

2753.0500 PRACTICES DECLARED FALSE, MISLEADING, DECEPTIVE, OR UNFAIR ON A MILITARY INSTALLATION.

Subpart 1. **Face-to-face solicitations.** The following acts or practices when committed on a military installation by an insurer or insurance producer with respect to the in-person, face-to-face solicitation of life insurance are declared to be false, misleading, deceptive, or unfair:

A. Knowingly soliciting the purchase of any life insurance product "door-to-door" or without first establishing a specific appointment for each meeting with the prospective purchaser.

B. Soliciting service members in a group or "mass" audience or in a "captive" audience where attendance is not voluntary.

C. Knowingly making appointments with or soliciting service members during their normally scheduled duty hours.

D. Making appointments with or soliciting service members in barracks, day rooms, unit areas, or transient personnel housing or other areas where the installation commander has prohibited solicitation.

E. Soliciting the sale of life insurance without first obtaining permission from the installation commander or the commander's designee.

F. Posting unauthorized bulletins, notices, or advertisements.

G. Failing to present DD Form 2885, Personal Commercial Solicitation Evaluation, to service members solicited or encouraging service members solicited not to complete or submit a DD Form 2885.

H. Knowingly accepting an application for life insurance or issuing a policy of life insurance on the life of an enlisted member of the United States armed forces without first obtaining for the insurer's files a completed copy of any required form which confirms that the applicant has received counseling or fulfilled any other similar requirement for the sale of life insurance established by regulations, directives, or rules of the DoD or any branch of the armed forces.

Subp. 2. **Other acts or practices.** The following acts or practices when committed on a military installation by an insurer or insurance producer constitute corrupt practices, improper influences, or inducements and are declared to be false, misleading, deceptive, or unfair:

A. Using DoD personnel, directly or indirectly, as a representative or agent in any official or business capacity with or without compensation with respect to the solicitation or sale of life insurance to service members.

B. Using an insurance producer to participate in any United States armed forces sponsored education or orientation program.

Statutory Authority: *MS s 45.023; 79A.19*

History: *34 SR 789*

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