Directive No. 92

GROUP LIFE INSURANCE CONTRACTS – PRE-EXISTING CONDITIONS EXCLUSIONS

March 7, 1989

It has come to my attention that certain group credit life insurance contracts and certificates of insurance have been approved for use in the state with pre-existing medical condition exclusions therein. Section 176 of the Louisiana Insurance Code which is entitled "Standard Provisions for Group Life Policies" does not allow such exclusionary language.

Pre-existing exclusions in group life insurance contracts fail to conform to the statutes and must be considered void and unenforceable. Accordingly, any prior approval given to such contracts is hereby withdrawn.

Douglas D. Green
COMMISSIONER OF INSURANCE

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