evaluate limits and deductibles
- Assess carrier suitability
- Compare policy forms
- Identify misalignments between exposures and coverage

This stage forms the analytical foundation of the advisory engagement.

## 6. Stage Five: Advisory Analysis and Recommendations

This is the core of the Counselor's professional work. The analysis must be accurate, clear, and actionable.

### Components of a Strong Advisory Report

- Summary of findings
- Identified exposures or gaps
- Explanation of why each issue matters
- Recommended solutions
- Optional alternatives
- Notes on carrier or policy form considerations

### Best Practices

- Use plain language
- Avoid jargon
- Provide context for each recommendation
- Focus on clarity and client understanding

The advisory report is the Counselor's signature deliverable.

# The Georgia P&C Counselor Playbook

## 7. Stage Six: Client Review Meeting

The Counselor presents the findings and recommendations in a structured conversation.

### Objectives

- Explain the analysis
- Clarify the rationale behind each recommendation
- Answer questions
- Ensure the client understands their options
- Discuss next steps

### Best Practices

- Avoid overwhelming the client with technical detail
- Use examples and scenarios to illustrate concepts
- Confirm understanding before moving on

This meeting reinforces the Counselor's value and expertise.

## 8. Stage Seven: Placement Services (If Applicable)

If the client chooses to move forward with placement, the Counselor transitions into the producer role (assuming they hold the appropriate license).

### Placement Tasks

- Completing applications
- Submitting risks to carriers
- Negotiating terms
- Binding coverage
- Managing renewals

### Compliance Requirements

- Maintain separation between advisory and placement documentation
- Ensure commissions are disclosed
- Avoid charging advisory fees for transactional tasks

This stage must be handled with precision to maintain compliance.

## 9. Stage Eight: Ongoing Advisory Support

Many clients benefit from ongoing advisory services, especially commercial accounts.

# The Georgia P&C Counselor Playbook

## Ongoing Services May Include

- Annual policy reviews
- Renewal strategy sessions
- Coverage updates based on business changes
- Claims guidance
- Risk management recommendations

## Best Practices

- Schedule periodic check-ins
- Update advisory documentation regularly
- Maintain clear records of all interactions

Ongoing support strengthens the client relationship and reinforces the Counselor's value.

## 10. Summary of the Engagement Playbook

A Georgia P&C Insurance Counselor should follow a structured, repeatable process:

1. Initial contact and discovery
2. Define advisory scope
3. Provide written compensation disclosure
4. Collect and review documents
5. Conduct advisory analysis
6. Present recommendations
7. Assist with placement (if applicable)
8. Provide ongoing advisory support

This playbook ensures consistency, professionalism, and compliance under Georgia's updated 2026 rules.

## Advisory Documentation System for Georgia P&C Insurance Counselors (2026 Law)

A narrative-only, regulator-aligned framework for documenting every advisory engagement with clarity, consistency, and compliance.

### 1. Overview

Georgia's updated 2026 Counselor rules place significant emphasis on **documentation discipline**. A Counselor's credibility, compliance posture, and professional protection all depend on maintaining clear, complete, and accurate records of every advisory engagement.

# The Georgia P&C Counselor Playbook

This system provides a structured, repeatable method for documenting:

- Advisory services
- Compensation disclosures
- Client acknowledgments
- Recommendations
- Placement activities (if applicable)
- Ongoing support

It is designed to be simple, consistent, and regulator-ready.

## 2. Core Principles of Counselor Documentation

A Georgia P&C Insurance Counselor must document every engagement according to five core principles:

### A. Clarity

Records must be easy to understand, even for someone unfamiliar with the client.

### B. Completeness

Every advisory action must be captured, including conversations, recommendations, and decisions.

### C. Separation

Advisory documentation must be distinct from placement documentation.

### D. Transparency

Compensation disclosures and client acknowledgments must be preserved.

### E. Consistency

Every client file must follow the same structure and workflow.

These principles ensure regulatory compliance and protect the Counselor in the event of a dispute or audit.

## 3. The Counselor Documentation File Structure

Every client file should contain the following sections:

1. **Client Profile and Discovery Notes**
2. **Scope of Advisory Services**
3. **Compensation Disclosure and Consent**
4. **Document Collection Log**

# The Georgia P&C Counselor Playbook

5. **Advisory Analysis and Findings**
6. **Recommendations and Rationale**
7. **Client Review Notes**
8. **Placement Documentation (If Applicable)**
9. **Ongoing Advisory Notes**
10. **Annual Review Summary**

This structure ensures that every engagement is fully documented from start to finish.

## **4. Section One: Client Profile and Discovery Notes**

This section captures the initial conversation and establishes the context for the advisory engagement.

### **Contents**

- Client name and contact information
- Business or household profile
- Summary of needs and concerns
- Notes from the discovery conversation
- Any relevant background information

### **Best Practices**

- Use plain language
- Avoid assumptions
- Capture the client's goals in their own words

This section provides the foundation for the advisory relationship.

## **5. Section Two: Scope of Advisory Services**

This section defines what the Counselor will evaluate and deliver.

### **Contents**

- Policies to be reviewed
- Exposures to be analyzed
- Deliverables to be provided
- Timeline for completion
- Whether placement assistance will be offered

# The Georgia P&C Counselor Playbook

## Best Practices

- Keep the scope specific
- Avoid vague or open-ended commitments
- Confirm the client understands the scope

This section ensures clarity and prevents misunderstandings.

## 6. Section Three: Compensation Disclosure and Consent

This section contains the mandatory written disclosure required under Georgia's updated 2026 rule.

### Contents

- Advisory fee amount or structure
- Commission structure for placement services
- Statement that the Counselor may receive both fees and commissions
- Explanation of distinct services
- Client acknowledgment and signature
- Date of consent

### Best Practices

- Present the disclosure before any advisory work begins
- Retain the signed document permanently
- Ensure the disclosure is clear and easy to understand

This section is essential for regulatory compliance.

## 7. Section Four: Document Collection Log

This section tracks all documents received from the client.

### Contents

- Policies
- Endorsements
- Declarations pages
- Renewal proposals
- Loss runs
- Contracts or leases

# The Georgia P&C Counselor Playbook

- Any other relevant materials

## **Best Practices**

- Log each document with a date
- Note any missing or incomplete documents
- Request additional information promptly

This section ensures the advisory analysis is based on complete information.

## **8. Section Five: Advisory Analysis and Findings**

This section contains the Counselor's detailed analysis.

### **Contents**

- Summary of current coverage
- Identified exposures or gaps
- Evaluation of limits and deductibles
- Assessment of carrier suitability
- Notes on policy form differences

### **Best Practices**

- Use clear, structured explanations
- Avoid jargon
- Focus on accuracy and relevance

This section demonstrates the Counselor's expertise.

## **9. Section Six: Recommendations and Rationale**

This section outlines the Counselor's recommendations and the reasoning behind them.

### **Contents**

- Each recommendation clearly stated
- Explanation of why the recommendation matters
- Potential consequences of inaction
- Suggested solutions or alternatives

### **Best Practices**

- Keep recommendations actionable
- Provide context for each suggestion

# The Georgia P&C Counselor Playbook

- Align recommendations with the client's goals

This section is the heart of the advisory engagement.

## 10. Section Seven: Client Review Notes

This section documents the meeting where the Counselor presents findings and recommendations.

### Contents

- Date of the review meeting
- Summary of the discussion
- Client questions and concerns
- Decisions made
- Next steps

### Best Practices

- Capture the client's reactions accurately
- Note any decisions to decline recommendations
- Document follow-up commitments

This section protects the Counselor and supports continuity.

## 11. Section Eight: Placement Documentation (If Applicable)

If the Counselor also acts as a producer, this section documents placement activities.

### Contents

- Applications
- Submissions
- Quotes
- Binding documents
- Commission disclosures
- Renewal notes

### Best Practices

- Keep placement documentation separate from advisory documentation
- Ensure commissions are disclosed
- Avoid charging advisory fees for transactional tasks

# The Georgia P&C Counselor Playbook

This section ensures compliance with producer rules.

## **12. Section Nine: Ongoing Advisory Notes**

This section captures all advisory interactions after the initial engagement.

### **Contents**

- Follow-up conversations
- Coverage updates
- Claims guidance
- Risk management recommendations

### **Best Practices**

- Document every interaction
- Note the purpose and outcome
- Maintain clarity and consistency

This section supports long-term advisory relationships.

## **13. Section Ten: Annual Review Summary**

This section provides a structured summary of the annual review.

### **Contents**

- Summary of changes in exposures
- Evaluation of current coverage
- Updated recommendations
- Renewal strategy
- Client decisions

### **Best Practices**

- Conduct annual reviews proactively
- Document all recommendations and decisions
- Update the advisory file accordingly

This section reinforces the Counselor's ongoing value.

## **14. Summary of the Documentation System**

A Georgia P&C Insurance Counselor must maintain a complete, structured, and regulator-ready file for every client. This system ensures:

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- Compliance
- Professionalism
- Transparency
- Protection
- Consistency

It is the operational backbone of a successful advisory practice.

## **Risk-Based Advisory Framework for Georgia P&C Insurance Counselors (2026 Law)**

A narrative-only, professional, regulator-aligned framework for evaluating client exposures and delivering structured, defensible advisory recommendations.

### **1. Overview**

A Georgia P&C Insurance Counselor must be able to evaluate risk with clarity, structure, and professional discipline. Advisory excellence is not simply about identifying coverage gaps — it is about understanding the client’s exposures, aligning them with appropriate insurance solutions, and communicating recommendations in a way that is accurate, actionable, and easy for the client to understand.

This framework provides a repeatable method for analyzing risk and delivering high-quality advisory guidance.

### **2. The Counselor’s Risk-Evaluation Mindset**

A Counselor approaches risk differently from a producer. The Counselor’s mindset is:

- **Analytical** — focused on exposures, not products
- **Objective** — recommendations are not influenced by commissions
- **Holistic** — considers the client’s entire risk profile
- **Forward-looking** — anticipates future exposures, not just current ones
- **Client-centered** — recommendations align with the client’s goals and risk tolerance

This mindset ensures that advice is grounded in professional judgment rather than transactional needs.

### **3. The Four-Layer Risk Evaluation Model**

A strong advisory engagement evaluates risk across four layers:

1. **Exposure Identification**
2. **Coverage Alignment**
3. **Gap Analysis**

# The Georgia P&C Counselor Playbook

## 4. Strategic Recommendations

Each layer builds on the previous one, creating a complete and defensible advisory analysis.

### 4. Layer One: Exposure Identification

The Counselor begins by identifying the client's exposures — the events, conditions, or circumstances that could lead to financial loss.

#### Personal Lines Exposure Categories

- Property (home, condo, rental, valuables)
- Liability (personal liability, umbrella)
- Auto (owned, leased, youthful drivers)
- Lifestyle exposures (boats, recreational vehicles, pets)
- Life events (marriage, divorce, new home, retirement)

#### Commercial Lines Exposure Categories

- Property (buildings, contents, equipment)
- Liability (general liability, products, completed operations)
- Auto (fleet, hired/non-owned)
- Workers' compensation
- Professional liability
- Cyber liability
- Business interruption
- Contractual exposures

#### Best Practices

- Ask structured questions
- Review documents thoroughly
- Identify exposures the client may not recognize
- Avoid making assumptions

Exposure identification is the foundation of the advisory process.

### 5. Layer Two: Coverage Alignment

Once exposures are identified, the Counselor evaluates how well the client's current insurance program aligns with those exposures.

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## Alignment Questions

- Does the client have coverage for each major exposure?
- Are limits appropriate for the size and nature of the exposure?
- Are deductibles aligned with the client's financial tolerance?
- Are endorsements or exclusions affecting coverage?
- Are carrier choices appropriate for the risk?

## Best Practices

- Compare exposures to actual policy language
- Identify misalignments between risk and coverage
- Document all findings clearly

Coverage alignment ensures the client's insurance program matches their real-world exposures.

## 6. Layer Three: Gap Analysis

Gap analysis identifies where the client's current coverage fails to address their exposures.

### Types of Gaps

- **Missing coverage** — exposure exists, but no policy addresses it
- **Insufficient limits** — coverage exists, but limits are inadequate
- **Excluded exposures** — policy language removes coverage
- **Outdated coverage** — policy no longer matches the client's situation
- **Carrier misalignment** — insurer is not appropriate for the risk

### Best Practices

- Prioritize gaps based on severity
- Explain each gap in plain language
- Document the potential consequences of inaction

Gap analysis is where the Counselor's expertise becomes most visible.

## 7. Layer Four: Strategic Recommendations

The Counselor now provides clear, actionable recommendations to address the identified gaps.

### Recommendation Structure

Each recommendation should include:

- **The issue** — what exposure or gap was identified

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- **The risk** — why it matters
- **The solution** — what the client should do
- **The rationale** — why the solution is appropriate
- **The urgency** — whether immediate action is needed

## Best Practices

- Keep recommendations specific and actionable
- Avoid overwhelming the client with technical detail
- Provide alternatives when appropriate
- Align recommendations with the client's goals and risk tolerance

Strategic recommendations are the Counselor's signature deliverable.

## 8. Communicating Risk to Clients

A Counselor must communicate risk in a way that is:

- Clear
- Calm
- Non-alarmist
- Educational
- Empowering

Clients should feel informed, not intimidated.

## Communication Techniques

- Use examples and scenarios
- Avoid jargon
- Focus on outcomes and solutions
- Confirm understanding before moving on

Effective communication strengthens trust and supports decision-making.

## 9. Integrating Risk Evaluation Into Ongoing Advisory Work

Risk evaluation is not a one-time event. It should be integrated into:

- Annual reviews
- Renewal strategy sessions
- Coverage updates

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- Claims guidance
- Business changes
- Life events

A Counselor's value grows as they help clients adapt to evolving exposures.

## 10. Summary of the Risk-Based Advisory Framework

A Georgia P&C Insurance Counselor evaluates risk through a structured, four-layer model:

1. Identify exposures
2. Align coverage
3. Analyze gaps
4. Provide strategic recommendations

This framework ensures that every advisory engagement is:

- Professional
- Defensible
- Client-centered
- Regulator-aligned
- High-value

It is the analytical engine behind the Counselor's advisory excellence.

## Coverage-Comparison Method for Georgia P&C Insurance Counselors (2026 Law)

A narrative-only, regulator-aligned method for comparing insurance policies and communicating differences with clarity, accuracy, and professional discipline.

### 1. Overview

Coverage comparison is one of the most valuable advisory services a Georgia P&C Insurance Counselor provides. Clients often struggle to understand the differences between policies, endorsements, exclusions, and carrier offerings. A Counselor must be able to compare coverage with precision, neutrality, and clarity — and present the findings in a way that empowers the client to make informed decisions.

This method provides a structured, repeatable process for comparing policies across personal and commercial lines.

### 2. The Counselor's Comparison Philosophy

A Counselor approaches coverage comparison with a mindset grounded in:

- **Neutrality** — the goal is clarity, not persuasion

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- **Accuracy** — comparisons must reflect actual policy language
- **Context** — differences must be explained in terms of real-world impact
- **Relevance** — focus on what matters to the client's exposures
- **Transparency** — disclose assumptions, limitations, and uncertainties

This philosophy ensures that comparisons are professional, defensible, and client-centered.

## 3. The Four-Step Coverage-Comparison Method

A strong coverage comparison follows four steps:

1. **Extract the policy structure**
2. **Identify key differences**
3. **Evaluate the impact of each difference**
4. **Communicate findings in plain language**

Each step builds on the previous one to create a complete, accurate comparison.

## 4. Step One: Extract the Policy Structure

Before comparing coverage, the Counselor must understand the structure of each policy.

### Elements to Extract

- Insuring agreements
- Definitions
- Exclusions
- Conditions
- Endorsements
- Limits and sublimits
- Deductibles
- Carrier-specific variations

### Best Practices

- Read the declarations page first
- Identify all attached endorsements
- Note any missing or incomplete documents
- Avoid relying on summaries or marketing materials

This step ensures the Counselor is comparing actual policy language, not assumptions.

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## 5. Step Two: Identify Key Differences

Once the structure is clear, the Counselor identifies differences between the policies.

### Types of Differences

- **Coverage differences** — what is covered vs. not covered
- **Limit differences** — higher or lower limits or sublimits
- **Exclusion differences** — added or removed exclusions
- **Endorsement differences** — enhancements or restrictions
- **Condition differences** — obligations placed on the insured
- **Carrier differences** — financial strength, claims handling, appetite

### Best Practices

- Focus on differences that affect real exposures
- Avoid overwhelming the client with minor variations
- Document each difference clearly and neutrally

This step creates the raw material for the advisory analysis.

## 6. Step Three: Evaluate the Impact of Each Difference

A difference only matters if it affects the client's risk. The Counselor must evaluate the practical impact of each variation.

### Impact Evaluation Questions

- Does this difference increase or decrease protection?
- Does it create a coverage gap?
- Does it affect a known exposure?
- Does it change the client's financial responsibility?
- Does it alter claims handling or obligations?
- Does it affect the client's long-term risk strategy?

### Best Practices

- Prioritize differences based on severity
- Explain the real-world consequences of each difference
- Avoid exaggeration or fear-based language

This step transforms technical differences into meaningful insights.

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## 7. Step Four: Communicate Findings in Plain Language

The Counselor must present the comparison in a way the client can understand and act upon.

### Communication Structure

Each difference should be explained using:

1. **What the difference is**
2. **Why it matters**
3. **How it affects the client**
4. **What the Counselor recommends**

### Best Practices

- Use simple, direct language
- Avoid jargon and technical terms
- Provide examples or scenarios when helpful
- Confirm understanding before moving on

This step ensures the client feels informed, not overwhelmed.

## 8. Presenting the Comparison: The Counselor's Report Format

A strong coverage-comparison report includes:

- A brief summary of findings
- A list of key differences
- An explanation of each difference
- Recommendations aligned with the client's goals
- Notes on carrier considerations
- A clear next-steps section

This format supports clarity, professionalism, and regulatory alignment.

## 9. Common Coverage-Comparison Scenarios

### Scenario 1: Personal Auto Policies

Differences may include:

- Liability limits
- UM/UIM coverage
- Rental reimbursement

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- OEM parts endorsements
- Exclusions for youthful drivers

## **Scenario 2: Homeowners Policies**

Differences may include:

- Replacement cost vs. actual cash value
- Water damage exclusions
- Ordinance or law coverage
- Personal property sublimits
- Roof settlement provisions

## **Scenario 3: Commercial General Liability**

Differences may include:

- Additional insured endorsements
- Contractual liability
- Products/completed operations
- Per-project aggregates
- Professional services exclusions

## **Scenario 4: Commercial Property**

Differences may include:

- Valuation methods
- Coinsurance requirements
- Business interruption terms
- Flood or earthquake exclusions
- Equipment breakdown coverage

These scenarios help Counselors anticipate common comparison challenges.

## **10. Summary of the Coverage-Comparison Method**

A Georgia P&C Insurance Counselor compares coverage using a structured, four-step method:

1. Extract the policy structure
2. Identify key differences
3. Evaluate the impact of each difference

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## 4. Communicate findings in plain language

This method ensures that comparisons are:

- Accurate
- Neutral
- Client-centered
- Regulator-aligned
- Actionable

It is a core competency of the Counselor role and a defining feature of high-quality advisory work.

### **Client Education Framework for Georgia P&C Insurance Counselors (2026 Law)**

A narrative-only, professional, regulator-aligned framework for teaching clients about insurance concepts in a clear, empowering, and non-technical way.

#### **1. Overview**

A Georgia P&C Insurance Counselor is not only an advisor but also an educator. Clients rely on Counselors to translate complex insurance concepts into clear, understandable guidance. Effective client education strengthens trust, improves decision-making, and reinforces the Counselor's professional value.

This framework provides a structured, repeatable method for educating clients without overwhelming them or drifting into jargon.

#### **2. The Counselor's Educational Philosophy**

A Counselor teaches with a mindset grounded in:

- **Clarity** — simple, direct explanations
- **Relevance** — focus on what matters to the client's exposures
- **Calmness** — avoid fear-based or alarmist language
- **Empowerment** — help clients feel confident, not confused
- **Neutrality** — present information objectively, without sales pressure

This philosophy ensures that client education is professional, ethical, and aligned with Georgia's regulatory expectations.

#### **3. The Four-Step Client Education Method**

A strong educational interaction follows four steps:

1. **Simplify the concept**

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2. **Connect it to the client’s real-world exposure**
3. **Explain the consequence of misunderstanding or ignoring it**
4. **Offer a clear, actionable next step**

This structure keeps explanations focused, relevant, and easy to understand.

## **4. Step One: Simplify the Concept**

Clients do not need technical definitions — they need clarity.

### **Best Practices**

- Use plain language
- Avoid jargon
- Break complex ideas into simple components
- Use analogies when appropriate

### **Example**

Instead of explaining “actual cash value,” say:

“It pays what your property is worth today, after wear and tear.”

This step ensures the client understands the concept at a basic level.

## **5. Step Two: Connect the Concept to the Client’s Exposure**

Clients learn best when information is tied to their real-world situation.

### **Best Practices**

- Use the client’s own exposures as examples
- Avoid generic explanations
- Focus on what matters to them specifically

### **Example**

“If your roof is 15 years old, actual cash value means you’d receive much less than the cost to replace it.”

This step makes the concept meaningful.

## **6. Step Three: Explain the Consequence of Misalignment**

Clients need to understand why the concept matters.

### **Best Practices**

- Explain consequences calmly and factually

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- Avoid fear-based language
- Focus on financial impact and protection

## Example

“If the roof were damaged in a storm, you might have to pay most of the replacement cost out of pocket.”

This step reinforces the importance of the concept without overwhelming the client.

## 7. Step Four: Offer a Clear, Actionable Next Step

Clients need guidance, not pressure.

### Best Practices

- Provide one clear recommendation
- Offer alternatives when appropriate
- Keep the next step simple and achievable

## Example

“One option is to switch to replacement cost coverage so the policy pays the full cost to replace the roof.”

This step empowers the client to make an informed decision.

## 8. Teaching Through Scenarios

Scenarios help clients visualize risk and understand coverage.

### Scenario Types

- Everyday events (auto accidents, water damage, liability claims)
- Business-specific exposures (equipment breakdown, cyber incidents)
- Life events (new home, new driver, business expansion)

### Best Practices

- Keep scenarios realistic
- Avoid extreme or unlikely events
- Focus on clarity and relevance

Scenarios make abstract concepts concrete.

## 9. Teaching Through Comparisons

Comparisons help clients understand differences between options.

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## Comparison Types

- Policy A vs. Policy B
- Current coverage vs. recommended coverage
- Deductible options
- Carrier differences

## Best Practices

- Focus on meaningful differences
- Avoid overwhelming the client with technical detail
- Tie comparisons back to exposures

Comparisons support informed decision-making.

## 10. Teaching Through Visual Structure (Without Visuals)

Even without charts or graphics, Counselors can use structured language to create clarity.

### Techniques

- “Here are the three things that matter most...”
- “There are two key differences you should know...”
- “Let’s break this into simple steps...”

Structured language helps clients follow complex ideas.

## 11. Avoiding Common Educational Pitfalls

Counselors must avoid:

- Overloading clients with information
- Using jargon or technical definitions
- Speaking too quickly or covering too much at once
- Assuming the client understands
- Using fear-based or alarmist language
- Making recommendations without context

Avoiding these pitfalls keeps education clear and professional.

## 12. Integrating Education Into the Advisory Process

Client education should be woven into:

- Discovery conversations

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- Advisory analysis
- Coverage comparisons
- Recommendation discussions
- Renewal reviews
- Claims guidance

Education is not a separate task — it is part of every interaction.

## 13. Summary of the Client Education Framework

A Georgia P&C Insurance Counselor educates clients using a structured, four-step method:

1. Simplify the concept
2. Connect it to the client's exposure
3. Explain the consequence
4. Offer a clear next step

This framework ensures that client education is:

- Clear
- Relevant
- Empowering
- Professional
- Regulator-aligned

It is a core competency of the Counselor role and a defining feature of high-quality advisory work.

## Decision-Support Framework for Georgia P&C Insurance Counselors (2026 Law)

A narrative-only, professional, regulator-aligned framework for helping clients make clear, confident insurance decisions based on structured reasoning and transparent guidance.

### 1. Overview

A Georgia P&C Insurance Counselor is not a salesperson. The Counselor's role is to guide clients through complex insurance decisions with clarity, neutrality, and structure. Clients often feel overwhelmed by coverage options, policy language, and risk considerations. The Counselor's job is to simplify the decision process and help clients choose the option that best aligns with their goals, exposures, and risk tolerance.

This framework provides a repeatable method for supporting client decision-making in a way that is compliant, ethical, and empowering.

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## 2. The Counselor's Decision-Support Philosophy

A Counselor approaches decision-support with a mindset grounded in:

- **Neutrality** — the Counselor does not push a particular product
- **Clarity** — decisions are broken into simple, understandable components
- **Structure** — the Counselor uses a consistent method for every decision
- **Empowerment** — the client feels in control of the final choice
- **Transparency** — the Counselor explains reasoning without hidden motives

This philosophy ensures that decisions are made collaboratively and confidently.

## 3. The Four-Stage Decision-Support Method

A strong decision-support interaction follows four stages:

1. **Clarify the decision**
2. **Present structured options**
3. **Evaluate each option using defined criteria**
4. **Guide the client to a confident conclusion**

This method keeps the process organized and client-centered.

## 4. Stage One: Clarify the Decision

Clients often think they are deciding between policies, but the real decision is usually about:

- Risk tolerance
- Financial comfort
- Coverage priorities
- Long-term goals
- Exposure concerns

### Best Practices

- Restate the decision in simple terms
- Confirm the client's goals
- Identify any constraints (budget, carrier preference, contract requirements)
- Ensure the client understands what is being decided

### Example

“Your decision is whether to increase your liability limit to better protect your assets.”

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This step ensures the client is focused on the right question.

## 5. Stage Two: Present Structured Options

Clients make better decisions when options are presented clearly and consistently.

### Option Structure

Each option should include:

- What the option provides
- What it does not provide
- How it aligns with the client's exposures
- The financial impact
- Any trade-offs

### Best Practices

- Present no more than three options
- Avoid technical language
- Keep explanations balanced and neutral

### Example

"You can keep your current limit, increase it moderately, or increase it significantly for broader protection."

This step prevents overwhelm and supports clarity.

## 6. Stage Three: Evaluate Each Option Using Defined Criteria

A Counselor helps the client evaluate options using objective criteria.

### Evaluation Criteria

- Coverage adequacy
- Exposure alignment
- Financial impact
- Risk tolerance
- Contractual or legal requirements
- Long-term suitability

### Best Practices

- Use the same criteria for each option

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- Explain the reasoning behind each evaluation
- Avoid pushing the client toward a particular choice
- Highlight trade-offs calmly and factually

## Example

“This option provides the strongest protection for your assets, but it comes with a higher premium.”

This step ensures decisions are grounded in structured reasoning.

## 7. Stage Four: Guide the Client to a Confident Conclusion

The Counselor’s role is to help the client reach a decision they feel good about.

### Best Practices

- Summarize the options
- Restate the client’s goals
- Highlight the option that best aligns with those goals
- Confirm the client’s comfort level
- Avoid pressure or urgency
- Document the decision and the reasoning behind it

## Example

“Based on your goal of protecting your home equity and retirement savings, the higher limit aligns best with your priorities. How do you feel about moving forward with that option?”

This step reinforces confidence and clarity.

## 8. Supporting Decisions Without Pressure

A Counselor must avoid:

- Steering clients toward a specific product
- Using fear-based language
- Overemphasizing worst-case scenarios
- Minimizing the cost of coverage
- Making decisions on behalf of the client

The Counselor’s role is to guide, not direct.

## 9. Documenting the Decision Process

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Georgia expects Counselors to maintain clear records of:

- The decision being made
- The options presented
- The evaluation criteria used
- The client's questions and concerns
- The final decision
- The rationale behind the decision
- Any declined recommendations

This documentation protects both the Counselor and the client.

## 10. Summary of the Decision-Support Framework

A Georgia P&C Insurance Counselor supports client decisions using a structured, four-stage method:

1. Clarify the decision
2. Present structured options
3. Evaluate options using defined criteria
4. Guide the client to a confident conclusion

This framework ensures that decisions are:

- Clear
- Structured
- Neutral
- Client-centered
- Regulator-aligned

It is a core competency of the Counselor role and a defining feature of high-quality advisory practice.

## Client Communication Mastery for Georgia P&C Insurance Counselors (2026 Law)

A narrative-only, professional, regulator-aligned guide to communicating with clarity, confidence, and emotional intelligence throughout the advisory relationship.

### 1. Overview

A Georgia P&C Insurance Counselor must communicate with precision, calmness, and professionalism. Clients often come to Counselors because they feel overwhelmed, confused,

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or uncertain about their insurance program. The Counselor's communication style determines whether the client feels supported and empowered — or more confused than before.

This guide provides a structured communication system that supports clarity, trust, and regulatory alignment in every interaction.

## 2. The Counselor's Communication Identity

A Counselor communicates as:

- **A guide**, not a salesperson
- **A translator**, not a technician
- **A calm presence**, not an alarmist
- **A partner**, not an authority figure
- **A professional**, not a peer

This identity shapes every conversation, email, meeting, and recommendation.

## 3. The Four Pillars of Counselor Communication

Every interaction should reflect four core pillars:

1. **Clarity** — simple, direct language
2. **Structure** — organized explanations
3. **Relevance** — focus on what matters to the client
4. **Calmness** — steady, confident delivery

These pillars ensure that communication is both professional and accessible.

### 4. Pillar One: Clarity

Clarity is the foundation of effective advisory communication.

#### Best Practices

- Use plain language
- Avoid jargon and technical definitions
- Break complex ideas into simple components
- Summarize key points before moving on

#### Example

Instead of:

“Your policy excludes ensuing loss unless the proximate cause is covered.”

Say:

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“This policy won’t pay for damage caused by certain events unless the original cause is covered.”

Clarity builds trust and reduces confusion.

## 5. Pillar Two: Structure

Clients understand better when information is presented in a structured way.

### Best Practices

- Use numbered or sequenced explanations verbally
- Present information in small, digestible segments
- Group related ideas together
- Use “Here’s what matters most...” to anchor the conversation

### Example

“There are three things you need to know about this coverage...”

Structure helps clients follow complex ideas without feeling overwhelmed.

## 6. Pillar Three: Relevance

Clients only need to understand what affects their exposures and decisions.

### Best Practices

- Tailor explanations to the client’s situation
- Avoid unnecessary detail
- Connect every concept to a real-world exposure
- Focus on what the client needs to decide

### Example

“This matters because your business relies heavily on equipment that would be expensive to replace.”

Relevance keeps the conversation focused and meaningful.

## 7. Pillar Four: Calmness

Insurance conversations can trigger anxiety. The Counselor’s calmness sets the tone.

### Best Practices

- Speak slowly and confidently
- Avoid dramatic language

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- Present risks factually, not emotionally
- Reassure the client that solutions exist

## Example

“This is something we can address. Let’s walk through your options.”

Calmness helps clients feel safe and supported.

## 8. The Counselor’s Communication Sequence

A strong communication sequence follows four steps:

1. **Set the stage** — explain what you’ll cover
2. **Deliver the information** — clear, structured, relevant
3. **Check understanding** — ask the client to reflect back key points
4. **Confirm next steps** — clarify what happens after the conversation

This sequence ensures that every interaction is complete and professional.

## 9. Communicating Recommendations

Recommendations must be delivered with clarity and neutrality.

### Best Practices

- State the recommendation plainly
- Explain why it matters
- Connect it to the client’s goals
- Present alternatives when appropriate
- Avoid pressure or urgency

## Example

“I recommend increasing your liability limit because it better protects your assets. If you prefer a smaller increase, we can explore that option as well.”

This approach supports confident decision-making.

## 10. Communicating Declined Recommendations

Georgia expects Counselors to document declined recommendations clearly and professionally.

### Best Practices

- Restate the recommendation
- Confirm the client’s decision

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- Document the rationale
- Maintain a neutral tone
- Avoid judgment or pressure

## Example

“You’ve chosen not to add cyber coverage at this time. I’ll document that decision and we can revisit it during your next review.”

This protects both the Counselor and the client.

## 11. Communicating During Claims Guidance

Counselors often help clients understand the claims process.

### Best Practices

- Explain the process step-by-step
- Clarify what the policy does and does not cover
- Avoid making promises about outcomes
- Encourage prompt reporting
- Maintain calm, supportive communication

## Example

“Here’s what will happen next: the adjuster will contact you, review the damage, and explain what documentation they need.”

This keeps the client grounded during stressful moments.

## 12. Communicating During Renewals

Renewal conversations are an opportunity to reinforce value.

### Best Practices

- Review changes in exposures
- Explain any premium changes
- Present renewal options clearly
- Revisit prior recommendations
- Confirm the client’s goals for the upcoming year

Renewal communication strengthens long-term relationships.

## 13. Summary of the Communication Mastery Guide

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A Georgia P&C Insurance Counselor communicates with:

- **Clarity** — simple, direct explanations
- **Structure** — organized, digestible information
- **Relevance** — focus on what matters to the client
- **Calmness** — steady, confident delivery

This communication system ensures that every interaction is:

- Professional
- Client-centered
- Regulator-aligned
- Trust-building

It is a core competency of the Counselor role and a defining feature of high-quality advisory practice.

## **Client Relationship Management Framework for Georgia P&C Insurance Counselors (2026 Law)**

A narrative-only, professional, regulator-aligned framework for building, maintaining, and strengthening long-term advisory relationships with clients.

### **1. Overview**

A Georgia P&C Insurance Counselor is not a transactional professional. The Counselor's value compounds over time as they guide clients through evolving exposures, life events, business changes, and market conditions. Strong client relationships are built on trust, clarity, consistency, and proactive engagement.

This framework provides a structured, repeatable method for managing client relationships in a way that is compliant, professional, and deeply supportive.

### **2. The Counselor's Relationship Philosophy**

A Counselor approaches client relationships with a mindset grounded in:

- **Stewardship** — protecting the client's financial well-being
- **Consistency** — showing up predictably and professionally
- **Proactivity** — anticipating needs before the client asks
- **Transparency** — communicating clearly and honestly
- **Empathy** — understanding the client's concerns and goals

This philosophy shapes every interaction and builds long-term loyalty.

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## 3. The Four-Phase Relationship Management Model

A strong client relationship follows four phases:

1. **Onboarding** — establishing trust and clarity
2. **Engagement** — delivering advisory value
3. **Maintenance** — staying connected and proactive
4. **Renewal** — reinforcing value and updating strategy

Each phase has its own objectives and best practices.

### 4. Phase One: Onboarding

Onboarding sets the tone for the entire relationship.

#### Objectives

- Establish trust
- Clarify expectations
- Explain the Counselor's role
- Define communication preferences
- Set the advisory schedule

#### Best Practices

- Provide a clear overview of the advisory process
- Explain how dual compensation works
- Confirm how the client prefers to communicate
- Document all onboarding conversations

A strong onboarding experience creates confidence and clarity.

### 5. Phase Two: Engagement

Engagement is where the Counselor delivers the core advisory value.

#### Objectives

- Conduct structured advisory reviews
- Provide clear recommendations
- Support decision-making
- Assist with placement (if applicable)
- Document all interactions

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## Best Practices

- Follow the advisory framework consistently
- Communicate with clarity and calmness
- Tailor recommendations to the client's goals
- Avoid overwhelming the client with detail

This phase builds credibility and demonstrates expertise.

## 6. Phase Three: Maintenance

Maintenance ensures the relationship stays active and supportive between major advisory events.

### Objectives

- Monitor changes in exposures
- Provide periodic check-ins
- Offer guidance during claims
- Update recommendations as needed
- Maintain documentation

### Best Practices

- Schedule quarterly or semi-annual touchpoints
- Reach out proactively when market conditions change
- Offer support during stressful events
- Keep communication simple and relevant

Maintenance strengthens trust and reinforces the Counselor's value.

## 7. Phase Four: Renewal

Renewal is a critical moment in the relationship. It is where the Counselor demonstrates long-term value and strategic insight.

### Objectives

- Review changes in exposures
- Evaluate current coverage
- Present renewal options
- Update recommendations

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- Confirm the client's goals for the upcoming year

## Best Practices

- Begin renewal conversations early
- Explain premium changes clearly and calmly
- Revisit previously declined recommendations
- Document all decisions

Renewal is where the Counselor's long-term advisory role becomes most visible.

## 8. Proactive Relationship Touchpoints

A Counselor should maintain regular, structured touchpoints throughout the year.

### Examples

- Annual advisory review
- Mid-year exposure check-in
- Renewal strategy session
- Claims guidance
- Coverage update after major life or business changes
- Market condition updates (when relevant)

Proactive communication prevents surprises and builds trust.

## 9. Managing Client Expectations

Clear expectations reduce misunderstandings and strengthen the relationship.

### Best Practices

- Explain what the Counselor does — and does not do
- Clarify response times
- Set boundaries around availability
- Communicate the advisory schedule
- Reinforce the difference between advisory and placement services

Expectation management supports professionalism and clarity.

## 10. Handling Difficult Conversations

Counselors must navigate difficult conversations with calmness and professionalism.

### Examples

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- Premium increases
- Declined claims
- Coverage limitations
- Declined recommendations
- Carrier changes

## **Best Practices**

- Stay calm and factual
- Avoid blame or defensiveness
- Focus on solutions
- Document the conversation
- Reinforce support and partnership

Difficult conversations are opportunities to deepen trust.

## **11. Strengthening Long-Term Loyalty**

Loyalty grows when clients feel supported, understood, and valued.

### **Best Practices**

- Celebrate milestones (new home, business growth, etc.)
- Provide educational insights
- Offer strategic guidance during major life or business changes
- Maintain consistent communication
- Deliver value beyond transactions

Loyalty is earned through consistent, thoughtful engagement.

## **12. Summary of the Client Relationship Management Framework**

A Georgia P&C Insurance Counselor manages client relationships through a structured, four-phase model:

1. Onboarding
2. Engagement
3. Maintenance
4. Renewal

This framework ensures that relationships are:

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- Trust-based
- Professional
- Proactive
- Client-centered
- Regulator-aligned

It is a core competency of the Counselor role and a defining feature of long-term advisory success.

When you are ready to take the 16-hour prelicensing course, go to <https://www.fyiexpress.com/georgia-pc-counselor-prelicensing-162161.html>

## PRELICENSING



## P&C Counselor

## Eddie K. Emmett