

Effective 5/5/2021

31A-21-402 Definitions.

As used in this part:

- (1)
 - (a) "Direct response solicitation" means any offer an insurer makes 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.
 - (b) "Direct response solicitation" does not include:
 - (i) solicitations for insurance through an employee benefit plan exempt from state regulation under preemptive federal law; or
 - (ii) solicitations through an 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 insurance policy offering life or accident and health insurance:
 - (a) that is offered by means of direct response solicitation through:
 - (i) a sponsoring organization; or
 - (ii) the mails or other mass communications media; and
 - (b) under which the person insured pays all or substantially all of the cost of the person's insurance.

Amended by Chapter 252, 2021 General Session