

**SECTION 1.** *Be it enacted by the General Assembly of Maryland,* That sub-sections (a) and (f) of Section 375 of Article 48A of the Annotated Code of Maryland (1964 Replacement Volume), title "Insurance Code", sub-title "22. The Insurance Contract; General", be and they hereby are repealed and re-enacted, with amendments, to read as follows:

375.

(a) No life or health insurance policy or annuity contract form, or application form where written application is required and is to be made a part of such policy or contract, or rider or endorsement form, shall be delivered, or issued for delivery in this State, unless the form has been filed with and approved by the Commissioner. *No individual certificate shall be used in connection with any SUCH group or blanket insurance policy or group annuity contract unless the form thereof has been filed with and approved by the Commissioner.* This provision shall not apply to riders, endorsements, or forms of unique character designed for and which relate to the manner of distribution of benefits or to the reservation of rights and benefits under such policies or contracts and are used at the request of the individual policyholder, contract holder, or certificate holder.

~~(f) In the case of group policies of life insurance [policies], or health insurance [policies, and] or group annuity contracts, the Commissioner shall MAY approve such policies and contracts in loose-leaf form and alternate pages submitted separately for use with such policies and contracts, if the provisions thereof otherwise comply with this article. Combinations of approved pages may be used to form complete policies and contracts provided a schedule is filed with the Commissioner showing the pages to be used to form any particular policy or contract.~~

(F) IN THE CASE OF LIFE INSURANCE POLICIES, HEALTH INSURANCE POLICIES, AND ANNUITY CONTRACTS, THE COMMISSIONER SHALL APPROVE SUCH POLICIES AND CONTRACTS IN LOOSE-LEAF FORM AND SHALL APPROVE ALTERNATE PAGES SUBMITTED SEPARATELY FOR USE WITH SUCH POLICIES AND CONTRACTS IF THE PROVISIONS THEREOF OTHERWISE COMPLY WITH THIS ARTICLE, PROVIDED HOWEVER THAT WHEN ALTERNATE PAGES ARE FILED SUBSEQUENT TO THE APPROVAL OF THE POLICY, POLICIES OR CONTRACTS WITH WHICH THEY ARE TO BE USED, THE COMMISSIONER MAY REQUIRE THAT SUCH POLICY, POLICIES OR CONTRACTS BE SUBMITTED THEREWITH TOGETHER WITH EXPLANATION OF THE INTENDED USAGE OF SUCH ALTERNATE PAGES. COMBINATIONS OF APPROVED PAGES MAY BE USED TO FORM COMPLETE POLICIES AND CONTRACTS PROVIDED A SCHEDULE IS FILED WITH THE COMMISSIONER SHOWING THE PAGES TO BE USED TO FORM ANY PARTICULAR POLICY OR CONTRACT.

**SEC. 2.** *And be it further enacted,* That this Act shall take effect June 1, 1965.

Approved April 8, 1965.