October 22-25, 2026 I Sheraton Boston Hotel

MAIA'S BIG EVENT 2026

Conference & Trade Show

Celebrating Independence!

10/24/2026
11:15 am - 12:15 pm

You Added the Endorsement and Now the Agency is Getting a Bill for It!

Marshall Katz

You added the endorsement and now the agency is getting a bill for it.

Marshall Katz

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Keep for the future

- Follow up
- Questions
- Jokes☺

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Disclaimer
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The scores tied at the bottom of the ninth. Three outs and bases are loaded and we're at bat. Bunt and bring the runner home or go for the green monster?

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Why did I get into the insurance industry?

- I have a degree in accounting
- I was a comptroller for a 138-person machine shop making baby items
- I was asked to hide the loan we just took from a NJ bank, because
- We were trying to get another loan from a MA bank
- Well before the Enron mess, but I knew it was wrong, so I did not do and gave my notice
- I called my friend working as a manager for American Mutual, and
- The rest is history

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In Massachusetts, an insurance agent **cannot** add extra coverage or change your policy without your explicit consent. Adding unauthorized "roll-on" coverages is considered an unfair and deceptive business practice. All policy options and their costs must be presented clearly, and you have the right to choose exactly what you need. [1, 2]

If your policy was modified without your permission, you can take the following steps to resolve the issue:

- **File a complaint** with the Massachusetts Division of Insurance to report the unauthorized change.
- **Review your paperwork** and compare the current policy with your previous declarations pages. [1, 2, 3, 4]



Google search 06 07 26 can an agent roll on extra coverage in ma without asking the customer

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If you'd like, let me know:

- What **type of insurance** is this (e.g., auto, home, business)?
- Was this agent acting as an **independent broker** or a **captive agent** for a specific company?
- Have you already **contacted the agency** to demand an explanation?

I can help you determine exactly who to contact to reverse the changes and request a refund for the added premiums.

Google search 06 07 26 can an agent roll on extra coverage in ma without asking the customer

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In the insurance industry, "roll-on" coverage refers to the unethical and often illegal practice of insurers or agents automatically adding or increasing optional insurance coverages—and charging you more—without your prior knowledge or explicit consent. [1, 2]

State insurance departments and the **National Association of Insurance Commissioners (NAIC)** consider this a deceptive trade practice. If a company automatically adds coverage you didn't ask for, it is a violation of state insurance laws. [1, 2, 3, 4]

For tips on how to check your insurance policy for unauthorized add-ons and ensure you're getting the best value legitimately:

Google search 06 10 26 naic roll on coverages

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True story:

- An agency owner in a class I was doing in western MA had a great story for everyone
- They thought they would increase coverage cause it was only a few dollars on everyone's policy
- They sent out letters telling everyone they did it and
- If they didn't want the coverage, they could call the office to remove as of the date it was added
- The customer was a little upset, but their busy body friend…
- Called the MA Division of Insurance (DOI) and
- The DOI did an audit and
- Billed the agency $18,000

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True story:

- I was doing an insurance class at an insurance company office
- Many agency CSR's and
- Company claims and underwriting were in attendance
- I mentioned that every time you add fine arts coverage you add breakage
- I got stares from the carrier people…
- Which meant I was wrong
- Come to find out after surveying companies that 70-90% of all HO schedules that cover fine arts do not have breakage, because
- The agent doesn't ask for it and
- When I was about to ask why didn't underwriting ask if you want breakage…
- I got the stare down and why
- It's not the carriers' job to teach the agency about coverage, you should know it and
- If they tell the agency this time and not another, they could have an E & O loss

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- So, you go the office Monday morning and
- Ask all your HO carriers for a book profile of all policies that
  - Have fine arts scheduled without
  - Breakage coverage
  - But wait for it
- The agency can’t just roll it on without asking the customer first as it is raising the premium

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- So, you go the office Monday morning and
- Ask all your Auto carriers for a book profile of all policies that have
  - Motorcycles insured
  - With the guest occupant exclusion
  - But wait for it
- The agency can't just roll it off without asking the customer first as it is raising the premium

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- So, you go the office Monday morning and
- Ask all your carriers for a book profile of all auto, home, business policies that have
  - Enhancement endorsements
  - You're going change lower ones to higher ones
  - But wait for it
- The agency can't just change it without asking the customer first as it is raising the premium

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- So, you go the office Monday morning and
- Ask all your carriers for everything prior and more
- You prepare an informational paper on it and
  - 1st send to the customer with
  - A follow-up discussion
  - Once agreed upon whatever the decision
  - Follow-up with an email
- The agency can't just change it without asking the customer first as it is raising the premium

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Why do we want to take the time to have a process and follow it

- So we don’t get accused of doing something wrong
- So we don’t lose face in the media
- So we don’t lose face in the socials
- So we don’t lose face period



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Has anyone ever heard of the MA DOI Administrative Actions?



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Enforcement

The Division of Insurance pursues allegations of misconduct by licensees including insurance producers, insurance advisors, public adjusters, reinsurance intermediaries, viatical loan brokers and providers, viatical settlement brokers and providers, insurance companies, health maintenance organizations and self-insurance groups.

https://www.mass.gov/info-details/enforcement

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These investigations entail interviewing witnesses, questioning suspected perpetrators and reviewing documentary evidence supporting allegations of unfair methods of competition, unfair or deceptive acts or trade practices and other violations of insurance laws and regulations. When warranted, enforcement counsel prosecute matters following investigative efforts. Enforcement actions include, but may not be limited to, the following through negotiated settlements or administrative hearings: cease and desist orders; the establishment of compliance programs; license sanctions, including revocation or suspension; restitution and/or the imposition of financial penalties

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Administrative Actions

(For copies of administrative actions prior to 2015, please file a **public record request** .

- **DOI Enforcement Terms and Definitions**
- **Year 2026 DOI Administrative Actions**
- **Year 2025 DOI Administrative Actions**
- **Year 2024 DOI Administrative Actions**
- **Year 2023 DOI Administrative Actions**
- **Year 2022 DOI Administrative Actions**
- **Year 2021 DOI Administrative Actions**
- **Year 2020 DOI Administrative Actions**
- **Year 2019 DOI Administrative Actions**
- **Year 2018 DOI Administrative Actions**
- **Year 2017 DOI Administrative Actions**
- **Year 2016 DOI Administrative Actions**
- **Year 2015 DOI Administrative Actions**





Licensee Name	MA License Number	SIU Case No. and/or Docket Number	Primary Allegations(s)	Type of Disposition	Fine/Restitution	Licensing Action	Effective Date
Bene-Care Insurance Services	19155233	10204	Unlicensed	Settlement Agreement	$2,500	Cease and Desist	1/14/2025
Waltke, Thomas	19112753	10206	Trustworthiness/Terminated for Cause	Settlement Agreement	$2,500	Cease and Desist	4/11/2025
Mustafa, Rami	19442709	10122	Failure to Report Administrative Action	Settlement Agreement	0	Cease and Desist	4/23/2025
Military Housing Adjusters, LLC.	1971627	10155	Unlicensed	Settlement Agreement	$1,500	Cease and Desist	5/19/2025
Noronha, Ramon	19365024	10140	Trustworthiness	Order to Show Cause Docket # E2025-01	$8,000	Revocation	7/7/2025
Choice Flood Insurance, LLC.	18002367	10226	Unlicensed	Settlement Agreement	$250	Cease and Desist	7/2/2025
Wax Insurance Services, LLC.	19507908	10209	Unlicensed	Settlement Agreement	$500	Cease and Desist	9/25/2025
Assured Benefits Administrators	N/A	10137	Unlicensed	Settlement Agreement	$1,000	Cease and Desist	12/12/2025
Global Connections, Inc.	8241897	10253	Unlicensed	Settlement Agreement	$2,700	Cease and Desist	12/17/2025
Ortega, Arthur	20395710	10087	Trustworthiness	Settlement Agreement	$0	Revocation/Cease and Desist	12/23/2025

You don’t want to be on this billboard.

Licensee Name	MA License Number	SIU Case No. and/or Docket Number	Primary Allegations(s)	Type of Disposition	Fine/Restitution	Licensing Action	Effective Date
Tran, Trucly	18716726	10033	Trustworthiness	Settlement Agreement	$7,500	Cease and Desist	1/6/2026
District Bonding, LLC.	19817105	10266	Unlicensed	Settlement Agreement	0	Cease and Desist	2/26/2026
Assist-Card Corporation of America	15756377	10280	Unlicensed	Settlement Agreement	$12,000	Cease and Desist	4/10/2026

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comments
Questions
Suggestions

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Last one.



Have a fun rest of your day and thanks for your attendance and participation☺