Insurance Department
Office *of* the Commissioner

Jonathan T. Pike, Commissioner
Tanji Northrup, Deputy Commissioner
Reed Stringham, Deputy Commissioner

BULLETIN 2026-5

To: Insurers Offering Accident and Health Insurance

From: Jonathan T. Pike, Insurance Commissioner

Date: October 13, 2026

Subject: **Use of an Insurer's Licensed Name, an Alias, and Contact Information**

The Utah Insurance Department (Department) issues this Bulletin to remind an insurer offering accident and health insurance of the requirement to use its actual licensed name on explanations of benefits (EOBs) and advertisements. Advertisements include all printed and published material, such as:

- audio or visual materials;
- literature used in direct mail, newspapers, or magazines;
- radio or TV scripts;
- websites;
- emails;
- billboards and similar displays;
- prepared sales talks, presentations, or materials;
- promotional materials included with a policy; and
- materials used to solicit a renewal or reinstatement.

Utah Code Ann. §§ 31A-23a-402 and 31A-26-301.6; and Utah Admin. Code R590-130-11 require an insurer's actual licensed name to appear on EOBs and advertising materials, and those documents must adhere to clear identity, statutory claim reporting, and anti-misrepresentation standards. An insurer who uses an alias, on file with the Department, is required to include their actual licensed name on EOBs and advertisements.

In addition, insurers may not include multiple insurers' names unrelated to the insured's coverage, as this practice misleads insureds of the actual underwriting insurer.

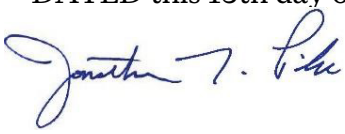
All consumer-facing documents, including claim notices, statements, and advertisements, must clearly state the full licensed name of the underwriting insurer.

Insurers are also required to include current contact information for the insurer and the Department as required by § 31A-22-629, R590-192-7, R590-203-4, and R590-261-5. Insurers' EOBs are required to describe how to initiate an appeal or independent review and shall conspicuously disclose the insurer's current contact information before the Department's current contact information.

Insurers offering accident and health insurance are expected to review and, as necessary, update their EOBs and advertising materials. The Department will conduct an examination of insurers' EOBs and advertisements after March 1, 2027. Insurers who fail to comply may be subject to enforcement action under § 31A-2-308.

If you have questions, please contact the Health & Life Division at health@utah.gov or (801) 957-9280.

DATED this 13th day of October 2026.



Jonathan T. Pike
Insurance Commissioner