



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

Bulletin HC-32  
July 15, 1983

TO: ALL INSURANCE AGENTS LICENSED IN THIS STATE  
SUBJECT: GROUP INSURANCE TRUSTS AND ASSOCIATIONS

It has come to our attention that agents who are licensed by this Department have been involved in the sale of group insurance coverage to Connecticut residents through insurance trusts and associations that are located and administered outside of the State of Connecticut.

In each of the situations that have been brought to our attention, the plan of insurance has not been approved by this Department.

The purpose of this bulletin is to advise that disciplinary action will be taken against all agents who are involved in the solicitation of these unapproved forms. Said action could take the form of a fine, suspension or revocation of license.

A group plan being sold by an agent licensed by this state must be approved by this Department prior to any solicitation of Connecticut residents.

The out-of-state situs of the trust or association may not be used as the basis for the solicitation of unapproved forms.

Any agent who is in doubt as to whether or not a group plan has been approved by the Department should call (203) 566-5222.

Very truly yours,

  
Peter W. Gillies  
Insurance Commissioner

*Phone:*

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