

Government of the District of Columbia
Department of Insurance, Securities and Banking



Thomas E. Hampton
Commissioner

NOTICE

TO: Insurers and Health Maintenance Organizations Licensed
to do Business in the District of Columbia

SUBJECT: Drug Exclusion Definition used in Life and Disability
Insurance Policies

DATE: November 8, 2007

Effective immediately, companies submitting individual and group Life and Accident and Health insurance forms to the District of Columbia Department of Insurance, Securities and Banking, Insurance Products Forms and Analysis Branch are required to amend the Exclusion language for Drugs. Amended Language should conform to the sample language below:

(1) “The voluntary use of illegal drugs; (2) the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions; and (3) intentional misuse of prescription drugs”

Any drug exclusion definition provided in a policy, certificate, rider, endorsement and amendment that do not conform to this notice will be rejected. This notice supersedes Notice dated October 31, 2007, to clarify the intent for which type of insurance policies are affective when using Drug Exclusion Language (Life and Disability Insurance).

If you have any questions concerning this notice, please contact Jamai Fontaine, Insurance Examiner Manager at 202-442-7782 or jamai.fontaine@dc.gov