



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Bulletin PF-8

DISCLOSURE OF MARKETING INTENT AND INFORMATION

September 20, 1976

In order to facilitate our review of products in relation to their use in Connecticut, it is requested that all future submissions of life and annuity forms (other than those involving credit life and separate accounts) and health insurance forms include as part of the filing information an exact description of how the form will be used and how it will be marketed. Approval of the form will be limited to the use and method of marketing as outlined.

The filing information should include the following and any additional information which may be necessary to completely understand the use of the form:

1. Exactly how the form will be marketed (individual basis, mass merchandised, association membership, union membership, etc.).
2. The market for which the form is intended (especially note markets such as over age 65, key men, professionals, etc.).
3. The underwriting basis used, note specially any deviation from standard underwriting rules (medical, non-medical, guaranteed issue, simplified application, etc.).
4. Any limitation of the use of the form by certain agents or brokers.
5. An explanation of any change in benefits which occur while the contract is in force with a reference to the contract provisions which relate to the benefit change.
6. Indicate for individual forms whether the commissions and gross premium rates are consistent with those of the company's individual policies. If the assumptions underlying the premium rates differ from the company's regular individual policies, explain the difference, and justify that use of the form does not result in unfair discrimination.
7. Note and explain any deviation from the company's usual retention.

These filing rules will be applicable to all submissions received at the department for review after November 1, 1976.

Joseph C. Mike
DEPUTY INSURANCE COMMISSIONER

Retyped 10/30/02