

**31A-21-402 Definitions.**

As used in this part:

- (1) "Direct response solicitation" means any offer by an insurer to persons in this state, either directly or through a third party, to effect life or accident and health insurance coverage which enables the individual to apply or enroll for the insurance on the basis of the offer. Direct response solicitation does not include solicitations for insurance through an employee benefit plan exempt from state regulation under preemptive federal law, nor does it include solicitations through the individual's creditor with respect to credit life or credit accident and health insurance.
- (2) "Mass marketed life or accident and health insurance" means the insurance under any individual, franchise, group, or blanket policy of life or accident and health insurance which is offered by means of direct response solicitation through a sponsoring organization or through the mails or other mass communications media and under which the person insured pays all or substantially all of the cost of his insurance.

Amended by Chapter 116, 2001 General Session