2026 Insurance Telemarketing Law Tracker

Calling hours, Do Not Call lists, recording consent and recent law changes for all 50 states. Reviewed November 22, 2026. Online version with citations: agenttech.io/solutions/insurance-telemarketing-law-tracker

Research summary by AgentTech, not legal advice. Every value comes from the state's page on agenttech.io, which quotes and links the statute or agency.

Federal baseline

Rule	What it requires	Source
Calling hours	No telephone solicitation before 8 a.m. or after 9 p.m. in the called person's local time. Many states are stricter.	47 CFR 64.1200(c)(1)
Do Not Call	Sellers must not call numbers on the National Do Not Call Registry without an exemption, must keep an internal do-not-call list; the safe harbor requires registry data no more than 31 days old.	16 CFR 310.4(b)
Abandoned calls	Predictive dialing must keep abandoned calls at or below 3% of live-answered calls per campaign over 30 days, connect a rep within 2 seconds of the greeting and play an identifying message otherwise.	16 CFR 310.4(b)(4); 47 CFR 64.1200(a)(7)
Consent and revocation	Autodialed or prerecorded telemarketing calls to mobile numbers need prior express written consent, and a revocation made by any reasonable means must be honored within 10 business days.	47 CFR 64.1200(a)(2), (a)(10)
Medicare call recording	Third-party marketing organizations must record Medicare marketing, sales and enrollment calls in their entirety; Medicare Advantage records are kept for 10 years.	42 CFR 422.2274(g); 422.504(d)
Scope of appointment	The scope of appointment must be documented before the personal marketing appointment. CMS removed the 48-hour waiting period for CY 2027 marketing starting October 1, 2026.	42 CFR 422.2264(c); 91 FR 17454
TPMO disclaimer	TPMOs must read the standardized disclaimer on Medicare sales calls, within the first minute.	42 CFR 422.2267(e)

State by state

State	Calling window	Do Not Call	Recording	Other rules	Latest change
Alabama	No Sundays or holidays; 8 AM–8 PM otherwise	Merged into the national registry	Ask before recording answers	Opening: Name and phone number within 10 seconds (live); Licensing: AG license: $500 seller, $50 per salesperson	—
Alaska	Federal 8 AM–9 PM	The national registry, under state law	One party	Recorded messages: Banned for sales calls; Opening: Name, number, who you represent, sales call, in 15 seconds	—
Arizona	Federal 8 AM–9 PM	National registry, calls and texts, up to $1,000 each	One party may consent	Mobile phones: No intentional unsolicited sales calls; Prerecorded calls: Prior express consent to residential lines	Laws 2023, ch. 41 (HB 2498) (2023-04-12)
Arkansas	Federal 8 AM–9 PM	State list merged with the national registry	One-party recording	Recorded-message dialers: Unlawful for sales; Class D felony since 2019; Registration: Secretary of State, $100, 10 days ahead, $50,000 bond	Act 677 of 2019 (SB 514) (2019-04-03)

State	Calling window	Do Not Call	Recording	Other rules	Latest change
California	Federal 8 AM–9 PM	State law enforces the national registry; list no older than 3 months	All parties must consent	Recorded-message dialers: 9 AM–9 PM; Live calls: Federal 8 AM–9 PM	—
Colorado	Federal 8 AM–9 PM	Colorado no-call list, refreshed quarterly	One-party recording	Texts: Count as telephone solicitations; Prerecorded messages: Existing relationship and consent to hear it; AG registration: Insurance sellers complying with title 10 excluded	—
Connecticut	9 AM–8 PM local time	State listing identical to the national registry	Consent, a recorded notice, or a beep tone	Opening: ID within 10 seconds, then ask to continue	Public Act 23-98 (SB 1058) (2023-10-01)
Delaware	Federal 8 AM–9 PM	National registry; no state list	Mixed: get everyone's consent	Licensed agents: Outside the state Telemarketing Act; Non-exempt callers: $100 DOJ registration, 10-year stop rule	—
Florida	8 AM–8 PM, max 3 sales calls per 24 hours	Florida list from FDACS plus the national registry	All parties must consent	Autodialed or prerecorded: Prior express written consent (FTSA)	HB 761 (Laws of Fla. ch. 2023-150) (2023-05-25)
Georgia	Federal 8 AM–9 PM	National registry, enforced by Georgia law	One party may consent	Recorded-message dialers: Georgia PSC permit required	—
Hawaii	Federal 8 AM–9 PM	National registry, enforced as a state violation	One party	Insurance licensees: Outside chapter 481P; Others' window: 8 AM–9 PM local time	—
Idaho	Federal 8 AM–9 PM	National registry; $500 → $5,000 per violation	One party	Opening: Identity, company, product before anything but a greeting; Robocalls: Name, purpose and contact info at the outset	—
Illinois	Federal 8 AM–9 PM	See state page	All parties, if done surreptitiously	Live calls: Not between 9 PM and 8 AM; Recorded-message dialers: Not between 9 PM and 9 AM; consent to play; Opening: Name, business, purpose, then ask for consent	—
Indiana	Federal 8 AM–9 PM	Indiana list, published quarterly	See state page	Licensed agents: Exempt from the state list article when soliciting for an insurer; Recorded-message dialers: Consent or a live operator first; 9 AM–8 PM; Federal rules: A TCPA violation is a deceptive act in Indiana	—
Iowa	Federal 8 AM–9 PM	National registry only	One party	Autodialers: State section repealed in 2018; Consumer fraud: Up to $40,000 per violation	—
Kansas	Federal 8 AM–9 PM	The national list, scrubbed every 30 days	One party	Opening: Name, business and purpose right away; Answer time: A live operator or device within 5 seconds	—

State	Calling window	Do Not Call	Recording	Other rules	Latest change
Kentucky	10 AM–9 PM at the called person's location	Zero call list = national registry	One-party recording	Opening: Name, merchant, contact, caller's city; then ask within 30 seconds; Prerecorded voice: Prior express consent	—
Louisiana	Mon–Sat 8 AM–8 PM; never Sundays or holidays	PSC list, which includes the national registry	One-party recording	Solicitor permit: $400 independent, $800 principal, per year; Recorded messages: Consent per call, PSC permit and bond	—
Maine	Federal 8 AM–9 PM	The national registry, plus a reassigned-numbers check	One party	Robocalls: Prior written express consent; Automated devices: Weekdays 9 AM–5 PM only; Before each call: Registry plus reassigned-numbers check	Public Law 2023, chapter 570 (LD 2234) (2024-03-25)
Maryland	8 AM–8 PM, max 3 calls per 24 hours	National registry (no separate state list)	All parties must consent	Autodialed or prerecorded: Prior express written consent	HB 1228 (Ch. 214, 2024) (2024-04-25)
Massachusetts	8 AM–8 PM at the consumer's location	State registry, registration due each January 1	All parties' prior authority	Recorded messages: Banned for unsolicited sales calls	—
Michigan	Unsolicited commercial calls 9 PM–9 AM can be a crime	Federal registry, designated as Michigan's list	Statute reads all parties; disclose to everyone	Recorded messages: Banned in any telephone solicitation	—
Minnesota	9 AM–9 PM for cold sales calls and dialer messages	National registry; state list expired in 2012	One-party recording	Recorded messages: Consent, or a live operator gets it first; Penalties: Private suits, plus up to $50,000 for the state	—
Mississippi	8 AM–8 PM Central; no Sundays	National registry, plus the old PSC list	See state page	Medicare Advantage: No solicitations unless the person called first; Registration: Annual AG certificate, $75,000 bond	HB 1350 (2024) (2024-07-01)
Missouri	8 AM–9 PM at the consumer's location	Missouri No-Call list plus Missouri's share of the national registry	One-party recording	Licensed appointments: Outside the No-Call definition, in-state or contiguous counties; Penalties: Up to $5,000 per knowing violation	—
Montana	8 AM–9 PM local time	The national registry is in Montana's database	Everyone must know; a warning works	Robocalls: Only after a live operator gets permission; Appointment setting: Outside the no-call law for Montana licensees	—
Nebraska	8–9 Mon–Sat; 1–9 Sun and holidays	See state page	One party	Recorded-message devices: $500 PSC permit per device; Cell phones: No recorded sales messages	—
Nevada	9 AM–8 PM to a residence	Nevada portion of the national registry; insurance named	One party's consent alone isn't enough	Existing customers: Internal DNC list plus a yearly written notice	—
New Hampshire	Federal 8 AM–9 PM	National registry; $5,000 state penalty	All parties	Private suits: $1,000 minimum, 2–3x if willful; Prerecorded dialers: Register 10 business days ahead	—

State	Calling window	Do Not Call	Recording	Other rules	Latest change
New Jersey	No unsolicited sales calls 9 PM–8 AM	New Jersey no telemarketing call list	One party may consent	First 30 seconds: Caller name, client name and number, purpose	P.L. 2023, c. 58 (S921) (2023-05-15)
New Mexico	9 AM–9 PM	National registry, 3-month rule	See state page	Opening: Sponsor and purpose within 15 seconds; Prerecorded calls: Existing relationship plus consent	—
New York	8 AM–9 PM at the customer's location	The national registry is New York's registry	One party may consent	First 30 seconds: Name, DNC option, recording notice, purpose, product; Prerecorded calls: Signed written agreement first	—
North Carolina	8 AM–9 PM	Federal registry, enforced under state law; texts covered	One party may consent	Recorded-message dialers: Barred on sales calls unless a live operator gets approval first	—
North Dakota	8 AM–9 PM	The 31-day Do Not Call rule	One party	Texts: Count as telephone solicitations; Opening: Name, number, city and state, business	—
Ohio	Federal 8 AM–9 PM	National registry; Ohio has no separate list	One party may consent	Federal rules: A TCPA or TSR violation is also an Ohio violation	—
Oklahoma	Federal 8 AM–9 PM	Oklahoma AG registry plus the national registry; texts covered	One party may consent	2022 Solicitation Act: Licensed agents exempt within their license	HB 3168, Telephone Solicitation Act of 2022 (2022-11-01)
Oregon	8 AM–8 PM	The federal registry, in state law	One participant may consent	Attempts: No more than 3 solicitations per 24 hours; Texts: Covered since January 1, 2026	Oregon Laws 2025, ch. 580 (HB 3865) (2026-01-01)
Pennsylvania	9 AM–7 PM; no Sundays or legal holidays	Pennsylvania list from the Attorney General plus the national registry	All parties must consent	Robocalls: Prior express written consent	Act 47 of 2026 (2026-07-20)
Rhode Island	Weekdays 9–6, Saturdays 10–5	See state page	One party	Text ads: Barred without an existing relationship; Opening: Name, company and product within 30 seconds	—
South Carolina	8 AM–9 PM, consumer's local time	Five-year opt-outs and the national registry	One party may consent	Opt-outs: Honored for at least five years; Damages: $1,000 per violation, up to $5,000 if wilful	—
South Dakota	9 AM–9 PM, never Sunday	PUC register = national registry; yearly PUC registration	One party	Insurance appointments: Setting one in person isn't unsolicited	—
Tennessee	Federal 8 AM–9 PM	State register with federal numbers, $500/yr	One party may consent	Calling and texting window: 8 AM–9 PM at the called party's location; Prerecorded solicitations: Max 10,000 a month; monthly records	Public Chapter 1029 (HB 2408) (2026-07-01)

State	Calling window	Do Not Call	Recording	Other rules	Latest change
Texas	9 AM–9 PM Mon–Sat; noon–9 PM Sunday	Texas no-call list (PUC) plus the national registry	One party may consent	Seller registration: Insurance licensees exempt	SB 140, 89th Legislature (2025-09-01)
Utah	No Sundays or legal holidays; 8 AM–9 PM, unless consented	Federal registry enforced as Utah law	One-party recording	Autodialers: Prior express consent or an existing relationship; Private suits: $500 per violating call, trebled if willful	SB 38 (2026 General Session) (2026-05-06)
Vermont	Federal 8 AM–9 PM	Federal rules, enforced as Vermont law	See state page	Robocalls: TCPA limits as Vermont law since July 2023; Private suits: $500 first, $1,000 after, per call; Caller ID: Your number, and name if available	2021 Act No. 183 (Adj. Sess.), section 57 (2023-07-01)
Virginia	8 AM–9 PM, contacted person's local time	Opt-outs and the national registry	One party may consent	Texts: Covered since the 2025 amendment; Damages: $500, $1,000, then $5,000 per violation	Acts 2025, ch. 626 (SB 1339) (2025-04-02)
Washington	8 AM–8 PM, recipient's local time	National registry, written into state law	All parties; an announcement counts	Recorded-message dialers: Banned for sales calls, voicemail included; Opt-outs: End the call within 10 seconds; one year off the list	—
West Virginia	Federal 8 AM–9 PM	The national registry	One-party consent	Licensed agents: Outside the telemarketing article; Non-exempt callers: 8 AM–9 PM, every day of the week; Registration: Tax Division, 60 days before selling	—
Wisconsin	Federal 8 AM–9 PM	Wisconsin area codes on the national registry	One-party recording	Registration: DATCP, yearly; $700 to start, $500 to renew; Prerecorded messages: Recipient's consent required; Caller ID: No blocking, no misleading records	2023 Wisconsin Act 243 (SB 531) (2024-03-28)
Wyoming	8 AM–8 PM, the consumer's time	DMA list, after 60 days	One-party consent	Recorded messages: Not allowed on sales calls	—

Recent changes

Date	State	Law	Summary
2026-07-20	Pennsylvania	Act 47 of 2026	Approved July 20, 2026, effective in 90 days: 9 a.m.–7 p.m., no Sundays, robocall consent, texts and ringless voicemail covered.
2026-07-01	Tennessee	Public Chapter 1029 (HB 2408)	New 65-4-411 caps prerecorded-message solicitations at 10,000 a month, requires monthly records, and makes violations Consumer Protection Act violations.
2026-05-06	Utah	SB 38 (2026 General Session)	Renumbered and amended Utah's Telephone Fraud Prevention Act, including seller registration and its exemptions.
2026-01-01	Oregon	Oregon Laws 2025, ch. 580 (HB 3865)	Brought text messages under Oregon's telephone solicitation rules and amended the recorded-message dialer rules. Approved July 24, 2025.

Date	State	Law	Summary
2025-09-01	Texas	SB 140, 89th Legislature	Texts and images count as telephone solicitations; chapter 304 and 305 violations become DTPA claims.
2025-04-02	Virginia	Acts 2025, ch. 626 (SB 1339)	Extended the Telephone Privacy Protection Act to telephone solicitations by text message.
2024-07-01	Mississippi	HB 1350 (2024)	Banned Medicare Advantage solicitations unless the person called first, barred Medicare supplement issuers from telephone solicitation, and removed them from the insurance exemption. Approved April 30, 2024.
2024-04-25	Maryland	HB 1228 (Ch. 214, 2024)	Added a private right of action with $500 statutory damages, trebled for willful violations, and exempted noncommercial opinion research. Effective on enactment.
2024-03-28	Wisconsin	2023 Wisconsin Act 243 (SB 531)	Published March 28, 2024. Added the caller ID rules: no blocking caller ID and no misleading caller ID records on solicitations, with forfeitures of $100 to $10,000.
2024-03-25	Maine	Public Law 2023, chapter 570 (LD 2234)	Signed March 25, 2024. Requires telephone solicitors to check the FCC reassigned numbers database before a telephone sales call.
2024-01-01	Maryland	SB 90, Stop the Spam Calls Act of 2023	Consent, hours, frequency and caller ID rules for telephone solicitations, enforced as unfair or deceptive trade practices.
2023-10-01	Connecticut	Public Act 23-98 (SB 1058)	Rewrote the telemarketing chapter, bringing in texts, soundboard and over-the-top messages, the 10-second disclosure and the Connecticut area-code rule.
2023-07-01	Mississippi	HB 1225 (2023)	Moved the Do Not Call program and enforcement from the Public Service Commission to the Attorney General.
2023-07-01	Vermont	2021 Act No. 183 (Adj. Sess.), section 57	Added 9 V.S.A. 2464e, making autodialed or prerecorded calls that break federal law a Vermont violation, effective July 1, 2023.
2023-05-25	Florida	HB 761 (Laws of Fla. ch. 2023-150)	Reworded the FTSA autodialer rule to automated systems for the selection and dialing of numbers, let an electronic signature or an act demonstrating consent count as a signature, and gave callers 15 days to honor a text opt-out before a suit.
2023-05-15	New Jersey	P.L. 2023, c. 58 (S921)	Added the 30-second identification rule, the mailing-address disclosure and the caller ID rule; effective the first day of the seventh month after approval.
2023-04-12	Arizona	Laws 2023, ch. 41 (HB 2498)	Amended 44-1282 so the national Do Not Call rule covers text messages as well as calls.
2022-11-01	Oklahoma	HB 3168, Telephone Solicitation Act of 2022	Written consent for automated or recorded sales calls, an 8–8 window, a three-call cap and a $500 private right of action, with licensed insurance agents exempt.
2019-04-03	Arkansas	Act 677 of 2019 (SB 514)	Approved April 3, 2019. Made automated recorded-message solicitations a Class D felony and added a misleading caller ID offense.

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