



# 6 Tips for TCPA Compliance

Maximize Success and Stay Safe with  
Internet Leads



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# Tip 1 - Create an Outbound Compliance Policy

- ☒ *Scrub Lists*
  - ☒ *Stick to 90-day Rule*
  - ☐ *Avoid Duplicates*
  - ☐ *Train Team*
  - ☒ *Document DNC Requests*
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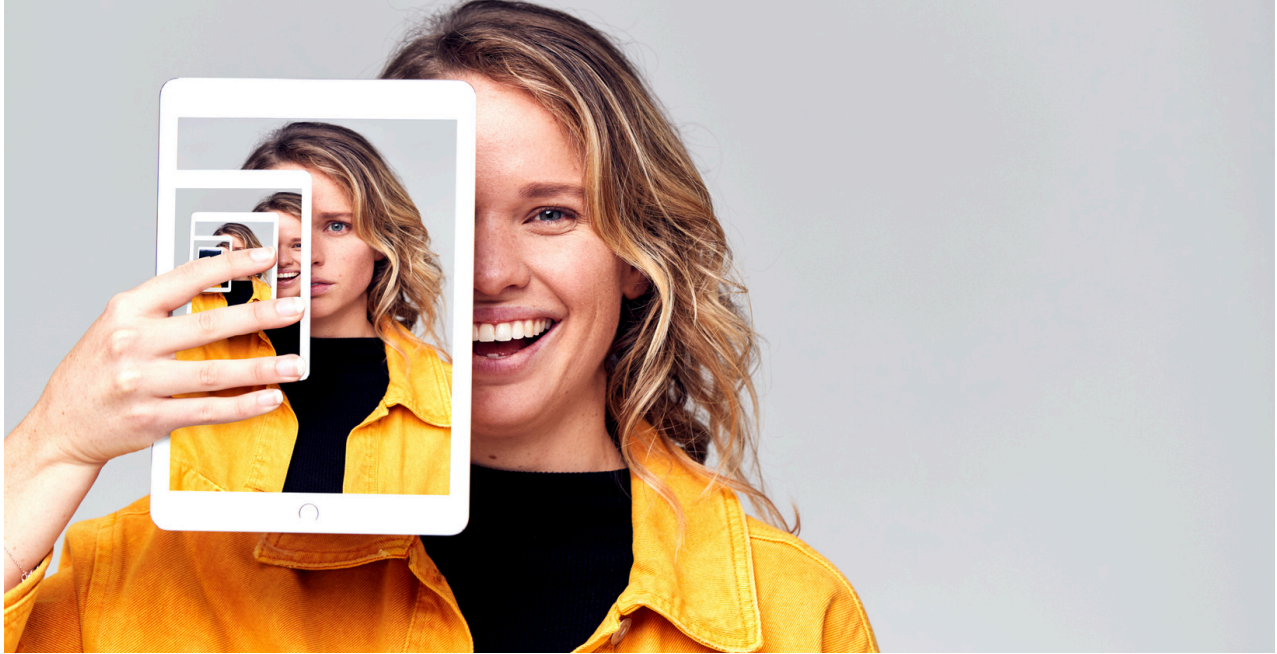
Ensuring your agency remains compliant with TCPA regulations begins with having a well-documented outbound compliance policy.

This policy should cover the entire team, clearly outlining how to manage do-not-call requests, document interactions, and avoid repeat contact with the same customer.

Every employee must be trained to follow this policy, and there should be regular audits to confirm adherence. By proactively setting up a DNC policy and training, you'll not only reduce the risk of violations but also build trust with your leads.

Your policy should be comprehensive, covering everything from call handling to follow-ups, ensuring your agency acts responsibly with consumer data.

# Tip 2 - Use a CRM with Duplicate Management



Duplicate leads are one of the most common TCPA compliance risks. Without the proper tools, it's easy to mistakenly call the same lead multiple times.

Using a CRM with built-in duplicate management ensures you avoid these risks. When a lead requests to be added to your do-not-call list, your CRM should automatically mark that lead and block future attempts to contact them.

Additionally, monitoring for duplicates prevents accidental calls or texts that could result in costly TCPA violations.

A strong CRM with duplicate management features also helps you streamline your marketing efforts by ensuring leads are contacted only once, improving both compliance and operational efficiency.

# Tip 3 - Look for Mutual Indemnification in Lead Agreements



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Mutual indemnification in lead agreements protects both your agency and your lead providers.

By including this clause, you ensure that if a compliance issue arises, both parties agree to work together to resolve the situation.

This doesn't necessarily mean that your provider will cover legal fees, but they will assist in gathering information and proving compliance.

It's essential to have this agreement in place to ensure both parties share responsibility and maintain transparency.

As TCPA regulations evolve, mutual indemnification offers a safeguard for your agency, allowing you to handle disputes professionally and avoid hefty fines.

# Tip 4 - Stick to the 90-Day Rule

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March						
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To reduce risk, follow the 90-day rule: only call leads within 90 days of their opt-in.

This period is widely accepted as the safest window to ensure compliance with TCPA regulations. Some agencies prefer a 30-day window to be even more cautious.

While exceptions may exist, regularly calling leads after the 90-day period opens your agency to higher risk.

Additionally, it's essential to adjust your follow-up cadence after the first few days. While initial calls are important, reaching out five times within the first week is typically enough.

Beyond that, the effectiveness of calls diminishes, and the risk of frustrating leads increases.

# Tip 5 - Scrub Against the DNC and Reassigned Number Database



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Regularly scrubbing your leads against Do Not Call (DNC) lists and reassigned number databases is crucial for staying TCPA compliant.

This step prevents you from contacting individuals who have either opted out or whose phone numbers have been reassigned.

Many agencies face violations because they inadvertently call a reassigned number that now belongs to someone else.

By leveraging these databases and scrubbing your leads before calling, you minimize the risk of fines and ensure you're only contacting leads who have explicitly given their consent.

Agencies like Allstate and Farmers provide internal tools for this, so be sure to follow your carrier's guidelines.

# Tip 6 - Use a Compliant Calling Cadence



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How often you call your leads can make or break your compliance.

Some states have stricter rules than federal regulations, such as limiting you to three calls in a 24-hour period. Exceeding this limit can lead to fines and customer frustration.

But compliance isn't just about rules—it's about respecting your prospects.

Over-calling is a surefire way to turn leads away, and aggressive tactics like double-tapping (calling twice in quick succession) can leave prospects annoyed.

Instead, establish a respectful cadence that balances persistence with customer care. A well-thought-out approach will improve your contact rate and customer satisfaction.



# Stay Compliant and Thrive in a Changing TCPA Landscape



As TCPA regulations evolve, insurance agencies must be vigilant about compliance to avoid costly fines and build lasting customer relationships.

By following these six tips—

- Creating a compliance policy
- Using a CRM with duplicate management
- ensuring mutual indemnification
- following the 90-day rule
- scrubbing leads
- maintaining a compliant cadence

—you can protect your agency from violations while enhancing your lead generation efforts.

Staying ahead of TCPA regulations not only safeguards your business but positions you as a trusted, reliable agency that puts consumers first.



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