



**ARKANSAS INSURANCE DEPARTMENT
LEGAL DIVISION**

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Bulletin 8-86

MODIFICATION OF BULLETIN 15-83

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This Bulletin clarifies and modifies Bulletin 15-83, which prohibited the marketing of "24-hour" or "All Risk" accidental death and dismemberment insurance through automobile clubs.

The Department is not of the opinion that Arkansas law, specifically Ark. Stat. Ann. § 75-1602, prohibits an automobile club from including, as one of several benefits available to members, a "24-hour" or "All Risk" accidental death and dismemberment, policy, so long as the policy is 100% underwritten by an insurance carrier authorized to do business in Arkansas and so long as the certificates evidencing coverage are in compliance with Arkansas law.

The automobile club is prohibited from marketing the insurance coverage separate from the other benefits included in the membership package or from collecting an identifiable premium for such coverage from the member.

Robert M. Eubanks, III
INSURANCE COMMISSIONER