



Six States Just Protected Your Commission



Six state DOIs have issued formal enforcement notices against carriers for unfair trade practices.



This is not a threat to your agency. It is a shield.

State DOIs are actively intervening to stop carriers from removing enrollment apps, discouraging sales, and cutting compensation.

WHAT THE STATES CALLED ILLEGAL

Left Column



Removing enrollment apps directly from consumer-facing websites.

Center Column



Actively discouraging producers from executing lawful sales.

Right Column



Altering or cutting compensation structures mid-year.



Idaho takes direct action:
Cease and Desist letters
issued to two specific
carriers.

E&O RISKS YOU CREATE WITHOUT KNOWING IT

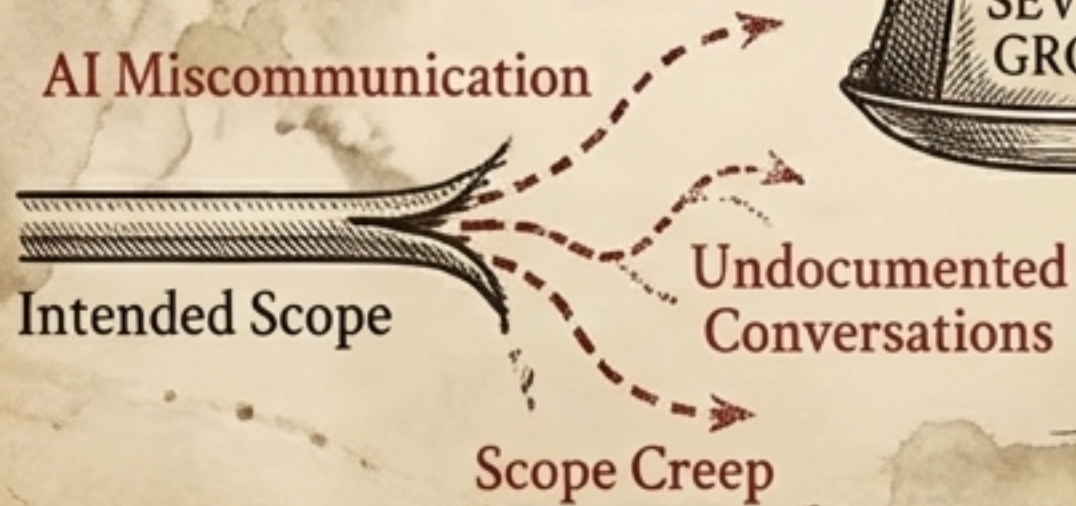
85% of carriers
report rising
severity



RECOMMENDED
DEFENSE:

**\$1M/\$3M
AGGREGATE
LIMIT.**

(Estimated \$75-\$145/month)



Three CMS Rules That Trip Up Good Agents

The Compliance Matrix

<i>The Mandate</i>	<i>The Parameter</i>	<i>Retention & Action</i>
Scope of Appointment (SOA)	48-Hour Rule 	10-Year Retention
Call Recording	All Sales Calls	10-Year Retention
TPMO Disclaimer	Every Material	Verbal requirement within the first minute

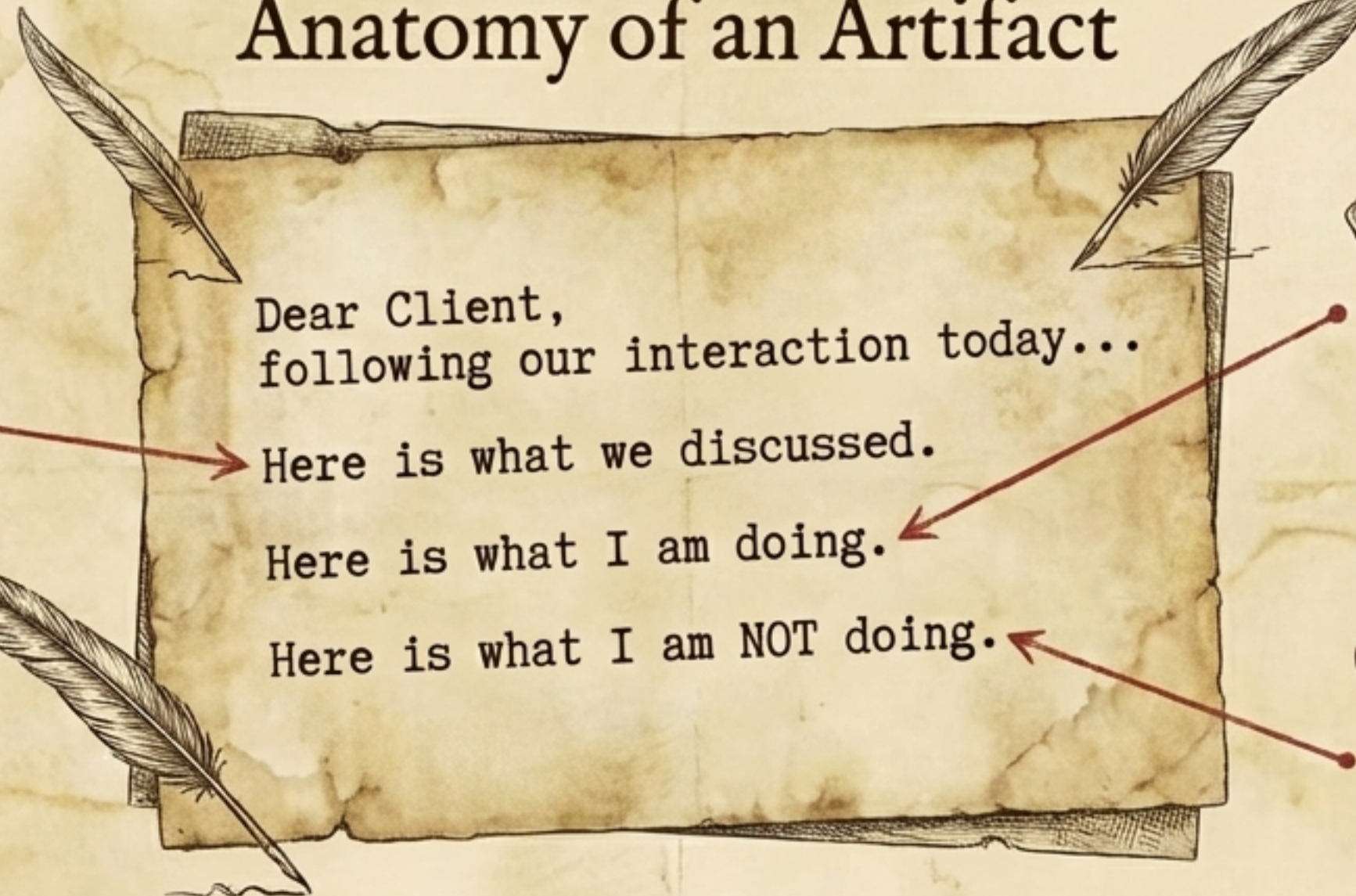


Ignorance of the ledger voids the protection of the guild.

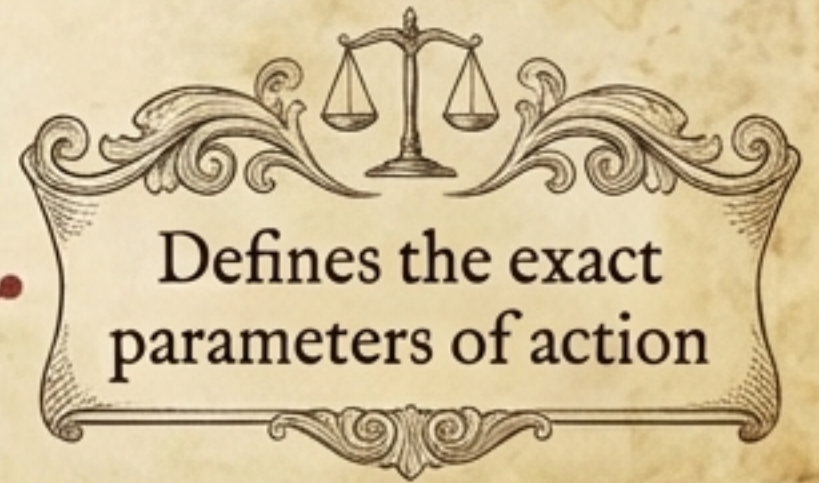


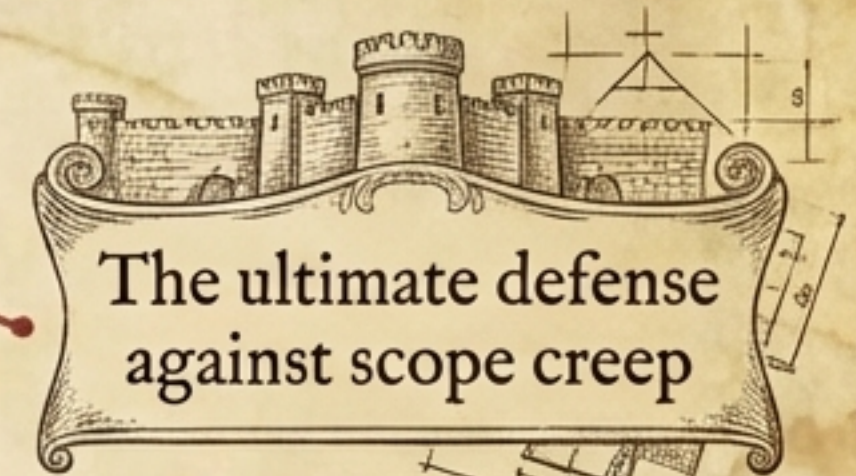
The 30-Second Email

Anatomy of an Artifact



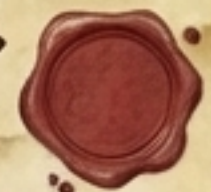
 Cements the timeline

 Defines the exact parameters of action

 The ultimate defense against scope creep



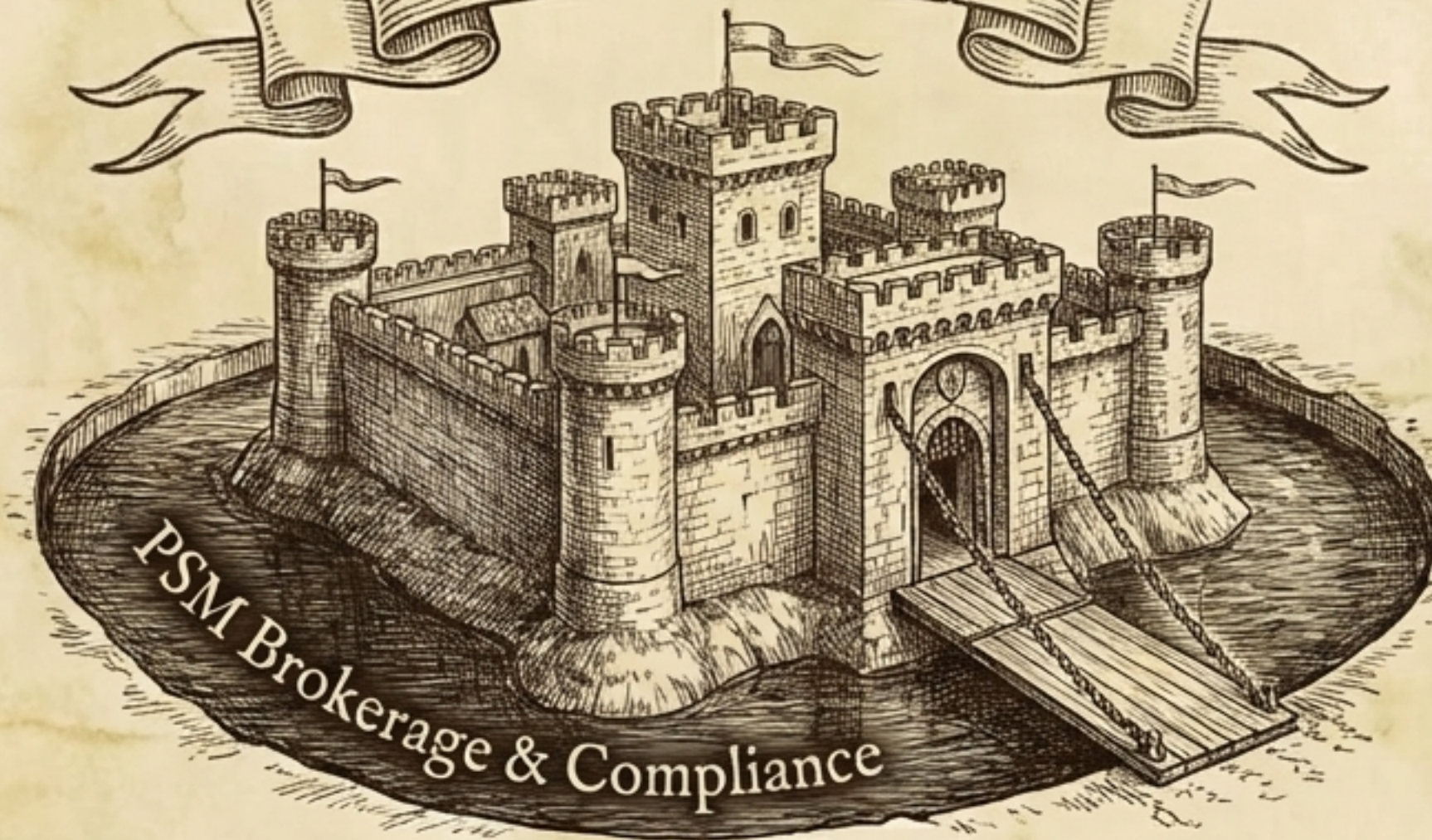
Send after every interaction.
The cheapest insurance you will ever buy.



Your Next Step

Your Commission

- ✓ 1. Audit your documentation.
- ✓ 2. Verify your E&O limits today.



The PSM Brokerage compliance team will walk you through your state protections.

Compliance is not overhead;
it is your competitive moat.