

31A-21-101 Scope of Chapters 21 and 22.

- (1) Except as provided in Subsections (2) through (6), this chapter and Chapter 22, Contracts in Specific Lines, apply to all insurance policies, applications, and certificates:
 - (a) delivered or issued for delivery in this state;
 - (b) on property ordinarily located in this state;
 - (c) on persons residing in this state when the policy is issued; or
 - (d) on business operations in this state.
- (2) This chapter and Chapter 22, Contracts in Specific Lines, do not apply to:
 - (a) an exemption provided in Section 31A-1-103;
 - (b) an insurance policy procured under Sections 31A-15-103 and 31A-15-104;
 - (c) an insurance policy on business operations in this state:
 - (i) if:
 - (A) the contract is negotiated primarily outside this state; and
 - (B) the operations in this state are incidental or subordinate to operations outside this state;and
 - (ii) except that insurance required by a Utah statute shall conform to the statutory requirements;or
 - (d) other exemptions provided in this title.
- (3)
 - (a) Sections 31A-21-102, 31A-21-103, 31A-21-104, Subsections 31A-21-107(1) and (3), and Sections 31A-21-306, 31A-21-308, 31A-21-312, and 31A-21-314 apply to ocean marine and inland marine insurance.
 - (b) Section 31A-21-201 applies to inland marine insurance that is written according to manual rules or rating plans.
- (4) A group or blanket policy is subject to this chapter and Chapter 22, Contracts in Specific Lines, except:
 - (a) a group or blanket policy outside the scope of this title under Subsection 31A-1-103(3)(h); and
 - (b) other exemptions provided under Subsection (5).
- (5) The commissioner may by rule exempt any class of insurance contract or class of insurer from any or all of the provisions of this chapter and Chapter 22, Contracts in Specific Lines, if the interests of the Utah insureds, creditors, or the public would not be harmed by the exemption.
- (6) Workers' compensation insurance, including that written by the Workers' Compensation Fund created under Chapter 33, Workers' Compensation Fund, is subject to this chapter and Chapter 22, Contracts in Specific Lines.
- (7) Unless clearly inapplicable, any provision of this chapter or Chapter 22, Contracts in Specific Lines, applicable to either a policy or a contract is applicable to both.

Amended by Chapter 297, 2011 General Session