

Defined terms: "Health insurance" § 1-101

"Insurance" § 1-101

"Insurance contract" § 1-101

"Insurer" § 1-101

"Life insurance" § 1-101

"Person" § 1-101

"Policy" § 1-101

12-203. FILING AND APPROVAL OF FORMS.

(A) SCOPE OF SECTION.

(1) THIS SECTION APPLIES TO A FORM FOR A LIFE INSURANCE OR HEALTH INSURANCE POLICY, AN ANNUITY CONTRACT, AN APPLICATION FOR THAT POLICY OR CONTRACT THAT IS REQUIRED TO BE WRITTEN, A RIDER, OR AN ENDORSEMENT THAT:

(I) IS DELIVERED OR ISSUED FOR DELIVERY IN THE STATE; OR

(II) IS USED BY DOMESTIC INSURERS FOR DELIVERY IN A JURISDICTION OUTSIDE THE STATE, IF:

1. THE INSURANCE SUPERVISORY OFFICIAL OF THE JURISDICTION INFORMS THE COMMISSIONER THAT THE FORM IS NOT SUBJECT TO APPROVAL OR DISAPPROVAL BY THE OFFICIAL; AND

2. THE COMMISSIONER REQUIRES THE FORM TO BE SUBMITTED TO THE COMMISSIONER FOR APPROVAL.

(2) THIS SECTION DOES NOT APPLY TO UNIQUE RIDERS, ENDORSEMENTS, OR FORMS THAT ARE:

(I) DESIGNED FOR AND RELATE TO THE MANNER OF DISTRIBUTION OF BENEFITS OR TO THE RESERVATION OF RIGHTS AND BENEFITS UNDER LIFE INSURANCE OR HEALTH INSURANCE POLICIES OR ANNUITY CONTRACTS; AND

(II) USED AT THE REQUEST OF THE INDIVIDUAL POLICYHOLDER, CONTRACT HOLDER, OR CERTIFICATE HOLDER.

(B) IN GENERAL.

(1) A FORM SUBJECT TO THIS SECTION MAY NOT BE DELIVERED OR ISSUED FOR DELIVERY IN THE STATE, UNLESS THE FORM HAS BEEN FILED WITH AND APPROVED BY THE COMMISSIONER.

(2) AN INDIVIDUAL CERTIFICATE MAY NOT BE USED IN CONNECTION WITH A GROUP OR BLANKET INSURANCE POLICY OR GROUP ANNUITY CONTRACT UNLESS THE FORM FOR THE CERTIFICATE HAS BEEN FILED WITH AND APPROVED BY THE COMMISSIONER.

(C) FILING PERIOD.