

March 26, 1975

SUBJECT: INSURANCE

Circular Letter No. 2 (1975)

TO: ALL INSURERS AUTHORIZED TO WRITE LIFE INSURANCE, ACCIDENT AND HEALTH INSURANCE AND ANNUITIES IN THE STATE OF NEW YORK

Some misunderstanding has arisen on the part of some insurance companies in determining which forms in use by them must be submitted to the Department for filing and approval, in order to comply with Section 154.

It is the position of the Department that any form signed by an applicant which pertains to life insurance, accident and health insurance, or annuities, whether that form be described as a preliminary application, or a trial application, or a preliminary inquiry, or an agent's preliminary report, or an informal inquiry, requesting information to be used in determining acceptance or rejection of the applicant for insurance, constitutes an application for insurance and, accordingly, requires filing and approval pursuant to Section 154 of the New York Insurance Law.

A copy of this Circular Letter should be distributed to appropriate personnel and receipt hereof should be acknowledged in writing by a responsible officer of the company.

LAWRENCE W. KEEPNEWS

Superintendent of Insurance

By: [SIGNATURE]

JOHN P. GEMMA

Deputy Superintendent & General Counsel