

## *State Specific Advertising Issues & Enforcement Actions*

### **Breakout Session Speaker: Stephanie L. Pierce – Dentons**

Insurance advertisements are the most effective tool insurers have for creating consumer interest in insurance products. Advertisements start conversations between friends, family and colleagues, and sometimes even wind up making the news. Insurers, however, may also be unwittingly drawing the interest of an unintended audience - state insurance regulators.

Insurance advertising laws and regulations can be nuanced, but there are many simple practice pointers that can help insurers and licensees avoid the common mistakes targeted by market conduct examiners. Together we will look at insurance advertisements that have disparaged competitors, mislead consumers, and failed to include the appropriate disclosure requirements, to name a few. This presentation will outline the common pitfalls insurers encounter - and how to avoid them - and in the process how to avoid a potentially costly market conduct investigation.