

Bill as Introduced

HB 286-FN - AS INTRODUCED

2009 SESSION

09-0730

01/04

HOUSE BILL

286-FN

AN ACT

relative to life insurance form disapproval.

SPONSORS:

Rep. Reardon, Merr 11

COMMITTEE:

Commerce and Consumer Affairs

ANALYSIS

This bill establishes a procedure to allow the insurance commissioner to disapprove of forms for group life insurance.

This bill is a request of the insurance department.

Explanation:

Matter added to current law appears in ***bold italics***.

Matter removed from current law appears [~~in brackets and struck through~~].

Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Nine

AN ACT relative to life insurance form disapproval.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 New Sections; Group Life Insurance; Disapproval of Forms. Amend RSA 408 by inserting
2 after section 16-c the following new sections:

3 408:16-d Disapproval of Forms.

4 I. The commissioner may, within 30 days after the filing of any such form, disapprove such
5 form:

6 (a) If the benefits provided therein are unreasonable in relation to the premium charged;

7 (b) If it contains a provision or provisions which are unjust, unfair, inequitable,
8 misleading, deceptive, or encourage misrepresentation of such policy; or

9 (c) If it does not comply with the requirements of law.

10 II. If the commissioner notifies the insurer which has filed any such form that it does not
11 comply with the provisions of this chapter, it shall be unlawful thereafter for the insurer to issue the
12 form or use it in connection with any policy. In the notice the commissioner shall specify the reasons
13 for his or her disapproval and state that a hearing shall be granted within 20 days after request in
14 writing by the insurer.

15 408:16-e Subsequent Disapproval. The commissioner may at any time, after a hearing of which
16 not less than 20 days' written notice shall have been given to the insurer, withdraw his or her
17 approval of any such form on any of the grounds stated in this chapter. It shall be unlawful for the
18 insurer to issue the form or use it in connection with any policy after the effective date of such
19 withdrawal of approval. The notice of any hearing called under this section shall specify the matters
20 to be considered at the hearing and any decision affirming disapproval or directing withdrawal of
21 approval under this chapter shall be in writing and shall specify the reasons for the disapproval.

22 2 Effective Date. This act shall take effect 60 days after its passage.

LBAO
09-0730
01/07/09

HB 286-FN - FISCAL NOTE

AN ACT relative to life insurance form disapproval.

FISCAL IMPACT:

The New Hampshire Insurance Department states this bill may increase state revenues and state, county, and local expenditures in FY 2010 and each year thereafter. This bill will have no fiscal impact on county and local revenues.

METHODOLOGY:

The New Hampshire Insurance Department states this bill establishes a procedure to allow the insurance commissioner to disapprove of forms for group life insurance. The Department states to the extent the added review standards for group life insurance ratings require additional staff, state expenditures would increase. However, the Department assumes it can absorb review requirements with existing staff.

The Department assumes these new review standards do not impose significant administrative burdens on filing companies. However, if the added review standards increase insurance companies' administrative costs, insurance premiums may also increase. Increased insurance premiums may increase state revenue of the premium tax. Increased premiums may also increase county and local expenditures for employee group life insurance.

Amendments



Rep. D. Flanders, Belk. 4
Rep. Headd, Rock. 3
Rep. Meader, Ches. 3
August 25, 2009
2009-2370h
01/09

IF this amendment is adopted by the Committee, please deliver to the House Clerk (Room 317) or Senate Clerk (Senate Chamber), the 2 originals and 2 copies.

Amendment to HB 286-FN

1 Amend RSA 408:16-d, I as inserted by section 1 of the bill by replacing it with the following:

2

3 I. The commissioner may, within 30 days after the filing of any such form, disapprove such
4 form:

5 (a) If it contains a provision or provisions which are unjust, unfair, inequitable,
6 misleading, deceptive, or encourage misrepresentation of such policy; or

7 (b) If it does not comply with the requirements of Title XXXVII.

NOT ADOPTED



Rep. D. Flanders, Belk. 4
Rep. Headd, Rock. 3
Rep. Meader, Ches. 3
August 25, 2009
2009-2370h
01/09

Amendment to HB 286-FN

1 Amend RSA 408:16-d, I as inserted by section 1 of the bill by replacing it with the following:

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3 I. The commissioner may, within 30 days after the filing of any such form, disapprove such
4 form:

5 (a) If it contains a provision or provisions which are unjust, unfair, inequitable,
6 misleading, deceptive, or encourage misrepresentation of such policy; or

7 (b) If it does not comply with the requirements of Title XXXVII.

Rep. D. Flanders, Belk. 4
Rep. Headd, Rock. 3
Rep. Meader, Ches. 3
August 25, 2009
2009-2370h
01/09

Amendment to HB 286-FN

1 Amend RSA 408:16-d, I as inserted by section 1 of the bill by replacing it with the following:

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3 I. The commissioner may, within 30 days after the filing of any such form, disapprove such
4 form:

5 (a) If it contains a provision or provisions which are unjust, unfair, inequitable,
6 misleading, deceptive, or encourage misrepresentation of such policy; or

7 (b) If it does not comply with the requirements of Title XXXVII.

Rep. D. Flanders, Belk. 4
Rep. Headd, Rock. 3
Rep. Meader, Ches. 3
August 26, 2009
2009-2371h
01/09

Amendment to HB 286-FN

1 Amend RSA 408:16-d, I as inserted by section 1 of the bill by replacing it with the following:

2

3 I. The commissioner may, within 30 days after the filing of any such form, disapprove such
4 form:

5 (a) If it contains a provision or provisions which are unjust, unfair, inequitable,
6 misleading, deceptive, or encourage misrepresentation of such policy; or

7 (b) If it does not comply with the requirements of Title XXXVII.

8

9 Amend the bill by inserting after section 1 the following and renumbering the original section 2 to
10 read as 3:

11

12 2 New Section; Subsequent Disapproval; Individual Policies. Amend RSA 408 by inserting after
13 section 2-a the following new section:

14 408:2-b Subsequent Disapproval; Individual Policies. The commissioner may at any time, after
15 a hearing of which not less than 20 days' written notice shall have been given to the insurer,
16 withdraw his or her approval of any such form on any of the grounds stated in this chapter. It shall
17 be unlawful for the insurer to issue the form or use it in connection with any policy after the effective
18 date of such withdrawal of approval. The notice of any hearing called under this section shall specify
19 the matters to be considered at the hearing and any decision affirming disapproval or directing
20 withdrawal of approval under this chapter shall be in writing and shall specify the reasons for the
21 disapproval.

Committee Minutes

**HOUSE COMMITTEE ON
COMMERCE AND CONSUMER AFFAIRS**

BILL NUMBER: HB 286-FN

BILL TITLE: relative to life insurance form disapproval.

DATE: 3-12-09

THE COMMITTEE HAS VOTED TO RETAIN THIS BILL.

A handwritten signature in black ink, appearing to read 'Tara G. Reardon', is written over a horizontal line. The signature is stylized and cursive.

Tara G. Reardon, Chairman

Speakers

Hearing Minutes

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

PUBLIC HEARING ON HB 286-FN

BILL TITLE: relative to life insurance form disapproval.

DATE: January 29, 2009

LOB ROOM: 302 **Time Public Hearing Called to Order:** 2:26 pm

Time Adjourned: 3 pm

(please circle if present)

Committee Members: Reps. Reardon, Butler, DeStefano, Kopka, McEachern, Hammond, Nord, Winters, Meader, Gidge, Schlachman, Hunt, Quandt, Belanger, D. Flanders, R. Holden, Dowling, Headd, Nevins and Palfrey.

Bill Sponsors: Rep. Reardon

TESTIMONY

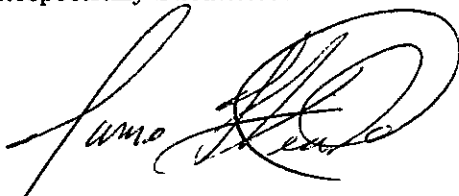
* Use asterisk if written testimony and/or amendments are submitted.

Rep. Tara Reardon, sponsor – Brought at the request of the insurance department. This amends group policies; department also wants to include single life policies.

Deborah O'Loughlin, NHID – If life policies are filed by companies department wants authority to reject.

George Roussos, ACLI/Orr & Reno – Supports the bill with amendment. NAIC model. Will recommend change to subcommittee. Group models are archaic and they all need to be changed; too restrictive. Who can form a group? Ten or fewer too small? How to protect company and have time to update the entire; expand who is eligible.

Respectfully Submitted:



James F. Headd, Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

PUBLIC HEARING ON HB 286-FN

BILL TITLE: relative to life insurance form disapproval.

DATE: January 29, 2009

LOB ROOM: 302 Time Public Hearing Called to Order: 220
Time Adjourned: 3pm

(please circle if present)

Committee Members: Reps. Reardon, Butler, DeStefano, Kopka, McEachern, Hammond, Nord, Winters, Meader, Gidge, Schlachman, Hunt, Quandt, Belanger, D. Flanders, R. Holden, Dowling, Headd, Nevins and Palfrey

Bill Sponsors: {Type SPONSORS' NAMES}

TESTIMONY

* Use asterisk if written testimony and/or amendments are submitted.

Reardon - prime sponsor - brought with the request of the department -
This amends group policies - Dept wants to also include single life pols.

Rep' O'Doughlin - NHID -
IF LIFE policies are filed by companies
DEPARTMENT wants authority to reject

Geo Rousoo - - opp + Rem - Support All with
Amendment -
NAIC Model -
Will Recommend change of SUB Committee led's
Group models are ARCHAIC and they all need to be
changed - to Restrictive -

PK 2 HB 286

Who can form a group?

10 or fewer to small?

How to protect company + Inc.

Time to update the entire
expand who is eligible -

Sub-Committee Minutes

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

SUBCOMMITTEE WORK SESSION ON HB 286-FN

BILL TITLE: relative to life insurance form disapproval.

DATE: August 19, 2009

Subcommittee Members: Reps. *Flanders, Meadd, Meader*

Comments and Recommendations: A GENERAL DISCUSSION WAS HELD ON THE SUBJECT MATTER AND IT WAS MUTUALLY AGREED THE THE PARTIES INVOLVED WOULD MEET WITH THE BOS AND COME UP WITH AN ACCEPTABLE BILL. THE MEETING WAS RECESSED TO 8/26/09 AT 9:30

Sponsor: Rep.

OLS Document #:

Sponsor: Rep.

OLS Document #:

Sponsor: Rep.

OLS Document #:

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote:

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote:

Respectfully submitted,

Rep.

Subcommittee Chairman/Clerk

Donald Flanders
DONALD FLANDERS

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

SUBCOMMITTEE WORK SESSION ON HB 286-FN

BILL TITLE: relative to life insurance form disapproval.

DATE: August 19, 2009

Subcommittee Members: Reps. Flanders, Headd, and Meader

Comments and Recommendations: A general discussion was held on the subject matter and it was mutually agreed that the parties involved would meet with the DOI and come up with an acceptable bill. The meeting was recessed to 8/26/09 at 9:30 a.m.

Amendments:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote:

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote:

Respectfully submitted,

Rep. Donald Flanders
Subcommittee Chairman/Clerk

August 19, 2009

Subcommittee Mtg

Michael Wilkey	NH Jus. Dept.
Deb O'Houghlin	"
Chiara Dokano	"
Adam Schmidt	Bianco P.A.
Michael Bartholmer	ACLI
George Runotsz	One-Ruro (for ACLI)
Christiana Thornton	NH Bankers Assn.

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

SUBCOMMITTEE WORK SESSION ON HB 286-FN

BILL TITLE: relative to life insurance form disapproval.

DATE: August 26, 2009

Subcommittee Members: Reps. Flanders, Headd, Butler

Comments and Recommendations: Amendment 2009-2371h was presented to the committee and discussed and agreed to by all parties.

Amendments:

Sponsor: Rep. D. Flanders, Headd, & Meader OLS Document #: 2009 2371h

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep. Headd

Seconded by Rep. Butler

Vote: 3-0

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep. Headd

Seconded by Rep. Butler

Vote: 3-0

Respectfully submitted,

Rep. Donald Flanders
Subcommittee Chairman/Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

SUBCOMMITTEE WORK SESSION ON HB 286-FN

BILL TITLE: relative to life insurance form disapproval.

DATE: August 26, 2009

Subcommittee Members: Reps. Flanders, Headd, Meador ^{BUTLER} ~~Flanders~~ AMEND. 2009-2371h)
(WAS PRESENTED TO THE COMMITTEE, DISCUSSED AND AGREED TO BY ALL PARTIES)

Comments and Recommendations: ↘

Amendments:

Sponsor: Rep. FLANDERS, HEADD, MEADOR OLS Document #: 2009 - 2371h
Sponsor: Rep. OLS Document #:
Sponsor: Rep. OLS Document #:

Motions: (OTP) OTP/A, ITL, Retained (Please circle one.)

Moved by Rep. HEADD

Seconded by Rep. BUTLER

Vote: 3-0

Motions: OTP (OTP/A) ITL, Retained (Please circle one.)

Moved by Rep. HEADD

Seconded by Rep. BUTLER

Vote: 3-0

Respectfully submitted,

Rep. DONALD FLANDERS
Subcommittee Chairman/Clerk

Donald Flanders

Rep. D. Flanders, Belk. 4
Rep. Headd, Rock. 3
Rep. Meader, Ches. 3
August 26, 2009
2009-2371h
01/09

Amendment to HB 286-FN

1 Amend RSA 408:16-d, I as inserted by section 1 of the bill by replacing it with the following:

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3 I. The commissioner may, within 30 days after the filing of any such form, disapprove such
4 form:

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6 misleading, deceptive, or encourage misrepresentation of such policy; or

7 (b) If it does not comply with the requirements of Title XXXVII.

8

9 Amend the bill by inserting after section 1 the following and renumbering the original section 2 to
10 read as 3:

11

12 2 New Section; Subsequent Disapproval; Individual Policies. Amend RSA 408 by inserting after
13 section 2-a the following new section:

14 408:2-b Subsequent Disapproval; Individual Policies. The commissioner may at any time, after
15 a hearing of which not less than 20 days' written notice shall have been given to the insurer,
16 withdraw his or her approval of any such form on any of the grounds stated in this chapter. It shall
17 be unlawful for the insurer to issue the form or use it in connection with any policy after the effective
18 date of such withdrawal of approval. The notice of any hearing called under this section shall specify
19 the matters to be considered at the hearing and any decision affirming disapproval or directing
20 withdrawal of approval under this chapter shall be in writing and shall specify the reasons for the
21 disapproval.

Testimony



Debbie
OLoughlin/Administration/Ins
DeptNH

01/26/2009 10:45 AM

To hontgr@aol.com,

cc

bcc

Subject HB 286 Intro

Hi Tara:

Final for this week - HB 286, Thursday 11/29/09 at 2:15 p.m. - your Committee. Also, this one needs an amendment which is also attached. Let me know if you have any questions. Thanks.

Deb



legis09hb286intro012609.doc



legis09hb286amend112909.doc

House Bill 286 is a request of the Insurance Department.

The bill conveys to the Commissioner the authority to disapprove life policies similar to the authority the Commissioner now holds for the disapproval of property and casualty policies and accident and health policies. It will enable the Commissioner to disapprove life policy forms that are confusing or misleading, that are unfair, unjust, or inequitable.

HB 286 as written provides that authority for group life policies. It was also the Department's intention that similar provisions apply to individual life policies. The Department has an amendment that will remedy the oversight.

(legis09hb286intro012609)

Amend RSA 408 by inserting after section 2 the following new sections:

408:2-b Disapproval of Forms, Individual Policies.

I. The commissioner may, within 30 days after the filing of any such form, disapprove such form:

(a) If the benefits provided therein are unreasonable in relation to the premium charged;

(b) If it contains a provision or provisions which are unjust, unfair, inequitable, misleading, deceptive, or encourage misrepresentation of such policy; or

(c) If it does not comply with the requirements of law.

II. If the commissioner notifies the insurer which has filed any such form that it does not comply with the provisions of this chapter, it shall be unlawful thereafter for the insurer to issue the form or use it in connection with any policy. In the notice the commissioner shall specify the reasons for his or her disapproval and state that a hearing shall be granted within 20 days after request in writing by the insurer.

408:2-c Subsequent Disapproval, Individual Policies. The commissioner may at any time, after a hearing of which not less than 20 days' written notice shall have been given to the insurer, withdraw his or her approval of any such form on any of the grounds stated in this chapter. It shall be unlawful for the insurer to issue the form or use it in connection with any policy after the effective date of such withdrawal of approval. The notice of any hearing called under this section shall specify the matters to be considered at the hearing and any decision affirming disapproval or directing withdrawal of approval under this chapter shall be in writing and shall specify the reasons for the disapproval.

(legis09hb286amend112909)

Voting Sheets

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

EXECUTIVE SESSION on HB 286-FN

BILL TITLE: relative to life insurance form disapproval.

DATE: March 12, 2008

LOB ROOM: 302

Amendments:

Sponsor: Rep.

OLS Document #:

Sponsor: Rep.

OLS Document #:

Sponsor: Rep.

OLS Document #:

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE: Consent or Regular (Circle One)

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. James F. Headd, Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

EXECUTIVE SESSION on HB 286-FN

BILL TITLE: relative to life insurance form disapproval.

DATE: March 12, 2009

LOB ROOM: 302

Amendments:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep. *Butler*

Seconded by Rep. *Hunt*

Vote: (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE: Consent or Regular (Circle One)

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. James F. Headd, Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

EXECUTIVE SESSION on HB 286-FN

BILL TITLE: relative to life insurance form disapproval.

DATE: 2-5-00

LOB ROOM: 302

Amendments:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep. Butler

Seconded by Rep. Headd

Vote: (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

Hold

CONSENT CALENDAR VOTE:

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. James F. Headd, Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

EXECUTIVE SESSION on HB 286-FN

BILL TITLE: relative to life insurance form disapproval.

DATE: October 28, 2009

LOB ROOM: 302

Amendments:

Sponsor: Rep. D. Flanders, Headd, & Meader OLS Document #: 2009 2371h

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, DTL, Interim Study (Please circle one.)

Moved by Rep. Flanders

Seconded by Rep. Headd

Vote: 16-0 (Please attach record of roll call vote.)

Motions: OTP, OTP/A, DTL, Interim Study (Please circle one.)

Moved by Rep. Flanders

Seconded by Rep. Headd

Vote: 16-0 (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE: 16-0 - YES

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. James F. Headd, Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

EXECUTIVE SESSION on HB 286-FN

BILL TITLE: relative to life insurance form disapproval.

DATE: October 28, 2009

LOB ROOM: 302

Amendments:

2009-2371h

Sponsor: Rep. FLORENCE OLS Document #:

Sponsor: Rep. HEADD OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP, OTPA, ITL, Interim Study (Please circle one.)

Moved by Rep. FLORENCE

Seconded by Rep. HEADD

Vote: 16-0 (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE:

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,
Rep. James F. Headd, Clerk

16-0
Consent

COMMERCE AND CONSUMER AFFAIRS

Bill #: HB 286 Title: Farm Disapproval

PH Date: 1/1

Exec Session Date: 10/28/09

Motion: OTP

Amendment #: HB 286 F-10

MEMBER	YEAS	NAYS
Butler, Edward A, Chairman	/	
DeStefano, Stephen T	/	
Kopka, Angeline A	/	
McEachern, Paul	/	
Hammond, Jill Shaffer	/	
Nord, Susi	/	
Winters, Joel F	/	
Meader, David R	/	
Gidge, Kenneth N	-	
Schlachman, Donna L, V Chairman	/	
Hunt, John B	/	
Quandt, Matt J	/	
Belanger, Ronald J	-	
Flanders, Donald H	/	
Holden, Rip	-	
Dowling, Patricia A	/	
Headd, James F, Clerk	/	
Nevins, Chris F	/	
Palfrey, David J	/	
	16-0	
TOTAL VOTE:		

COMMERCE AND CONSUMER AFFAIRS

Bill #: HB 286 Title: Firm Disapproval

PH Date: 1/1/ Exec Session Date: 10/28/09

Motion: OT P/A Amendment #: _____

MEMBER	YEAS	NAYS
Butler, Edward A, Chairman	✓	
DeStefano, Stephen T	✓	
Kopka, Angeline A	✓	
McEachern, Paul	✓	
Hammond, Jill Shaffer	✓	
Nord, Susi	✓	
Winters, Joel F	✓	
Meador, David R	✓	
Gidge, Kenneth N		
Schlachman, Donna L, V Chairman	✓	
Hunt, John B	✓	
Quandt, Matt J	✓	
Belanger, Ronald J		
Flanders, Donald H	✓	
Holden, Rip		
Dowling, Patricia A	✓	
Headd, James F, Clerk	✓	
Nevins, Chris F	✓	
Palfrey, David J	✓	
	16-0	
TOTAL VOTE:		

Committee Report

CONSENT CALENDAR

November 3, 2009

HOUSE OF REPRESENTATIVES

REPORT OF COMMITTEE

**The Committee on COMMERCE AND CONSUMER
AFFAIRS to which was referred HB286-FN,**

AN ACT relative to life insurance form disapproval.

**Having considered the same, report the same with the
following amendment, and the recommendation that
the bill OUGHT TO PASS WITH AMENDMENT.**

Rep. Donald H Flanders

FOR THE COMMITTEE

COMMITTEE REPORT

Committee:	COMMERCE AND CONSUMER AFFAIRS
Bill Number:	HB286-FN
Title:	relative to life insurance form disapproval.
Date:	November 3, 2009
Consent Calendar:	YES
Recommendation:	OUGHT TO PASS WITH AMENDMENT

STATEMENT OF INTENT

This bill is at the request of the Insurance Department. It permits the Department to disapprove certain life insurance forms within 30 days after filing of any such form if they contain provisions which are unjust, unfair or misleading or encourage misrepresentation of the policy. Subsequent disapproval is also allowed on individual life insurance policy forms after a hearing for which not less than a 20 day written notice shall have been given to the insurer.

Vote 16-0.

Rep. Donald H Flanders
FOR THE COMMITTEE

Original: House Clerk
Cc: Committee Bill File

CONSENT CALENDAR

COMMERCE AND CONSUMER AFFAIRS

HB286-FN, relative to life insurance form disapproval. **OUGHT TO PASS WITH AMENDMENT.** Rep. Donald H Flanders for COMMERCE AND CONSUMER AFFAIRS. This bill is at the request of the Insurance Department. It permits the Department to disapprove certain life insurance forms within 30 days after filing of any such form if they contain provisions which are unjust, unfair or misleading or encourage misrepresentation of the policy. Subsequent disapproval is also allowed on individual life insurance policy forms after a hearing for which not less than a 20 day written notice shall have been given to the insurer. **Vote 16-0.**

Original: House Clerk
Cc: Committee Bill File

COMMITTEE REPORT

COMMITTEE: COMMERCE & CONSUMER AFFAIRS

BILL NUMBER: HB 286

TITLE: RELATIVE TO LIFE INSURANCE FORM DISAPPROVAL

DATE: 10/28/09

CONSENT CALENDAR: YES NO

- OUGHT TO PASS
- OUGHT TO PASS W/ AMENDMENT
- INEXPEDIENT TO LEGISLATE
- INTERIM STUDY (Available only 2nd year of biennium)

Amendment No. _____

STATEMENT OF INTENT:

THIS BILL IS AT THE REQUEST OF THE INSURANCE DEPT.
IT PERMITS THE DEPT TO DISAPPROVE CERTAIN LIFE INSURANCE
FORMS IF THEY CONTAIN PROVISIONS WHICH ARE UNJUST, UNFAIR OR
MISLEADING OR ENCOURAGE MISREPRESENTATION OF ~~SUCH~~ ^{THE} POLICY. SUBSEQUENT
DISAPPROVAL ~~MAY~~ IS ALSO ALLOWED ON INDIVIDUAL LIFE INSURANCE
POLICY ~~FORMS~~ FORMS AFTER A HEARING OF WHICH NOT LESS THAN A 20 DAY WRITTEN
NOTICE SHALL HAVE BEEN GIVEN TO THE INSURER.

COMMITTEE VOTE: 16-0

RESPECTFULLY SUBMITTED,

- Copy to Committee Bill File
- Use Another Report for Minority Report

Rep. DONALD FLANNERS
For the Committee

HB 286

OTP/A

This bill is at the request of the Insurance Department. It permits the Department to disapprove certain life insurance forms within 30 days after filing of any such form if they contain provisions which are unjust, unfair or misleading or encourage misrepresentation of the policy. Subsequent disapproval is also allowed on individual life insurance policy forms after a hearing for which not less than a 20 day written notice shall have been given to the insurer.

Donald Flanders

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