

**191—14.3(507B) Applicability and scope.** These rules apply to all group and individual life insurance policies and certificates except:

1. Variable life insurance;
2. Individual and group annuity contracts;
3. Credit life insurance; or
4. Life insurance policies or certificates with initial face amounts of \$10,000 or less.

[ARC 7733C, IAB 3/20/24, effective 4/24/24]