**CHAPTER 20:06:06**

**CREDIT LIFE, HEALTH, AND UNEMPLOYMENT INSURANCE**

Section

20:06:06:01 Premium rates -- Fifty percent loss ratio benchmark.

20:06:06:02 Prima facie acceptable credit insurance rates.

20:06:06:03 Credit life insurance -- Acceptable rates.

20:06:06:03.01 Premium rates presumed not excessive in relation to death benefits plan -- Restrictions allowed.

20:06:06:03.02 Return of premium to debtor over eligibility age.

20:06:06:03.03 Joint credit life insurance rates.

20:06:06:03.04 Determination of premiums by age.

20:06:06:04 Credit health insurance -- Acceptable rates.

20:06:06:04.01 Repealed.

20:06:06:04.02 Credit health insurance -- Exclusions and restrictions allowed.

20:06:06:04.03 Reduction of period of exclusion.

20:06:06:04.04 Joint credit disability insurance -- Acceptable rates.

20:06:06:05 Restricted coverages -- Rates.

20:06:06:06 Deviations from prima facie acceptable credit insurance rates.

20:06:06:07 Refunds.

20:06:06:07.01 Refinancing or consolidation.

20:06:06:08 Filing of experience information.

20:06:06:09 Minimum benefits of credit unemployment insurance policies.

20:06:06:10 Limited eligibility requirements for credit unemployment insurance policies.

20:06:06:11 Disclosure requirements.

Appendix A Sample application form.

Appendix B Sample application form.