



**STATE OF CONNECTICUT**  
**INSURANCE DEPARTMENT**

Bulletin C-4  
December 15, 1983

**TO: ALL INSURANCE COMPANIES LICENSED IN THE STATE OF CONNECTICUT  
AUTHORIZED TO WRITE LIFE AND ACCIDENT AND HEALTH INSURANCE**

**SUBJECT: CREDIT LIFE AND CREDIT ACCIDENT AND HEALTH INSURANCE**

The credit insurance rates permitted by this Department and promulgated in Bulletin C-3 assume that coverage will be made available to all eligible debtors who apply, and that the same limits of coverage will be made available to each applicant.

No company or its representative can impose a system of sliding scale coverage upon applicants wherein for example debtors who are between ages of 18 to 30 are given one set of benefits, those between 30 and 40 are given a lower set of benefits, those between 40 and 50 a still lower set of benefits, and so on.

Neither can a company or its representative refuse to issue coverage to a debtor or refuse to allow him to apply for coverage on the basis that he appears to be in ill health. Refusal to issue coverage must be based upon information obtained by the company's underwriting department on an application form that has been approved by this Department.

Please acknowledge receipt of this bulletin.



Peter W. Gillies  
Insurance Commissioner