

Bulletin 01-005

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MARKETING OF GROUP LIFE AND HEALTH INSURANCE

This Bulletin is intended to clarify when a person marketing group life and health insurance is exempt from agent licensing requirements. Specifically, this Bulletin addresses the practice of soliciting group life and health insurance over the telephone.

NRS 683A.100(6) provides an exemption from licensure for persons who secure or furnish information for the purpose of enrolling individuals under group life and health insurance plans where no commission is received. This exempts persons who merely answer questions or provide information regarding these group plans, such as a person employed by the group to assist individuals who want to enroll in the plan or a person who answers calls on a 1-800 line. This exemption does not apply to persons soliciting group life and health insurance or any person calling another person attempting to convince that person to enroll in or purchase a particular insurance plan. Such a person is an agent under the definition found in NRS 683A.030 and must be licensed.

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Commissioner of Insurance