

TITLE 31

INSURANCE

PART I. General Provisions

Subpart A. Uniform Classification of Expenses

Chapter 1. [Reserved]

Chapter 3. [Reserved]

Chapter 5. [Reserved]

Chapter 7. [Reserved]

Chapter 9. [Reserved]

Chapter 11. Miscellaneous Provisions

Chapter 12. Cost of Insurance Department Examinations

Subpart B. Securities and Stock Transactions

Chapter 21. Stock Ownership Statements

Chapter 23. Proxies, Consents and Authorizations

Chapter 25. Rules and Procedural Requirements for Insurance Holding
Company Systems

Chapter 27. Disclosure of Material Transactions

Subpart C. Agents and Brokers

Chapter 31. [Reserved]

Chapter 33. [Reserved]

Chapter 35. [Reserved]

Chapter 37. Agent Certificates of Qualification and Broker Licenses

Chapter 38. [Reserved]

Chapter 39. Continuing Education for Insurance Agents and Brokers

Subpart D. Fraternal Beneficial Societies

Chapter 41. [Reserved]

Chapter 43. Reserves

Subpart E. Advertising of Insurance

Chapter 51. General Provisions

Chapter 55. [Reserved]

Subpart F. Rules of Procedure

Chapter 56. Special Rules of Administrative Practice and
Procedure

Chapter 57. Publication of Citations and Notice of Hearings

Chapter 58. [Reserved]

Chapter 59. Reasons for Cancellations and Refusal to
Renew; Notice and Appeal Procedures

PART II. Automobile Insurance

Chapter 61. Notices for and Appeals of Cancellations and
Refusal to Renew Certain Automobile Insurance Policies

Chapter 62. Motor Vehicle Physical Damage Appraisers

Chapter 63. Uninsured Motorists Coverage

Chapter 64. Private Passenger Automobile Policy Forms

Chapter 65. [Reserved]

Chapter 66. [Reserved]

- Chapter 67. Catastrophic Loss Benefits Continuation Fund
- Chapter 67a. Pennsylvania Assigned Risk Plan Consumer Protections
- Chapter 67b. Mandatory Offer to Write Nonsurcharged Private Passenger Nonfleet Risks
- Chapter 68. [Reserved]
- Chapter 69. Motor Vehicle Financial Responsibility Law
- PART III. Credit Insurance
 - Chapter 71. General Provisions
 - Chapter 73. Credit Life Insurance and Credit Accident and Health Insurance
- PART IV. Life Insurance
 - Chapter 81. Replacement of Life Insurance and Annuities
 - Chapter 82. Variable Life Insurance
 - Chapter 83. Disclosures in Solicitation of Life Insurance
 - Chapter 84. Tables Approved for Use in Determining Minimum Nonforfeiture Standards and Minimum Standards for Valuation
 - Chapter 84a. Minimum Reserve Standards for Individual and Group Health and Accident Insurance Contracts
 - Chapter 84b. Actuarial Opinion and Memorandum
 - Chapter 84c. Valuation of Life Insurance Policies
 - Chapter 84d. Recognition of the 2001 CSO Mortality Table for Use in Determining Minimum Reserve Liabilities and Nonforfeiture Benefits and the 2001 CSO Preferred Class Structure Mortality Table for Use in Determining Minimum Reserve Liabilities
 - Chapter 85. Variable Annuity and Variable Accumulation Annuity Contracts
 - Chapter 86. Premium and Retirement Deposit Funds
 - Chapter 87. Requirements for Certain Life Insurance Policies and Sales Practices
 - Chapter 88. Individual Accident and Sickness Insurance Minimum Standards
 - Chapter 89. Approval of Life, Accident and Health Insurance
 - Chapter 89a. Long-Term Care Insurance Model Regulation
 - Chapter 89b. Approval for Life Insurance, Accident and Health Insurance and Property and Casualty Insurance Filing and Form
 - Chapter 90. Hospital Expense Benefits
 - Chapter 90a. Separate Accounts for Principal and Interest Guarantees
 - Chapter 90b. [Reserved]
 - Chapter 90c. Individual Applications—Statement of Policy
 - Chapter 90d. Individual Accidental Death Benefits; Provided by Riders or Built into Policies—Statement of Policy
 - Chapter 90e. Individual IRA Endorsements for Life Insurance and Annuities—Statement of Policy

- Chapter 90f. Individual Imminent Death/Lifetime Health Care Facility Confinement Benefits Provided as Accelerated Death Benefit or Settlement of Death Benefit; Provided by Riders or Built into Policies—Statement of Policy
- Chapter 90g. Individual Health Care Facility Benefits Provided as Accelerated Death Benefit or Settlement of Death Benefit; Provided by Riders or Built into Policies—Statement of Policy
- Chapter 90h. Individual Waiver of Surrender Charges for Life and Annuity Contracts Resulting from Health Care Facility Usage; Provided by Riders or Built into Policies—Statement of Policy
- Chapter 90i. Certificates of Assumption—Statement of Policy
- PART V. Marine Insurance
 - Chapter 91. Nation-Wide Marine Insurance Definition
- PART VI. Mutual Insurance
 - Chapter 101. [Reserved]
 - Chapter 103. [Reserved]
 - Chapter 105. [Reserved]
 - Chapter 107. Assessment Provisions in Mutual Insurance Company Policies
 - Chapter 109. [Reserved]
- PART VII. Property, Fire and Casualty Insurance
 - Chapter 111. [Reserved]
 - Chapter 112. Policies Covering Personal Property Pledged as Collateral
 - Chapter 113. Miscellaneous Provisions
 - Chapter 113a. [Reserved]
 - Chapter 115. Public Adjuster Contracts
 - Chapter 116. Discounting of Worker’s Compensation Loss Reserves
 - Chapter 117. [Reserved]
 - Chapter 118. Discounting of Medical Malpractice Loss Reserves
 - Chapter 119. Anti-Fraud—Statement of Policy
 - Chapter 120. Loss Costs Adjustment Filings—Statement of Policy
- PART VIII. Miscellaneous Provisions
 - Chapter 121. [Reserved]
 - Chapter 122. [Reserved]
 - Chapter 123. [Reserved]
 - Chapter 124. Surplus Lines Insurance
 - Chapter 125. Title Insurance Rebates
 - Chapter 126. Owner-Mortgagee Title Insurance
 - Chapter 127. Management Contracts or Exclusive General Agency Agreements
 - Chapter 129. Supplemental and Incomplete Rate Filings
 - Chapter 130. Requirements for Filing for a Decrease in Currently Approved Rates

- Chapter 131. [Reserved]
- Chapter 133. [Reserved]
- Chapter 135. [Reserved]
- Chapter 137. [Reserved]
- Chapter 138. [Reserved]
- Chapter 139. [Reserved]
- Chapter 141. [Reserved]
- Chapter 145. Elimination of Unfair Sex or Marital Status
Discrimination in All Insurance Contracts
- Chapter 146. Unfair Insurance Practices
- Chapter 146a. Privacy of Consumer Financial Information
- Chapter 146b. Privacy of Consumer Health Information
- Chapter 146c. Standards for Safeguarding Customer Information
- Chapter 147. Annual Audited Insurers' Financial Report Required
- Chapter 148. [Reserved]
- Chapter 148a. Safeguarding Insurer Securities
- Chapter 149. [Reserved]
- Chapter 150. Uniform Health Insurance Claim Form—Statement of
Policy
- Chapter 151. Continuing Care Providers
- Chapter 152. Preferred Provider Organizations
- Chapter 153. Statements of Policy
- Chapter 154. Quality Health Care Accountability and Protection
- Chapter 160. Standards to Define Insurers Deemed to be in Hazardous
Financial Condition
- Chapter 161. Requirements for Qualified Reinsurers
- Chapter 162. Life and Health Reinsurance Agreements
- Chapter 163. Requirements for Funds Held as Security for the Payment of
Obligations of Unlicensed, Unqualified Reinsurers
- Chapter 165. Workers' Compensation Security Fund
- Chapter 167. Workers' Compensation Act—Provider Fees
- PART IX. Medical Catastrophe Loss Fund
- Chapter 242. Medical Professional Liability Catastrophe Loss
Fund
- Chapter 243. Medical Malpractice and Health-Related
Self-Insurance Plans
- Chapter 244. Professional Liability Insurers
- Chapter 245. Emergency Surcharge
- Chapter 247. Coverage and Claims Issues—Statement of Policy
- PART X. Health Maintenance Organization
- Chapter 301. Health Maintenance Organization
- Chapter 303. Out-of-State Health Maintenance Organization
Investments

PART I. GENERAL PROVISIONS

Subpart	Chap.
A. UNIFORM CLASSIFICATION OF EXPENSES	1
B. SECURITIES AND STOCK TRANSACTIONS	21
C. AGENTS AND BROKERS	31
D. FRATERNAL BENEFICIAL SOCIETIES	41
E. ADVERTISING OF INSURANCE	51
F. RULES OF PROCEDURE	56

Subpart A. UNIFORM CLASSIFICATION OF EXPENSES

Chap.		Sec.
1.	[Reserved]	1.1
3.	[Reserved]	3.1
5.	[Reserved]	5.1
7.	[Reserved]	7.1
9.	[Reserved]	9.1
11.	MISCELLANEOUS PROVISIONS	11.1
12.	COSTS OF INSURANCE DEPARTMENT EXAMINATIONS	12.1

Authority

The provisions of this Subpart A issued under act of May 9, 1949 (P. L. 1025, No. 298) (40 P. S. §§ 1261—1264), unless otherwise noted.

Source

The provisions of this Subpart A adopted October 21, 1949; amended through July 7, 1970, unless otherwise noted.

CHAPTER 1. [Reserved]

Source

The provisions of this Chapter 1 adopted October 1, 1949; amended through July 7, 1970; reserved August 7, 1998, effective August 8, 1998, 28 Pa.B. 3753. Immediately preceding text appears at serial pages (231755) to (231756) and (203327) to (203350).

§§ 1.1—1.4. [Reserved].

§§ 1.11—1.14. [Reserved].

§§ 1.21—1.26. [Reserved].

§§ 1.31—1.34. [Reserved].

§§ 1.41 and 1.42. [Reserved].

§§ 1.51—1.67. [Reserved].

[Next page is 3-1.]

1-6

(321616) No. 383 Oct. 06

Copyright © 2006 Commonwealth of Pennsylvania