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# Memorandum

**DATE:** July 22, 2014  
**TO:** Interested Persons  
**FROM:** Annette E. Flood  
Director   
**SUBJECT:** Rescission of Bulletin 84-11

The Department of Insurance and Financial Services (DIFS) periodically issues bulletins to provide information and guidance to the public and to entities regulated by DIFS. Bulletins are only advisory in nature and do not have the force and effect of law.

DIFS recently reviewed Insurance Bulletin 84-11 which was issued in 1984. It addresses some issues related to group life and disability insurance. Three sections of the Insurance Code that were cited and quoted in Bulletin 84-11 (sections 3601, 402a, and 402b) have all been amended since the bulletin was issued, thereby diminishing the bulletin's usefulness.

Consequently, Bulletin 84-11 is rescinded as of this date.

Any questions regarding this memorandum should be directed to:

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