

*amount, classification, plan of insurance or benefits shall be effective unless agreed to in writing by the applicant”.*

*170C. (Alteration of Application.) (a) No alteration of any written application for life insurance, or annuity, by erasure or insertion or otherwise, shall be made by any person other than the applicant without his written consent, except that insertions may be made by the insurer for administrative purposes only in such a manner as to indicate clearly that such insertions are not to be ascribed to the applicant.*

*(b) Any insurer issuing such insurance contract upon such application unlawfully altered by its officer, employee, or agent shall not have available in any action arising out of such contract, any defense which is based upon the fact of such alteration, or as to any item in the application which was so altered.*

*170D. (Application as Evidence.) (a) No application for the issuance of any life insurance policy, or annuity, shall be admissible in evidence in any action relative to such policy or contract, unless a true copy of the application was attached to such policy or contract when issued. This sub-section shall not apply to policies or contracts of industrial insurance.*

*(b) If any such policy or contract delivered in this State is reinstated or renewed, and the insured or the beneficiary or assignee of the policy or contract makes written request to the insurer for a copy of the application if any, for such reinstatement or renewal, the insurer shall, within thirty days after receipt of such request at its home office or at any of its branch offices, deliver or mail to the person making such request at his last known address, a copy of such application. If such copy is not so delivered or mailed, the insurer shall be precluded from introducing such application as evidence in any action or proceeding based upon or involving the policy or contract or its reinstatement or renewal. In the case of such request from a beneficiary, the time within which the insurer is required to furnish copy of such application shall not begin to run until after receipt of evidence satisfactory to the insurer of the beneficiary's vested interest in the policy or contract.*

*170E. (Dating back Application.) No insurer shall knowingly deliver or issue for delivery in this State any life insurance policy which purports to be issued or to take effect as of a date more than six months before the application therefor was made, if thereby the premium on such policy is reduced below the premium which would be payable thereon as determined by the nearest birthday of the insured at the time when such application was made. No agent or other representative of an insurer shall in this State prepare, submit or accept any application for life insurance which bears a date earlier than the date when such application was made by the insured or applicant, if thereby the premium on such contract is reduced as above stated. Nothing contained in this section shall invalidate any contract made in violation of this section. This section shall not be construed to prohibit the exchange, alteration or conversion of any policy of life insurance under the conditions described in Section 190 of this Article.*