

September 25, 1952

SUBJECT: INSURANCE

TO ALL AUTHORIZED LIFE INSURERS:

This Department has had submitted to it for approval a personal accident and health insurance policy which will be issued only in conjunction with the issuance of a life insurance policy and which will not be issued separately.

It is the opinion of the Department that the writing of an accident and health insurance policy on a form which will be used only when written in conjunction with the writing of a life insurance policy, constitutes an inducement to insure not specified in the life insurance policy in contravention of Section 209 of the New York Insurance Law and since the use of such policy form would be inconsistent with the law of this State, it is not subject to approval under Section 154 of said law.

(Signed) JOSEPH F. MURPHY

Deputy Superintendent of Insurance