COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

One South Station • Boston, MA 02110-2208
(617) 521-7794 • FAX (617) 521-7475
TTY/TDD (617) 521-7490
http://www.mass.gov/doi

MITT ROMNEY
GOVERNOR

KERRY HEALEY
LIEUTENANT GOVERNOR

JANICE S. TATARKA
DIRECTOR, CONSUMER AFFAIRS AND BUSINESS REGULATION

JULIANNE M. BOWLER
COMMISSIONER OF INSURANCE

BULLETIN 2006 - 04

TO: Insurers Offering Life Insurance Policies and Annuity Contracts in Massachusetts

FROM: Julianne M. Bowler, Commissioner of Insurance Julianne M Bowler

DATE: May 5, 2006

RE: War Exclusion Filing Requirements

The purpose of this Bulletin is to inform all life insurers admitted to do business in the Commonwealth of Massachusetts of the Division's policy regarding exclusions for war.

Exclusions for War

No policy of life insurance shall be delivered or issued for delivery in the commonwealth if it contains provisions or endorsements which exclude or restrict liability for death caused in a certain or specified manner or occurring while the insured has a specified status: except, that a policy, endorsement, exclusion, or rider may contain provisions excluding or restricting coverage as specified therein in the event of death under the following condition:

> Death as a result of war or an act of war, if the cause of death occurs while the insured is serving in the military, or within six (6) months after termination of service in the military forces

"War" includes, but is not limited to, declared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization.

"Act of War" means any act peculiar to military, naval or air operations in time of war.

"Military" includes persons serving on active, Reserve and Guard duty.

Filing Requirements

Carriers are required to make any necessary amendments to forms on file with the Division of Insurance on or before October 1, 2006, to ensure that all policy forms are consistent with the requirements outlined in this bulletin. All filings submitted for this purpose are to comply with general filing instructions.

Please refer to: http://www.mass.gov/doi/Companies/companies_policyforms_common.html for common filing requirements, lock box instructions and applicable checklists.

If you have any questions about this bulletin, please contact Lorraine Young, Director of Policy Form Review, at (617) 521-7343 or lorraine.e.young@state.ma.us.