



House Bill No. 6952

Public Act No. 15-70

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:

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 Section 38a-430 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2015*):

(a) No life insurance or annuity policy or contract shall be delivered or issued for delivery to any person in this state, nor shall any application, rider or endorsement be used in connection therewith, until a copy of the form thereof shall have been filed with and approved by the commissioner. The commissioner shall adopt regulations, in accordance with the provisions of chapter 54, establishing a procedure for review of such policies and contracts. The commissioner shall issue an order disapproving the use of any such form at any time if it does not comply with the requirements of law, or if it contains a provision or provisions that are unfair or deceptive or that encourage misrepresentation of the policy. The commissioner shall specify the reason for the commissioner's disapproval. The provisions of section 38a-19 shall apply to any such order issued by the commissioner.

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

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

Approved June 19, 2015