

## Chapter 26

### Laws & Rules Pertinent to Life & Health (cont.)

#### **Sliding is:**

- Saying that any ancillary coverage (riders) is required by law in conjunction with the purchase when in fact it is not
- Saying that any ancillary coverage included in the policy is without an additional charge
- Charging for an ancillary product without the informed consent of applicant

#### **Misrepresentation vs. Defamation**

#### **Controlled Business**

**Twisting/Churning**, penalties

**Cease and Desist violation** - \$50,000, suspend/revoke license