

**ALABAMA DEPARTMENT OF INSURANCE
INSURANCE REGULATION**

CHAPTER 482-1-024

**FILING FOR APPROVAL OF ALL LIFE AND ACCIDENT AND HEALTH
POLICY FORMS, RIDERS, ENDORSEMENTS AND APPLICATIONS**

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482-1-024-.01 Authority. This chapter is adopted pursuant to Section 27-2-17, Code of Alabama 1975.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17, 27-14-8, et seq.

History: New July 1, 1999; Revised April 21, 2003, effective May 1, 2003

482-1-024-.02 Applicability. This chapter shall apply to all life and disability policy forms, riders, endorsements and applications filed for approval with the Alabama Department of Insurance in accordance with Section 27-14-8, et seq., Code of Alabama 1975, on and after the effective date of this chapter.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17, 27-14-8, et seq.

History: New May 28, 1999, effective July 1, 1999; Revised April 21, 2003, effective May 1, 2003

482-1-024-.03 Procedure for Approval.

(1) Letter of Transmittal.

(a) Each submission should contain a letter of transmittal in duplicate.

(b) The letter of transmittal should list all forms submitted by form number.

(c) If the submission is a new form, the letter of transmittal should include a brief description of coverage. If the form is a replacement or revision, it should state the number of the form being replaced or revised and the purposes therefor.

(2) Submissions should include only one copy of each form submitted.

(3) Each submission should be accompanied by a self-addressed postage paid return envelope.

(4) If the form is being submitted by a company domiciled in a state other than Alabama, prior form approval of the specific policy form by its domiciliary state shall not be required unless specifically requested by the Alabama Department. The Alabama Department may require prior domiciliary state approval of specific policy forms when it deems such action necessary.

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(5) If the form is found acceptable, the duplicate of the transmittal letter will be stamped "Approved" and returned to the company.

(6) Notices of rate increases and rate filings in general for accident and health policies, riders and endorsements are hereby requested to be filed with this Department on an informational basis only. This information shall be considered proprietary and trade secret information and shall not be subject to disclosure by the Commissioner to persons outside the Department of Insurance except as agreed to by the insurer or as ordered by a court of competent jurisdiction. No rate filings are requested for life insurance policies.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17, 27-14-8, et seq.

History: New November 18, 1957, effective November 18, 1957; Revised June 20, 1977, effective July 1, 1957; Revised April 17, 1989, effective April 28, 1989; Revised May 28, 1999, effective July 1, 1999; Revised April 21, 2003, effective May 1, 2003

482-1-024-.04 Filings as Public Records. All life and accident and health policy forms, riders, endorsements and applications approved under this chapter shall be considered public records except for proprietary and trade secret information accompanying the filing. Policy form filings and accompanying materials filed for and awaiting approval by the Department shall be considered proprietary and not a public record. Filings not considered public records shall not be subject to disclosure to persons outside the Department except as agreed to by the insurer or as ordered by a court of competent jurisdiction.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17, 27-14-8, et seq.

History: New April 21, 2003, effective May 1, 2003

482-1-024-.05 Separability. If any provision of this chapter or the application thereof to any person or circumstances is for any reason held to be invalid, the remainder of the chapter and the application of its provisions to other persons or circumstances shall not be affected thereby.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17, 27-14-8, et seq.

History: New May 28, 1999, effective July 1, 1999; Revised April 21, 2003, effective May 1, 2003

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482-1-024-.06 Effective Date. This chapter shall be effective upon its approval by the Commissioner of Insurance, and upon its having been on file as a public document in the office of the Secretary of State for ten days.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17, 27-14-8, et seq.

History: New May 28, 1999, effective July 1, 1999; Revised April 21, 2003, effective May 1, 2003