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MEMORANDUM

Date: May 24, 2011

To: All House Members

From: Representative Tony DeLuca 

Subject: Co-Sponsorship of Legislation: *Truth in Insurance Advertising Over the Internet*

In the near future, I will be introducing new legislation entitled the *Truth in Insurance Advertising over the Internet Act*. This legislation will help protect consumers as they shop for insurance over the internet.

Based upon an existing Texas law, the bill requires appropriate disclosures and information on a licensee's web pages in instances where the web page describes coverages available in the Commonwealth or permits an individual to apply for coverage or obtain a quote from an insurer for coverage. The disclosures and information will be developed by the Insurance Department through its regulatory process. In addition, the bill provides specific rules for certain coverages, such as insurance coverage related to Medicare. For these products, the internet advertisement must be accompanied with a specific statement that the product is not endorsed by the federal government or Medicare. Specific rules are also included for products involving PPOs, and guaranteed renewable products.

The legislation also empowers the Insurance Commissioner to assess financial and other penalties for violations of the act.

If you would like to join me in co-sponsoring this important legislation, please contact Linda Dolfi at ldolfi@pahouse.net or via phone 717-783-1011.

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