

Bulletin 146 - Life and health filing requirement

May 9, 1986

The Bureau of Insurance has received numerous inquiries from life and health insurers asking what procedures and filing format should be utilized with respect to form filings. This bulletin is intended to be responsive to those inquiries and to improve the Bureau's ability to process and respond to filings in a prompt and efficient manner. Effective immediately all insurers filing life or health insurance forms are to conform their filings to the guidelines described below:

1. Each filing should contain a cover letter dated and signed by the company official who is submitting the filing. If a return copy of the filing indicating our approval is desired, the filing must be in duplicate. If returned stamped forms are not necessary, then the cover letter filed in duplicate with one set of forms will be sufficient. Postage paid, self addressed envelopes, appropriate for the desired return should be included.
2. Each filing should list the forms contained within it for which approval is being sought. This list may be either within the cover letter or in a separate attachment to the cover letter. If this filing is replacing previously approved forms, indicate form numbers and approval date of replaced forms.
3. The cover letter should contain a brief filing description, i.e. Individual Life, Individual Health, Group Life or Group Health. If the filing contains Variable Life Insurance or Variable Annuity form, the description should so state. If the filing is a rate filing only, the description should be "Individual Health Rate Filing" or "Group Health Rate Filing" as the case may be.
4. Each filing must include individual Flesch scores certified by a company officer for each of the forms filed. For specific language simplification standards, please refer to Title 24-A M.R.S.A., Sections 2438-2445 and to BULLETIN 138.
5. Each filing must be accompanied by the proper filing fee as set forth in BULLETIN 127.
6. Each policy form for which approval is sought should contain the application and data or schedule page to be utilized, all "John Doe'd" hypothetically as though for issue.

Theodore T. Briggs
Superintendent of Insurance

NOTE: This bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties or privileges nor is it intended to provide legal advice. Readers are encouraged to consult applicable statutes and regulations and to contact the Bureau of Insurance if additional information is needed.