

APA-1

TRANSMITTAL SHEET FOR NOTICE  
OF INTENDED ACTION

Control: 482

Department or Agency: Alabama Department of Insurance

Rule No.: Chapter 482-1-024

Rule Title: Filing for Approval of All Life and Accident and Health Policy Forms, Riders, Endorsements and Applications

Intended Action Repeal

Would the absence of the proposed rule significantly harm or endanger the public health, welfare, or safety? No

Is there a reasonable relationship between the state's police power and the protection of the public health, safety, or welfare? Yes

Is there another, less restrictive method of regulation available that could adequately protect the public? No

Does the proposed rule have the effect of directly or indirectly increasing the costs of any goods or services involved? No

To what degree?: N/A

Is the increase in cost more harmful to the public than the harm that might result from the absence of the proposed rule? NA

Are all facets of the rule-making process designed solely for the purpose of, and so they have, as their primary effect, the protection of the public? Yes

Does the proposed action relate to or affect in any manner any litigation which the agency is a party to concerning the subject matter of the proposed rule? No

Does the proposed rule have an economic impact? No

If the proposed rule has an economic impact, the proposed rule is required to be accompanied by a fiscal note prepared in accordance with subsection (f) of Section 41-22-23, Code of Alabama 1975.

Certification of Authorized Official

I certify that the attached proposed rule has been proposed in full compliance with the requirements of Chapter 22, Title 41, Code of Alabama 1975, and that it conforms to all applicable filing requirements of the Administrative Procedure Division of the Legislative Services Agency.

Signature of certifying officer

Reyn Norman  
Reyn Norman

Date

Monday, October 21, 2024

REC'D & FILED

OCT 21, 2024

LEGISLATIVE SVC AGENCY

ALABAMA DEPARTMENT OF INSURANCE

NOTICE OF INTENDED ACTION

**AGENCY NAME:** Alabama Department of Insurance

**RULE NO. & TITLE:** Chapter 482-1-024 Filing for Approval of All Life and  
Accident and Health Policy Forms, Riders, Endorsements  
and Applications

**INTENDED ACTION:** Repeal

**SUBSTANCE OF PROPOSED ACTION:**

The Alabama Department of Insurance is exempt from the Alabama Administrative Procedures Act pursuant to Section 41-22-2(e), Code of Alabama 1975. The Commissioner of Insurance is proposing to repeal this regulation as it is not necessary.

**TIME, PLACE AND MANNER OF PRESENTING VIEWS:**

Interested persons may submit data, views, or arguments in writing at any time prior to 3:00 PM on December 5, 2024, to the Alabama Department of Insurance, Attention: Legal Division, Post Office Box 303351, Montgomery, Alabama 36130-3351, or orally by appearing at the public hearing, Suite 502, RSA Tower, 201 Monroe Street, Montgomery, Alabama, beginning at 10:00 AM, on December 10, 2024.

**FINAL DATE FOR COMMENT AND COMPLETION OF NOTICE:**

Tuesday, December 10, 2024

**CONTACT PERSON AT AGENCY:**

Erin Dunagan  
Associate Counsel

*Reyn Norman*

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Reyn Norman

(Signature of officer authorized  
to promulgate and adopt  
rules or his or her deputy)

ALABAMA DEPARTMENT OF INSURANCE  
ADMINISTRATIVE CODE

CHAPTER 482-1-024  
FILING FOR APPROVAL OF ALL LIFE AND ACCIDENT AND HEALTH POLICY  
FORMS, RIDERS, ENDORSEMENTS AND APPLICATIONS (REPEALED )

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482-1-024-.01	Authority <u>(Repealed )</u> .

~~This chapter is adopted pursuant to Section 27-2-17, Code of Ala. 1975.~~ (Repealed)

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Ala. 1975, §§27-2-17, 27-14-8, et seq.

**History: New Rule:** July 1, 1999. **Revised:** April 21, 2003, Effective May 1, 2003. Filed with LRS April 21, 2003. Rule is not subject to the Alabama Administrative Procedure Act. Repealed: Published ; effective .

**482-1-024-.02      Applicability (Repealed ).**

~~This chapter shall apply to all life and disability policy forms, riders, endorsements and applications filed for approval with the Alabama Department of Insurance in accordance with Section 27-14-8, et seq., Code of Ala. 1975, on and after the effective date of this chapter. (Repealed)~~

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Ala. 1975, §§27-2-17, 27-14-8, et seq.

**History: New Rule:** May 28, 1999, Effective July 1, 1999.

**Revised:** April 21, 2003, Effective May 1, 2003. Filed with LRS April 21, 2003. Rule is not subject to the Alabama Administrative Procedure Act. Repealed: Published ; effective .

**482-1-024-.03      Procedure For Approval (Repealed ).**

~~(1) Letter of Transmittal.~~

~~(a) Each submission should contain a letter of transmittal in duplicate.~~

~~(b) The letter of transmittal should list all forms submitted by form number.~~

~~(c) If the submission is a new form, the letter of transmittal should include a brief description of coverage. If the form is a replacement or revision, it should state the number of the form being replaced or revised and the purposes therefor.~~

~~(2) Submissions should include only one copy of each form submitted.~~

~~(3) Each submission should be accompanied by a self-addressed postage paid return envelope.~~

~~(4) If the form is being submitted by a company domiciled in a state other than Alabama, prior form approval of the specific policy form by its domiciliary state shall not be required unless specifically requested by the Alabama Department. The Alabama Department may require prior domiciliary state approval of specific policy forms when it deems such action necessary.~~

~~(5) If the form is found acceptable, the duplicate of the transmittal letter will be stamped "Approved" and returned to the company.~~

~~(6) Notices of rate increases and rate filings in general for accident and health policies, riders and endorsements are hereby requested to be filed with this Department on an informational basis only. This information shall be considered proprietary and trade secret information and shall not be subject to disclosure by the Commissioner to persons outside the Department of Insurance except as agreed to by the insurer or as ordered by a court of competent jurisdiction. No rate filings are requested for life insurance policies. (Repealed)~~

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Ala. 1975, §§27-2-17, 27-14-8, et seq.

**History: New Rule:** November 18, 1957, Effective November 18, 1957. **Revised:** June 20, 1977, Effective July 1, 1957. **Revised:** April 17, 1989, Effective April 28, 1989. **Revised:** May 28, 1999, Effective July 1, 1999. **Revised:** April 21, 2003, Effective May 1, 2003. Filed with LRS April 21, 2003. Rule is not subject to the Alabama Administrative Procedure Act. Repealed: Published \_\_\_\_\_; effective \_\_\_\_\_.

#### **482-1-024-.04      Filings As Public Records (Repealed \_\_\_\_\_).**

~~All life and accident and health policy forms, riders, endorsements and applications approved under this chapter shall be considered public records except for proprietary and trade secret information accompanying the filing. Policy form filings and accompanying materials filed for and awaiting approval by the Department shall be considered proprietary and not a public record. Filings not considered public records shall not be subject to disclosure to persons outside the Department except as agreed to by the insurer or as ordered by a court of competent jurisdiction. (Repealed)~~

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Ala. 1975, §§27-2-17, 27-14-8, et seq.

**History: New Rule:** April 21, 2003, Effective May 1, 2003. Filed with LRS April 21, 2003. Rule is not subject to the Alabama Administrative Procedure Act. Repealed: Published \_\_\_\_\_; effective \_\_\_\_\_.

482-1-024-.05

**Separability (Repealed)** .

~~If any provision of this chapter or the application thereof to any person or circumstances is for any reason held to be invalid, the remainder of the chapter and the application of its provisions to other persons or circumstances shall not be affected thereby.~~ **(Repealed)**

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Ala. 1975, §§27-2-17, 27-14-8, et seq.

**History: New Rule:** May 28, 1999, Effective July 1, 1999.

**Revised:** April 21, 2003, Effective May 1, 2003. Filed with LRS April 21, 2003. Rule is not subject to the Alabama Administrative Procedure Act. **Repealed: Published ; effective** .

482-1-024-.06

**Effective Date (Repealed)** .

~~This chapter shall be effective upon its approval by the Commissioner of Insurance, and upon its having been on file as a public document in the office of the Secretary of State for ten days.~~ **(Repealed)**

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Ala. 1975, §§27-2-17, 27-14-8, et seq.

**History: New Rule:** May 28, 1999, Effective July 1, 1999.

**Revised:** April 21, 2003, Effective May 1, 2003. Filed with LRS April 21, 2003. Rule is not subject to the Alabama Administrative Procedure Act. **Repealed: Published ; effective** .