

BULLETIN 2004-2

MULTI-INSURER APPLICATIONS

ACCIDENT & HEALTH, LIFE AND ANNUITY

The purpose of this bulletin is to inform accident and health, life, and annuity insurers and producers that multi-insurer applications must be filed with the Utah Insurance Department before they may be used. Numerous problems have arisen in the market regarding multi-insurer applications that have been created by producers and/or insurers to service multiple insurers. These applications are considered a form under Utah Code Annotated (U.C.A.) § 31A-1-301(62) and must be filed with the department in accordance with U.C.A. § 31A-21-201(1) and Utah Administrative Code (U.A.C.) Rules R590-220 and 226.

“Multi-insurer application” means an application that affects or identifies more than one, affiliated or unaffiliated, insurer.

A multi-insurer application must be submitted by a filer as defined in U.A.C. Rules R590-220 and 226. A filer, filing a multi-insurer application on behalf of an insurer, must include a letter of authorization from the insurer. A multi-insurer application filing must include a letter of authorization for each insurer that is affected by or identified on the application. An insurer shall not accept a multi-insurer application that has not been filed with the department.

DATED this 6th day of May 2004.

MERWIN U. STEWART
Insurance Commissioner

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