



**OFFICE OF INSURANCE REGULATION**

*Life & Health Product Review*

**SMALL GROUP ADVERTISEMENT CHECKLIST**

Statute/Rule	Description	Yes	No	N/A	Page #
69O-150.202(2)	All advertisement material shall contain a unique form number.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-150.203(7)(8)(9)(a)	The letter of transmittal should state the type of advertisement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-150.203(9)(a)3	An invitation to inquire shall include a provision regarding the policy exclusions, limitations and reductions. This provision should be identical to or substantially similar to the form found in this Rule.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-150.204	Information shall be set out conspicuously so that it is not minimized, rendered obscure or presented in an ambiguous manner or fashion or intermingled with the context of the advertisement so as to be confusing or misleading.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-150.205(1)	Statements should not be misleading.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O.150.205(2)	Statements that are considered to be “insurance terms” should be reworded.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O.150.205(3)	The use of any sales material or presentation which does not disclose that an insurance product is involved, is not permitted.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O.150.205(3)(b)	The advertisement should clearly identify that a health benefit plan is being advertised.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-150.206(2)	Considering the ad has been classified as an “Invitation to Contract”, compliance with the following items should be met: exclusions, reductions and limitations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-150.206(3)	Considering the ad has been classified as an “Invitation to Contract”, compliance with the following items should be met: pre-existing conditions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-150.207	Considering the ad has been classified as an “Invitation to Contract”, compliance with the following items should be met: Renewability, cancellability and termination.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-150.208	Testimonials and endorsements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-150.209(3)	The source of any statistical information must be clearly identified in the actual advertisement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-150.211	The advertisement may not make disparaging comparisons and or statements against other insurers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O.150.213(1)(a)	The name of the actual insurer should be stated.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O.150.213(1)(b)	Considering the ad has been classified as an “Invitation to Contract”, a specific policy form number should be listed on ad.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	