STATE OF CONNECTICUT
DEPARTMENT OF BUSINESS REGULATION
DIVISION OF INSURANCE

TO: ALL INSURANCE COMPANIES, FRATERNAL BENEFIT SOCIETIES, NON-PROFIT HOSPITAL SERVICE CORPORATIONS, NON-PROFIT MEDICAL SERVICE CORPORATIONS AND HEALTH CARE CENTERS

SUBJECT: PUBLIC ACT NO. 79-300 - AN ACT CONCERNING READABLE LANGUAGE IN INSURANCE POLICIES (AS IT PERTAINS TO IN- DIVIDUAL LIFE, HEALTH, ANNUITY AND GROUP AND INDIVIDUAL CREDIT LIFE AND HEALTH POLICIES)

Policy forms filed on or after July 1, 1980 must comply with the standards set forth in this Act. No policy forms may be delivered or issued for delivery on or after July 1, 1981 unless they comply with this law.

A certificate of compliance, signed by an officer of the company, must be in- cluded with all forms submitted on and after July 1, 1980. The information to be included in this certificate must be in the format that is attached hereto.

For your information and convenience, instructions for computing the Flesch reading ease test are enclosed.

Please acknowledge receipt of this bulletin.

Very truly yours,

Joseph C. Mike
Insurance Commissioner

Computation of the Flesch Reading Ease Score

A. Compute the score as follows:

Step 1 - Apply the test to the entire policy form if the form contains 10,000 words of text or less. If the policy form contains more than 10,000 words, the test may be applied to two 200 word samples per page instead of the entire form. Samples must be separated by at least 20 printed lines.

Step 2 - Count the number of words in the text and divide by the total number of sentences. Multiply the result by 1.015.

Step 3 - Count the number of syllables and divide by the number of words. Multiply the result by 84.6.

Step 4 - Sum the figures obtained from Steps 2 and 3. Subtract this result from 206.835. This figure equals the Flesch reading east score.

B. Determination of Counts:

(1) A contraction, hyphenated word or numerals and letters, when separated by spaces, shall be counted as one word.

(2) A unit of words ending with a period, semicolon or colon, excluding headings and captions, shall be counted as a sentence.

(3) A syllable is a unit of spoken language consisting of one or more letters of a word as divided by an accepted dictionary.

(4) Where the dictionary shows two or more equally acceptable pronunciations of a word, the pronunciation containing fewer syllables shall be used.

(5) Numerals when separated by spaces may be counted as one syllable.

(6) The term "text" as used in this section includes all printed matter except the following:

    (a) The name and address of the insurer, the name, number or title of the policy, the table of contents or index, captions, and subcaptions, specification pages, schedules or tables.

    (b) Policy language required by any collectively bargained agreement.

    (c) Any medical terminology.

    (d) Words which are defined in the policy and

    (e) Any policy language required by state or federal law, regulation or governmental agency, provided the insurer identifies the language or terminology excepted by this subdivision and certifies, in writing, that the language or terminology is entitled to be excepted under this subdivision.

Name of Company _____

This is to certify that the forms listed below are in compliance with Public Act 79-300.

A. Option Selected

    [ ] 1. Policy and its related forms are scored for the Flesch reading ease test as one unit and the combined score is _____.

    [ ] 2. Policy and its related forms are scored separately for the Flesch reading ease test Scores for the policy and each form are indicated below:

Forms and Form Numbers to Which Certification is Applicable:

Form	Form Number	Flesch Score

B. Test Option Selected

    [ ] 1. Test was applied to entire policy form(s)

    [ ] 2. Test was applied on sample basis. Form(s) contain(s) more than 10,000 words. Copy of form(s) enclosed indicating word samples tested.

C. Standards for Certification

A checked block indicates the standard has been achieved

    [ ] 1. The policy text achieves a minimum score of 45 on the Flesch reading ease test in accordance with the option chosen in Section A above.

    [ ] 2. It is printed in not less than ten point type, one point leaded. (This does not apply to specification pages, schedules and tables.)

    [ ] 3. The layout and spacing of the policy separate the paragraphs from each other and from the border of the paper.

    [ ] 4. The section titles are captioned in bold face type or otherwise stand out significantly from the text.

    [ ] 5. Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the policy.

    [ ] 6. The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.

    [ ] 7. A table of contents or an index of the principal sections is included in the policy. (This applies only if the policy has more than 3,000 words or consists of more than 3 pages.)

This certification must be signed by an officer of the insurer.

_____   _____
   Officer's Name   Officer's Title

Date: _____