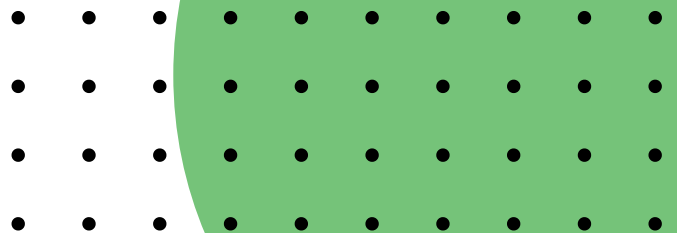




CHECKLIST FOR AGENTS: HOW TO PREPARE FOR THE NEW FCC RULING

2024





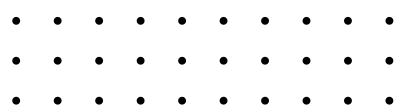
Introduction

In a recent ruling the Federal Communications Commission (FCC) decided that businesses will be mandated to obtain explicit, individualized consent, before sending pre recorded or automated telemarketing messages to consumers.

In the past, a single consent from a consumer was valid for multiple marketers, but once the ruling goes into effect in early 2025, this will no longer be the case. In general, the new ruling aims to reduce unwarranted communications and to give consumers more control over who contacts them.

As an insurance agent, it's crucial to adapt to the FCC's new one-to-one permission regulations to ensure compliance and maintain the integrity of your marketing efforts. This comprehensive checklist is intended to provide insurance agents with practical steps to sufficiently help prepare for the FCC ruling.

By adhering to this guide, you can rest assured knowing that you're in compliance with all regulations and that consumers can trust your business. You'll be able to smoothly transition into a new era of insurance marketing without breaking a sweat.





Immediate Action

1 - 2 MONTHS

Review Current Consent Practices:

Assess your current methods for obtaining consumer consent. It's essential to ensure that each lead generation form or process is designed to obtain individual consent specifically for your use.

Take time to review the language and clarity of your consent requests to be sure they are both straightforward and easy for consumers to comprehend. You also may find it helpful to involve a legal expert in these review sessions, to confirm that your current practices are legally sound.

Document Consent:

Implement a robust system to document and securely store each consent obtained. Be sure to include key details like the date, time, and the exact form of consent received. This ensures that consent is easy to retrieve during compliance checks, and audits so that clear records of consumer permissions can be provided.

Consider investing in digital tools to help automate the storage and retrieval of documents. Doing so eliminates human errors, and makes the process more efficient.

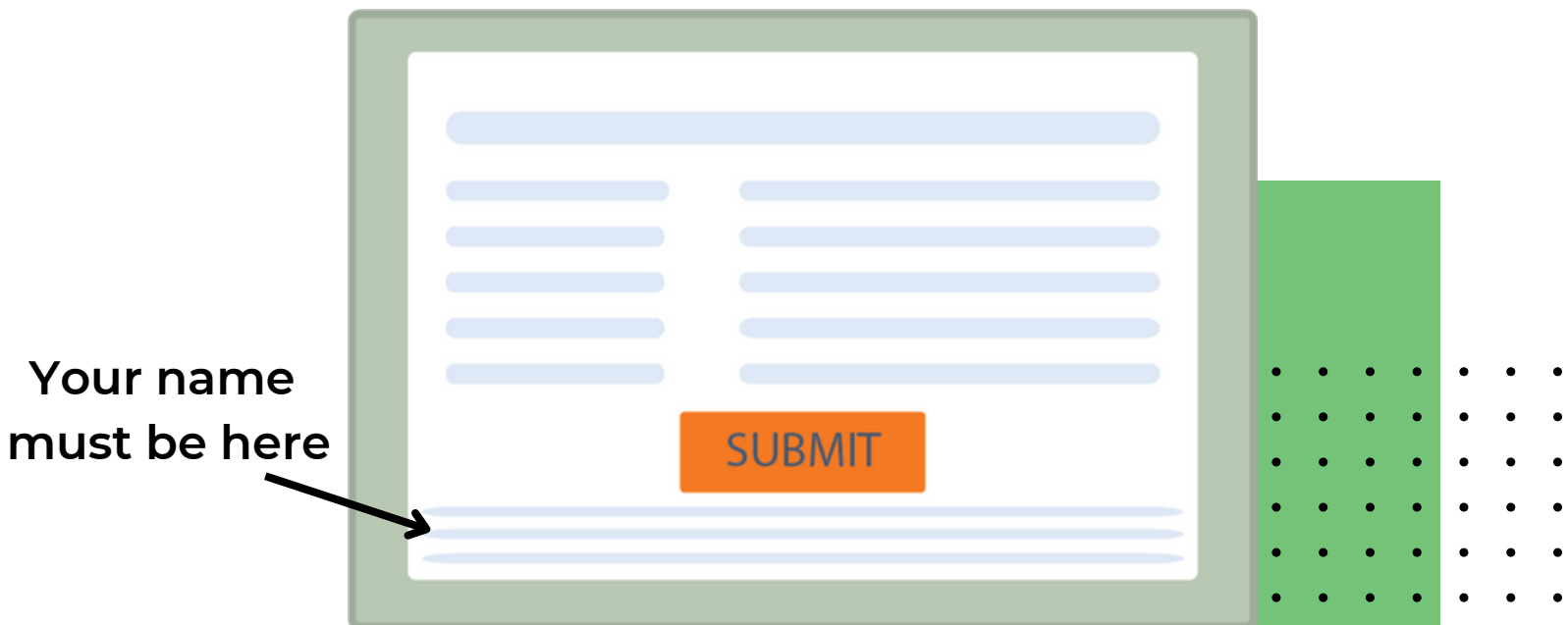


☑ Update Lead Forms:

Modify any lead generation forms to include clear and conspicuous consent statements that specify your agency as the sender of automated or prerecorded messages.

Ensure that these forms do not bundle consent for multiple entities, which can lead to confusion or non-compliance. Be sure to test recently updated forms with a small group of users before deploying a full launch to ensure effectiveness and to help bring any technical issues to light.

Additionally, review and update your Privacy Policy and Terms of Use to reflect these changes. Clearly state how user data will be collected, used, and shared, specifically mentioning the consent for automated communications. This not only helps in maintaining transparency with your users but also ensures legal compliance.





Short Term Actions

3 - 6 MONTHS

Enhance Consumer Disclosures:

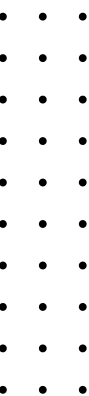
Review and revise any promotional materials or scripts used in calls or texts to ensure they include clear disclosures about who is contacting the consumer and for what purpose.

Transparent communication helps to build trust and ensures that consumers are completely informed about the interaction they're having with your company. Also, make sure to review these materials regularly and update them when necessary to reflect changes in regulatory requirements.

Monitor Third-Party Compliance:

If you work with third parties like Benepath for leads, it's crucial to make sure that they are also compliant. Request documentation or compliance certificates from your lead providers if necessary. Having proof in writing verifies their adherence to the regulations, while also protecting your business against liability concerns.

We also suggest scheduling regular meetings with your third-party providers to help address any issues in a timely manner.

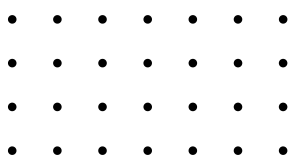
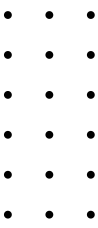


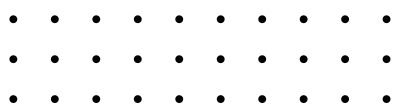


☑ Training and Education:

Train your staff on the new FCC regulations to ensure everyone understands the importance of compliance and the specifics of obtaining and handling consent. You can do this by holding comprehensive training sessions, which can include:

- **Regular Updates and Briefings:** Discuss any changes or new interpretations of the regulations. This ensures that everyone remains current with the latest developments and best practices.
- **Online Training Modules:** Develop or subscribe to online training modules that employees can complete at their own pace.





Ongoing Actions

6 - 12 MONTHS

Regular Audits:

Conduct regular audits of your lead generation and consent documentation processes to ensure ongoing compliance. Audits help to identify and address issues proactively, so that your organizations can uphold a positive reputation.

Regular reviews can also help you stay ahead of regulatory changes, making sure your processes are always effective and compliant. You may also want to consider using a third-party auditor to get an unbiased view of your overall compliance.

Feedback Mechanism:

Establish a robust feedback mechanism to allow consumers to report any issues or revoke their consent easily. Ensure that such requests are processed promptly to avoid non-compliance and maintain consumer trust.

Having an efficient feedback system helps demonstrate your commitment to client satisfaction. Additionally, take time to analyze feedback on a regular basis to help identify areas for improvement in your communication practices.



☑ **Stay Informed:**

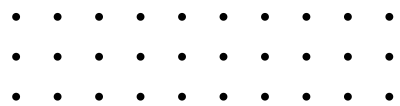
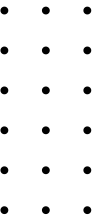
Keep up-to-date with any further updates or interpretations of the FCC regulations that might affect your practices. Consider subscribing to legal newsletters or joining professional groups focused on marketing compliance. This will help you to stay informed about recent developments and the best tools in the industry.

Another great way to keep up with all the movement is by attending industry conferences, seminars and other networking events directly related to industry regulations.

☑ **Legal Consultation:**

Periodically consult with a legal expert specialized in telecommunications and marketing law to review your practices and ensure they align with the latest FCC guidelines and other relevant laws.

Regular consultations help to mitigate risks associated with non-compliance. We recommend that you schedule these meetings at least once a year, or whenever significant regulatory changes occur.





☑ **Consumer Engagement:**

Engage with your customers through surveys or feedback forms to understand their perceptions and any concerns regarding communication practices.

Use this information to improve your processes and ensure consumer satisfaction. Proactive engagement helps foster long-term relationships and a positive brand image.



☑ **Adapt & Innovate:**

As the market and regulations evolve, continually look for innovative ways to engage consumers that comply with regulations and elevate their experience with your brand.

Always be on the lookout for emerging technologies and marketing strategies that enhance customer interactions, while also adhering to compliance requirements.



Strategic Partnerships with Exclusive Lead

Generation Providers:

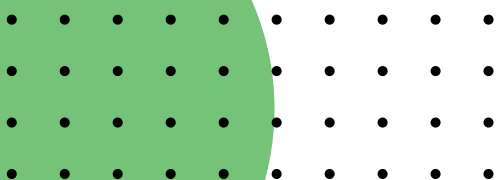
In light of the new FCC ruling, having a reliable lead generation partner is more critical than ever. At Benepath, we specialize in providing exclusive leads that connect you directly with prospects interested in your services.

By partnering with us, agents can navigate the evolving regulatory landscape with confidence, knowing they have access to high-quality leads that help them build meaningful client relationships and grow their business, all while staying compliant.

Explore Alternative Growth Options:

Adapting to the new FCC regulations means finding innovative ways to grow your business. Benepath offers more than just leads; our Search Plus product provides innovative solutions to expand your reach and enhance your client acquisition efforts.

Explore our solutions and see how Benepath can help you take your business to the next level. [Learn more about Search Plus here.](#)






Conclusion

By following this checklist, you can ensure that your lead acquisition and communication strategies not only comply with the new FCC rules but also enhance trust and reliability among your prospects, thus supporting sustainable business growth. Taking a proactive approach demonstrates a firm commitment to ethical marketing practices, and positions your company as a trustworthy business in the insurance market.

Benepath is here to support you every step of the way. Our exclusive lead generation services and innovative solutions empower you to navigate regulatory changes with confidence while maximizing your growth potential. Together, we can achieve sustainable growth and continued success!

Learn More: To explore how Benepath can help you stay compliant and drive business growth, [visit our website](#) or contact us using the information below:

 support@benepath.net

 (866) 368-0377; press 2 for service

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