

# Maryland Application and Underwriting Standards for Minors

Maryland adopted a new regulation (Senate Bill 168) that requires changes to our applications and underwriting procedures for minors. The regulation takes effect January 1, 2019 and affects applications written in Maryland.

We are in the process of bringing our application into compliance and updating our underwriting procedures.

Starting January 1, 2019, and until our application and procedures have been updated to be in compliance, applications signed in Maryland:

- will not be accepted if the Primary Insured is a minor (age 17 and younger)
- will not be allowed to have the Children's Insurance Rider

Applications written on minors age 17 and younger or that have the Children's Insurance Rider must be placed in force by December 31, 2018.

Applications written on minors age 17 and younger that have not been placed in force by December 31, 2018 will be closed or the child will be removed from the case.

For Policy Changes.

- Reinstatements are not impacted.
- A new Children's Insurance Rider cannot be added on an existing policy.
- If the policy already has CTR and we are just being notified of a new child's name, DOB and SSN, the child will be added.
- Non-underwritten conversions are allowed.
- Exchanges require full underwriting and will not be allowed.

There are NO EXCEPTIONS to these rules.

We will communicate any updates as soon as available.

Please contact your dedicated New Business team with any questions.