**Section 2010.APPENDIX A Interpretive Guidelines**

**Section 2010.ILLUSTRATION T Guideline to Section 2010.110(a)**

This Section prohibits advertisements which imply that an insurer is licensed beyond the limits of those jurisdictions where it is actually licensed. An advertisement which contains testimonials from persons who reside in a state in which the insurer is not licensed or which refers to claims of persons residing in states in which the insurer is not licensed implies licensing in those states; and, therefore, is in violation of this Section unless the advertisement states that the insurer is not licensed in those states.