

**FILED**

MAR 16 2009

INSURANCE COMMISSIONER  
OKLAHOMA

**BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA**

**IN RE: EXEMPTION OF CERTAIN )  
LIFE AND HEALTH )  
FORM FILINGS )**

**Case No.: 09-0326-PMT**

**TO: ALL LIFE AND HEALTH INSURERS LICENSED IN THE STATE  
OF OKLAHOMA  
ALL ADVISORY ORGANIZATIONS LICENSED IN THE STATE OF  
OKLAHOMA**

**JURISDICTION**

A. Kim Holland is the Insurance Commissioner of the State of Oklahoma and as such is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, OKLA. STAT. TIT. 36, §§ 101-7004.

B. That pursuant to OKLA. STAT. TIT. 36, § 3610, the Insurance Commissioner may, by order, exempt from the requirements of this section for so long as she deems proper any insurance document or form or type thereof as specified in such order, to which, in her discretion this section may not practicably be applied, or the filing and approval of which are, in her opinion, not desirable or necessary for the protection of the public.

**FINDINGS OF FACT**

A. MIB, Inc. ("MIB"), formerly known as Medical Information Bureau, is a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members.

B. Insurer members of MIB that use MIB's services are required to deliver a notice known as a "Pre-Notice" to insurance consumers during the application process. Such notices must include contact information specified by MIB. MIB has changed the contact information effective January 1, 2009 from "Post Office Box 150, Essex Station, Boston, MA 02112" to "50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734." MIB also now requires insurers to add MIB's website address, [www.mib.com](http://www.mib.com), into the Pre-Notice.

C. Many insurers incorporate the MIB Pre-Notice into their insurance applications. In such a case, the MIB Pre Notice is considered a part of the application and must be filed for approval pursuant to OKLA. STAT. TIT. 36, § 3610.

D. Requiring the filing of application forms in which the sole amendment is the change of contact information for MIB discussed in paragraph B is impracticable and is not desirable or necessary for the protection of the public.

### **ORDER**

**WHEREFORE**, the Commissioner will exempt certain application forms from prior approval under the following circumstances:

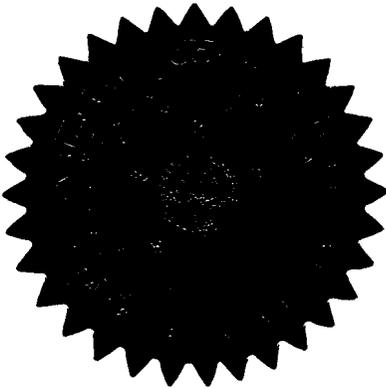
A. This Order applies to all forms of life and health insurance application forms which incorporate the MIB Pre-Notice.

B. The only change contemplated or permitted by this Order to be made without submission for approval by the Insurance Commissioner is to change the contact information for MIB referenced in this Order.

B. This Order shall not apply to any form in which any change is made from a previously approved form other than the change in contact information for MIB referenced in this Order.

**IT IS SO ORDERED.**

**WITNESS My Hand and Official Seal this 16 day of March, 2009.**



A handwritten signature in black ink, appearing to read "Kim Holland". The signature is written in a cursive style and is positioned above a horizontal line.

**KIM HOLLAND  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA**