



General Assembly

January Session, 2015

**Raised Bill No. 6952**

LCO No. 4511



Referred to Committee on INSURANCE AND REAL  
ESTATE

Introduced by:  
(INS)

**AN ACT PROHIBITING CERTAIN LIFE INSURANCE POLICY  
EXCLUSIONS FOR ACTIVE MEMBERS OF THE ARMED FORCES  
AND THE NATIONAL GUARD.**

Be it enacted by the Senate and House of Representatives in General  
Assembly convened:

1 Section 1. Section 38a-430 of the general statutes is repealed and the  
2 following is substituted in lieu thereof (*Effective October 1, 2015*):

3 (a) No life insurance or annuity policy or contract shall be delivered  
4 or issued for delivery to any person in this state, nor shall any  
5 application, rider or endorsement be used in connection therewith,  
6 until a copy of the form thereof shall have been filed with and  
7 approved by the commissioner. The commissioner shall adopt  
8 regulations, in accordance with the provisions of chapter 54,  
9 establishing a procedure for review of such policies and contracts. The  
10 commissioner shall issue an order disapproving the use of any such  
11 form at any time if it does not comply with the requirements of law, or  
12 if it contains a provision or provisions that are unfair or deceptive or  
13 that encourage misrepresentation of the policy. The commissioner  
14 shall specify the reason for the commissioner's disapproval. The

15 provisions of section 38a-19 shall apply to any such order issued by the  
16 commissioner.

17 (b) No life insurance or annuity policy or contract shall be delivered  
18 or issued for delivery to any individual in this state known to be an  
19 active member of the armed forces, as defined in section 27-103, or of  
20 the National Guard, nor shall any application, rider or endorsement be  
21 used in connection therewith, that excludes coverage if the insured's  
22 death is related to war, declared or undeclared, or any act related to  
23 military service except for an accidental death coverage such as double  
24 indemnity, which may be excluded.

25 [(b)] (c) Nothing in this chapter shall preclude the issuance of a life  
26 insurance policy or contract including, but not limited to, a long-term  
27 care policy as provided in section 38a-458, that includes an optional  
28 health insurance rider, provided the optional health insurance rider is  
29 filed with and approved by the Insurance Commissioner pursuant to  
30 section 38a-481. Any company offering such policies for sale in this  
31 state shall be licensed to sell health insurance in this state pursuant to  
32 the provisions of section 38a-41.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2015	38a-430

**INS**      *Joint Favorable*

**VA**      *Joint Favorable*