

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1990.

Approved April 10, 1990.

CHAPTER 16

(Senate Bill 76)

AN ACT concerning

Insurance – Filing of Forms

FOR the purpose of requiring that in certain circumstances certain insurers file with and receive approval of the Insurance Commissioner prior to delivery of, or issuing for delivery, certain applications in this State; and generally relating to life and health insurance policy applications forms.

BY repealing and reenacting, with amendments,

Article 48A – Insurance Code

Section 375(a)

Annotated Code of Maryland

(1986 Replacement Volume and 1989 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article 48A – Insurance Code

375.

(a) No life or health insurance policy or annuity contract form, or application form where written application is required [and is to be made a part of such policy or contract], or rider or endorsement form, shall be delivered, or issued for delivery in this State, unless the form has been filed with and approved by the Commissioner. No individual certificate shall be used in connection with any such group or blanket insurance policy or group annuity contract unless the form thereof has been filed with and approved by the Commissioner. This provision shall not apply to riders, endorsements, or forms of unique character designed for and which relate to the manner of distribution of benefits or to the reservation of rights and benefits under such policies or contracts and are used at the request of the individual policyholder, contract holder, or certificate holder.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1990.