



STATE OF NEW YORK  
INSURANCE DEPARTMENT

AGENCY BUILDING ONE  
THE GOVERNOR NELSON A. ROCKEFELLER  
EMPIRE STATE PLAZA  
ALBANY, NEW YORK 12257

ALBERT B. LEWIS  
Superintendent of Insurance

February 18, 1982

RE: CHAPTER 867, LAWS OF 1980  
SECTION 142-a OF THE INSURANCE LAW  
(SIMPLIFIED LANGUAGE LAW)

The effective date of Chapter 867 is July 1, 1982 and all insurers writing life and accident and health insurance, and Article IX-C Corporations must have the policy forms they propose to sell after the effective date written in simplified language in accordance with the statute. Over the past several years, various insurers and Article IX-C Corporations have submitted and received approval of simplified language life and accident and health insurance policy forms, often submitted to comply with simplified language laws in other states. A review of New York's Simplified Language Law indicates that it is not identical to similar laws passed in other states, and without reviewing our records for the last several years, we could not determine whether all policy forms previously approved comply with Chapter 867.

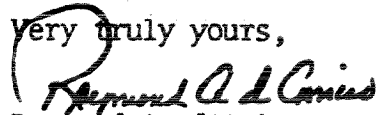
To assist in implementing Chapter 867, it will be necessary for the Department to obtain a copy of those policy forms previously approved, together with an appropriate certification form so that we can verify that they may be sold after the effective date of the Law. Previously approved forms that would not comply in any respect must be amended and resubmitted, if your company wishes to sell that form after the effective date of the Law.

Subsection 4(d) of Section 142-a of the Insurance Law requires an officer of the insurer to certify to this Department that their policy forms meet the scoring standards and other requirements set forth in the Law. In response to a number of inquiries received by the Department concerning the method of certification, the attached sample certification form is offered to assist in preparing your certification forms. While the Department does not intend to prescribe the format for company certifications, to speed-up the processing of submissions, the attached sample form would be considered a complete and acceptable certification form.

The Department intends to randomly score submissions to verify proper scoring by insurers. We, therefore, request that the exact score of each form be submitted, together with the additional information requested on page 2 of the attached certification form. A statement that the forms meet the minimum score will not be acceptable.

The effective date is fast approaching and we expect to receive a substantial number of submissions. We urge that your company submit its policy forms as soon as possible.

Very truly yours,



Raymond A. d'Amico, JD, CLU, CPCU  
Chief, Health & Life Policy Bureau

Rd'A:laf  
Attachment