

**TITLE 50: INSURANCE**  
**PART 1405 CONSTRUCTION AND FILING OF LIFE INSURANCE AND ANNUITY FORMS**  
**CHAPTER I: DEPARTMENT OF INSURANCE**

**Section 1405.20 Illinois Guidelines For Filing and Approval of Life and Annuity Forms**

Following are some general requirements which should be helpful to industry personnel involved in drafting and filing policy forms.

- a) Policy Forms
  - 1) "Policy Form" Defined. The term "policy form" as used in these rules is defined in the Insurance Code. It means any policy, certificate, endorsement, rider, by-law or other matter incorporated by reference or application blank. It does not include riders or endorsements issued or made at the request of the individual policyholder relating to the manner of distribution of benefits or to the reservation of rights and benefits under a life insurance policy.