

# STATE OF COLORADO

DEPARTMENT OF REGULATORY AGENCIES

## DIVISION OF INSURANCE

1560 Broadway, Suite 850  
Denver, Colorado 80202



### Bulletin No. B-4.1

#### Life Insurance and Annuity Forms Not Required to be Filed by Law

##### I. Background and Purpose

The purpose of this bulletin is to provide clarification on the filing requirements for life and annuity rate and form filings.

Bulletins are the Division's interpretations of existing insurance law or general statements of Division policy. Bulletins themselves establish neither binding norms nor finally determine issues or rights.

##### II. Applicability and Scope

This bulletin is intended for all insurers writing life or annuity insurance. However, this bulletin would not apply to credit life insurance.

##### III. Division Position

Existing law does not require life insurers writing life or annuity insurance to file rates or policy forms with the Colorado Division of Insurance. Insurers shall not submit life (with the exception of Credit Life) or annuity policy forms or rates unless specifically requested to do so, by the Colorado Division of Insurance (i.e. market conduct examination, investigation, consumer complaint, etc). Credit life forms and rates are still required to be filed to comply with § 10-10-109, C.R.S.

##### IV. Additional Division Resources

###### For More Information

Colorado Division of Insurance  
Rates & Forms Section  
1560 Broadway, Suite 850  
Denver, CO 80202  
Tel. 303-894-7499  
Internet: <http://www.dora.state.co.us/insurance>

##### V. History

- Originally issued as bulletin 5-92, March 13, 1992.
- Reissued May 8, 2007.