

OAHU Members,

The Ohio Department of Insurance issued the following bulletins on Wednesday, July 24, related to anti-rebating and promotional items. The bulletins are attached for your review.

1. **[Rate Reduction, Loss Control & Loss Mitigation Value-Added Products Offered or Provided by Insurance Companies Bulletin](#)** – This bulletin generally clarifies that the anti-rebating statute does not prohibit insurance companies from providing risk mitigation type products, as long as certain conditions are met.
2. **[Guidance Governing the Giving of Promotional or Advertising Items Bulletin](#)** – This bulletin replaces an existing bulletin 2009-13 relating to the giving of promotional or advertising items when marketing insurance products.

The bulletins remain unchanged from draft language released in May 2019. Based on feedback from the agent community, ODI intends to issue a future bulletin to address technology and risk mitigation tools from an agency perspective.

Feel free to send any questions, concerns or feedback regarding these bulletins to my attention.

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