



FAIR. FAST. PROFESSIONAL.

Making the Most of Your Advertising Form Submission

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Life and Health Product Review**





Overview of Discussion



Today's goal is to learn how to get your forms approved on the first submission through I-Portal!

- **We will cover the approval process for Long-Term Care, Medicare Supplement and Small Group Advertising**
- **Common deficiencies and how to avoid them**
- **Key elements to include in your filing**



Florida Statutes & Administrative Code

Florida Statutes require three types of product advertisement to be filed for review. They are:

- | | |
|-----------------------------|--------------------------------------------------------------------|
| Long Term Care: | Section 627.9407(2), F.S. and Rule 690-157.115, F.A.C. |
| Medicare Supplement: | Section 627.6735, F.S. and Rule 690-156.121, F.A.C. |
| Small Group: | Section 627.6699(12)(d)4, F.S. and Rule 690-150.218, F.A.C. |



101 of Regulatory Advertisements

Advertising is everything the customer sees at time of solicitation. 3 Types of Advertising are regulated through the Office:

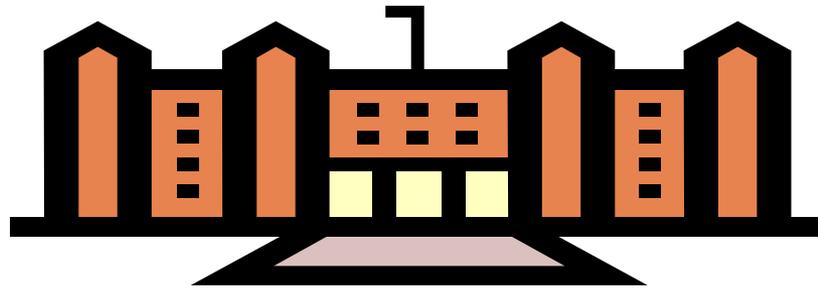
1. Institutional

2. Invitation to Inquire

3. Invitation to Contract



Institutional Advertisement



- Insurance in General
- The Company



Invitation to Inquire

- Return Cards
- Letters
- Pamphlets
- Any type of Lead-Generating Device





Invitation to Contract



- Everything that is not Invitation to Inquire or Institutional
- Product Brochure
- Anything with Rates (Sample Rates)



What advertising is not...



- Training materials from insurers for agents and employees.
- In-house materials and communications for agents and employees.
- Court-ordered communications to policyholders.
- General announcements from insurers to policyholders



The Review Process

Analysts will send out one of these letters upon reviewing your filing submission:

- Clarification Letter
- Disapproval Letter
- Approval Letter





How to Respond to a Clarification Letter

This letter extends the review period by 15 days.

Refer to the Florida file number assigned to the filing in your response letter.

Be specific as possible in your answers to our requests or objections.

Submit all documents with revisions or corrections.



Tips to Remember



- Limit the number of advertisements in one filing
- Submit similar types of advertisements together
- Identify how the advertisement will be used, i.e. (TV, radio, internet, or brochure)
- Explain the marketing/distribution methods of the advertisement in the cover letter
- Identify if a Third Party Administrator or Call Center will be used
- Certify all font size including the disclosure language on the form will be at least 10 point type



Summary

The ultimate goal is to receive an approval on the product submitted as efficiently and quickly as possible.

If you have any questions, PLEASE CALL US!



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Thank you!

