

## DRAFTER'S NOTE:

Error: Stylistic error, misplaced punctuation, and misspelling in Article 48A, § 240AA(b)(3) and (c).

Occurred: Ch. 73, Acts of 1972.

240C.

(d) If a statement of actual reason, or a statement refusing an application, is furnished substantially pursuant to this subsection, subsection (b), or subsection (c) of this section, it shall be subject to the following:

(5) The reason given must be sufficiently clear and specific so that an applicant of reasonable intelligence will be able to identify the basis for the insurer's decision without making further inquiry. Generalized terms such [as personal habits, physical] AS "PERSONAL HABITS", "PHYSICAL handicap or [disability, living conditions, poor morals, violation or accident record,] DISABILITY", "LIVING CONDITIONS", "POOR MORALS", OR "VIOLATION OR ACCIDENT RECORD" are not adequate to meet this requirement.

## DRAFTER'S NOTE:

Error: Omitted extraneous, and incorrect punctuation in Article 48A, § 240C(d)(5).

Occurred: Ch. 436, Acts of 1971.

242.

(f) (1) If, within the waiting period or any extension of the waiting period provided under subsection (d)(7) of this section, the Commissioner finds that a filing does not meet the requirements of this section, he shall send to the filer[,] written notice of disapproval, specifying therein[,] in what respects he finds the filing fails to meet the requirements of this section and stating that the filing shall not become effective.

(2) If, within 30 days after a filing made pursuant to subsection (d)(8) or subsection (d)(9) of this section, the Commissioner finds that the filing does not meet the requirements of this section, he shall send to the filer written notice of disapproval, specifying therein in what respects he finds that the filing fails to meet the requirements of this section, and stating when, within a reasonable period [thereafter] THEREAFTER, the filing shall be no longer effective. Disapproval shall not affect any contract made or issued prior to the expiration of the period.