

Outbound SMS Compliance & Best Practices Manual – 2025 Edition

Prepared for Insuratec

Version 1.0

Effective Date: [Insert Date]

Prepared by: Insuratec Compliance Department

1. Purpose

This document establishes Insuratec's compliance framework for outbound SMS/MMS messaging activities. It outlines federal and state requirements, carrier regulations, and best practices to ensure all messaging operations align with applicable laws, minimize legal risk, and maintain trust with recipients.

2. Federal Legal Requirements

The following federal statutes and rules govern outbound SMS communications: TCPA, FCC Regulations, FTC Telemarketing Sales Rule (TSR), and CAN-SPAM (for email-to-SMS). These require express written consent for marketing texts, adherence to quiet hours (8 a.m.–9 p.m.), honoring STOP requests immediately, and maintaining internal Do-Not-Call lists.

3. Industry Standards (CTIA, Carriers, and A2P 10DLC)

Carriers enforce CTIA Messaging Principles, including opt-in/opt-out functionality, identity disclosure, and content restrictions. All A2P traffic must be registered through The Campaign Registry (TCR). Unregistered or non-compliant messaging may be blocked or fined.

4. State-Specific Compliance Overview

State	Unique Requirements
Florida	No more than 3 texts per 24 hrs; 8 a.m.–8 p.m. quiet hours; prior consent required.
Oklahoma	Similar to Florida: 3/24hr limit, 8 a.m.–8 p.m. quiet hours, consent required.
Washington	Opt-in only; unsolicited commercial SMS prohibited without clear affirmative consent.
Maryland	Prior express written consent required; time and frequency restrictions.
Texas	Texts treated as telemarketing; registration and disclosure required.

5. Procedures and Enforcement

Insuratec must capture and store prior express written consent for all marketing SMS. All STOP and HELP keywords must function properly. Messages must comply with quiet-hour rules and state limits. Compliance audits shall be conducted quarterly, and all consents, logs, and campaign registrations retained for 5 years.

Sign-Offs

Compliance Officer: _____

Chief Executive Officer: _____