

The background of the slide is a dark teal color with a light-colored grid pattern. Overlaid on the grid is a faint technical drawing of a mechanical part, possibly a bracket or a frame, with various lines, dimensions, and hatching. The drawing is centered horizontally and occupies most of the vertical space.

Insurance Compliance Basics



Protect Your Business

Compliance defends your license, your commissions, and your clients.

Regulatory Requirements

These are not suggestions.

Violations can end a career before it starts.



The Core Framework

1 Scope of Appointment

2 Disclaimers

3 Recording

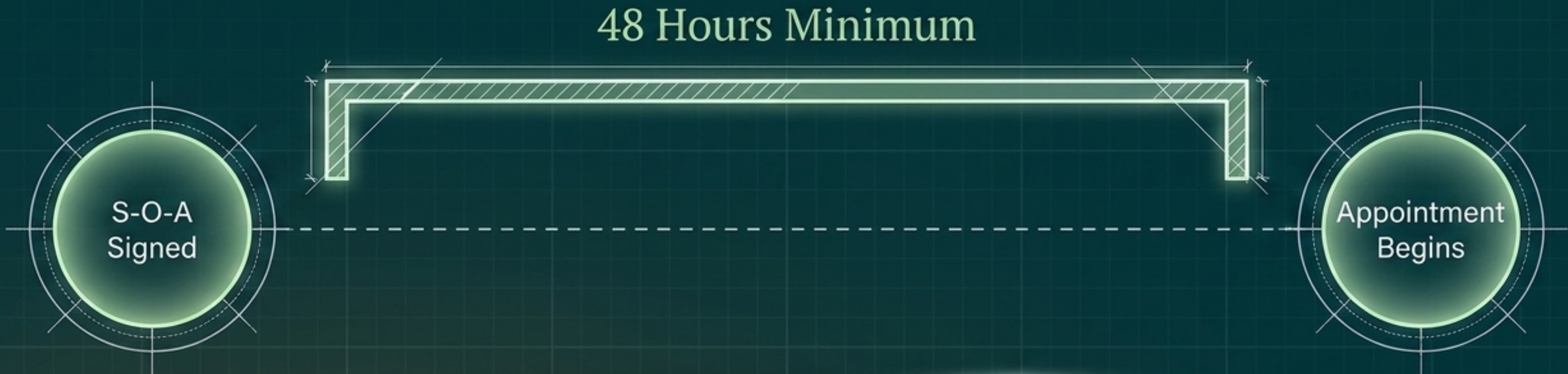
4 Marketing Rules

Scope of Appointment (S-O-A)

- ◆ Permission to discuss specific products
- ◆ Must align exactly with client agreement
- ◆ Requires a signed copy on file for audits



The 48-Hour Rule



Exception: Beneficiary initiates contact and requests a sooner meeting

Required Disclaimers

- ◆ Deliver exactly as written
- ◆ Never paraphrase, shorten, or skip
- ◆ Covers rights, costs, and data accuracy

Phone Recording Rules



Record from the moment enrollment begins



Capture verbal consent and all disclaimers



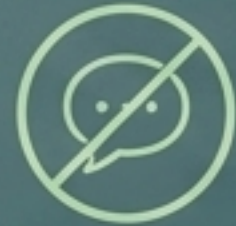
Verify recording is active to avoid invalidation

Marketing Guidelines

Strict Violations



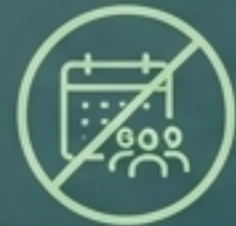
Unsolicited calls to Do Not Call list



Unsolicited text messages

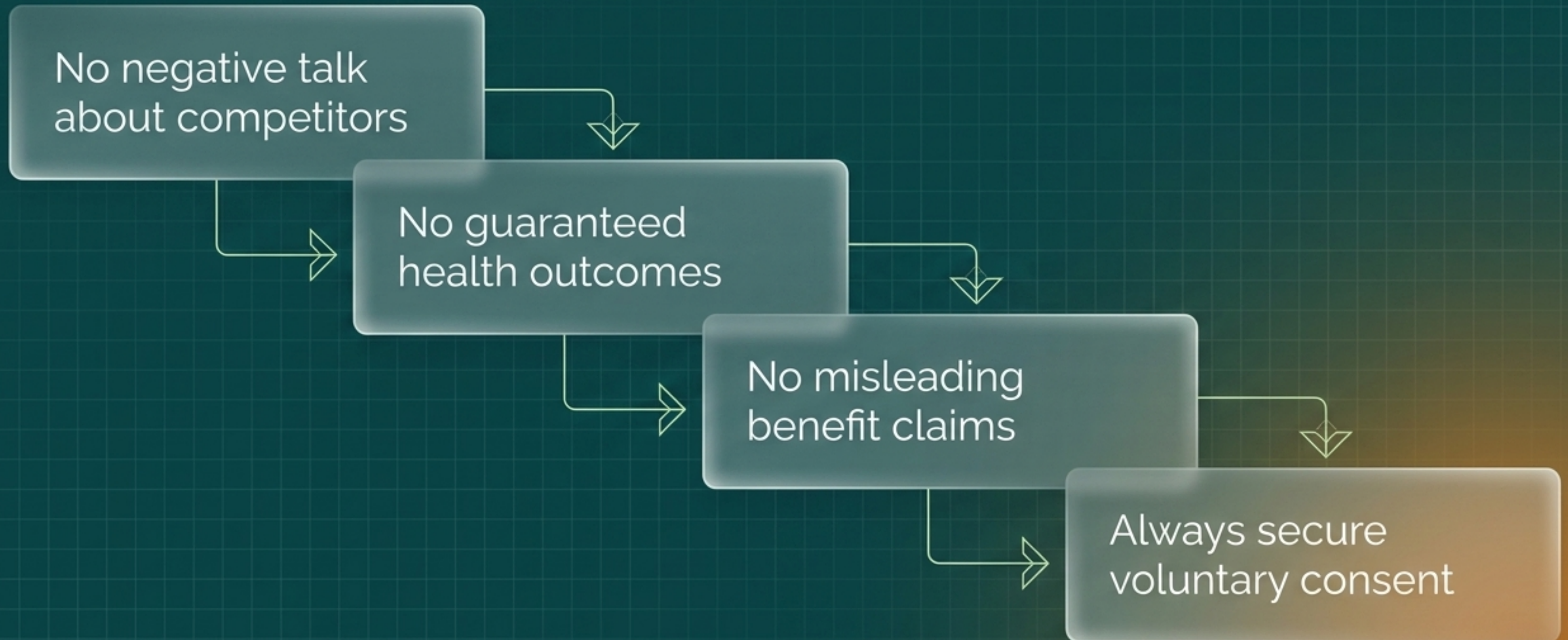


Door-to-door without an appointment



Unapproved sales events

General Conduct



The 3 Golden Habits

1

Always secure
a signed
S-O-A first

2

Read exactly
and record
everything

3

Only make
claims you
can verify

Action Step



- ✓ Log in to your enrollment platform
- ✓ Locate the S-O-A generator
- ✓ Find the disclaimer displays
- ✓ Walk through the process