

Revised BULLETIN 87-7
GROUP LIFE AND DISABILITY INSURANCE

This bulletin is issued for the purpose of stating the position of the department with respect to group life and disability insurance contracts issued to nonresident policyholders upon which Utah residents may be provided coverage by certificates of insurance. To the end that certain provisions of the former Insurance Code (Title 31) are inconsistent, Bulletin 82-6 is rescinded.

Group contracts of insurance issued to nonresident policyholders (i.e., trusts or associations) and evidenced by certificates of insurance issued to Utah residents are subject to the commissioner's jurisdiction as the business of insurance under Subsections 31A-1-301(64) and 31A-1-105(2). The commissioner presumes by law to have jurisdiction over these activities unless the insurer can establish an exemption from regulation under Section 31A-1-103.

Insurers issuing group contracts to nonresident policyholders and intending to solicit Utah residents must file the group master contract and sample certificates of insurance as required under Section 31A-21-201. These contracts and certificates must meet the requirements of the Insurance Code if intended for use in this state. Insurers are further reminded of the requirements of Sections 31A-22-501 to 510 in the establishment of eligible groups for life and disability insurance.

Insurers that do not comply with the requirements of this bulletin may be subject to administrative disciplinary proceedings.

[\[Back to Top\]](#)