

**Utah Insurance Department
Content Standards
Application
for
Life Insurance and Annuities**

These Standards are provided to assist the insurer in filing forms and rates. They are not intended to be all-inclusive and are a work in progress. The citations below refer to Utah Code Annotated (U.C.A.) and the Utah Administrative Code (U.A.C.). As required by U.C.A. §31A-21-201(2), the insurer is responsible for assuring that forms and rates submitted are in compliance with the Utah Insurance Code and Rules.

FILING PROCEDURES		
Filing of Forms	U.C.A. §31A-21-201	Forms are accepted on a "FILE AND USE" basis. It is the insurer's responsibility that the forms and the filing are in compliance with Utah law and rules. Applications must be filed prior to use.
Sample Data	U.A.C. R590-226-6 U.A.C. R590-227-6 U.A.C. R590-228-6	The data page must be completed in John Doe fashion indicative of the market. The data must be accurate, complete and consistent within all filing documents.
Variability - (Bracketed Data)	U.A.C. R590-226-5 U.A.C. R590-227-5 U.A.C. R590-228-5	Any information that is variable must be bracketed and must be explained in a statement of variability. Any change in the items contained within the brackets must be refiled prior to use.
GENERAL REQUIREMENTS		
Application Definition	U.C.A. §31A-1-301	An application is a document completed by an applicant to provide information that is used by the insurer; it is a form used to gather information.
Application as a Filing Document	U.A.C. R590-226-6 U.A.C. R590-227-6 U.A.C. R590-228-6	An application must be included in every life insurance policy or annuity contract filing.
Arbitration	U.C.A. §31A-21-314 U.A.C. R590-122	An arbitration provision must be properly disclosed in the policy, certificate, application and enrollment forms. No provision may deprive Utah courts of jurisdiction over an action against an insurer, except as provided in permissible arbitration provisions.
Existing Insurance & Replacement	U.C.A. §31A-22-429	With or as part of each application, the applicant shall complete and the producer shall submit statements whether the applicant has existing policies or contracts and whether the proposed life insurance or annuity will replace, discontinue or change any existing policy or contract.
Form Identification Number	U.C.A. §31A-21-201(3) U.A.C. R590-226-6 U.A.C. R590-227-6 U.A.C. R590-228-6	A distinct form identification number must appear on the form.
Group Applications	U.C.A. §31A-21-201(3)	The individual application and enrollment form must disclose that the application is for group insurance. It must identify the group policyholder.
Health Questions	U.C.A. §31A-21-201(3)	The application may not contain vague health questions without a time limit. Vague questions that require an applicant to recall every ailment or affliction of his or her lifetime are considered misleading and encourage misrepresentation.
Insurance Company Name and Address	U.C.A. §31A-21-201(3)(a)(iii) U.C.A. §31A-21-301(1)(a)	The exact name of the insurer and state of domicile must be identified conspicuously on the application.