



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Bulletin S-1a

COORDINATION OF BENEFITS

December 16, 1965

The so-called "Coordination of Benefits" Provision of Group Accident and Sickness policies has been under study by this Department for some time. Aimed at combating the evils of over-insurance, this Provision provides for a reduction of benefits not only where there is other effective Group insurance, but also other similar *individual* insurance coverage which the insured person may have purchased with his own funds.

It is the decision of this Department that in those cases where the Provision refers only to other Group insurance, that approval of the forms will be granted now.

We are not approving any Group form containing a "Coordination of Benefits" Provision which includes, directly or by inference, any individual insurance which involves financial outlay on the part of the insured person. This includes student accident groups since this insurance is almost invariably paid for by the parent or student.

William R. Cotter
INSURANCE COMMISSIONER