



STATE OF CONNECTICUT
INSURANCE DEPARTMENT
POST OFFICE BOX 816
STATE OFFICE BUILDING • HARTFORD, CONNECTICUT 06115

BULLETIN NO. HC-24
SEPTEMBER 1, 1978

TO: ALL INSURANCE COMPANIES WRITING LIFE
AND HEALTH COVERAGES IN CONNECTICUT

SUBJECT: MULTIPLE EMPLOYER TRUSTS

It has come to our attention that companies are establishing trusts located outside of the State of Connecticut for the purpose of issuing said trust a group insurance policy which will cover multiple employers, some of whom are located in Connecticut.

These Connecticut employers are being solicited by agents who are licensed by this Department.

The purpose of this bulletin is to advise all companies that a group plan being sold by their agents must be approved by this Department prior to any solicitation of Connecticut employers.

The out-of-state situs of the trust may not be used as the basis for the solicitation of business using unapproved policy forms.

Please acknowledge receipt of this bulletin.

Very truly yours,

A handwritten signature in cursive script that reads "Joseph C. Mike".

Joseph C. Mike
Insurance Commissioner