**SUGGESTED LANGUAGE AMENDMENTS**

Model 880 – Unfair Trade Practices Act

Section 2. Definitions

E.  “Insurance Lead Generator” means ay marketing-related activity or entity that publicizes the availability of an insurance, or what purports to be, an insurance product or service.

Section 3.  Unfair Trade Practices Prohibited

It is an unfair trade practice for any insurer or insurance lead generator to commit any practice defined in Section 4 of this Act if: (rest stays the same)

Section 4. Unfair Trade Practices Defined

B. False Information and Advertising Generally.  Making, publishing, disseminating, circulating or placing before the public, or causing, directly or indirectly to be made, published, disseminated, circulated, or placed before the public, in a newspaper, magazine, electronic mail, internet advertisement or posting, or other publication, or in the form of a notice, circular, pamphlet, letter, electronic posting of any kind, or over any radio or television station or via the internet or other electronic means, an advertisement, announcement, or statement containing any assertion, representation or statement with respect to the business of insurance or with respect to any insurer in the conduct of its insurance business, which is untrue, deceptive or misleading.

NEW LETTER.  Failure to Maintain Marketing and Performance Records.  Failure of an insurance lead generator to maintain its books, records, documents and other business records in such an order that data regarding complaints and marketing are accessible and retrievable for examination by the insurance commissioner.  Data for at least the current calendar year and the two (2) preceding years shall be maintained. Failure to do so shall constitute a violation of (INSERT STATE STATUTE).