

**Bulletin PF-2**

**1970**

**POLICY FORM – DISAPPROVAL LIST**

Your submission has been disapproved for the reason or reasons circled below:

1. Submission was not made out in "John Doe" fashion.
2. Submission did not include rates.
3. Submission did not include an application.
4. The application submitted:
  - a) did not contain the wording "to the best of my knowledge and belief" in the declarative portion of the application.
  - b) did not contain a replacement question.
  - c) Contained a discriminatory question such as race, color, etc.
  - d) Allowed for automatic rejection in 30 or more days.
5. The rates submitted have been deemed excessive.
6. The rates submitted have been deemed inadequate.
7. Submission does not conform to HC Bulletins issued by this Department.
8. Submission should have overprint "Limited Policy – Read Carefully."
9. Submission contains exclusion that is not acceptable:
  - a) "Participation in a riot."
  - b) "Taking of gas or poison whether voluntary or involuntary."
  - c) Intoxication clause.
10. Submission does not provide for ten day right of examination.
11. Submission does not have a deferral provision.
12. Submission contains an improper co-ordination of benefits clause.
13. Submission is lacking one or more of the standard provisions.
14. Company is not licensed.
  - a) for participating business.

- b) for variable annuity business. (Group) (Individual)
  - c) for A & H business.
15. Submission contains provisions which are unfair, deceptive or may encourage misrepresentation of the policy.
16. Request for rate increase did not include loss experience:
- a) premiums earned to losses incurred.
  - b) premiums written to losses paid.
  - c) did not show Connecticut loss experience.
17. Submission is coupon policy type.
17. Submission guarantees annual dividend or return in excess of the normal dividend.
18. Submission is judged to be contrary to the public interest.
19. Other ---

John P. Sanson  
SENIOR EXAMINER