

NAIC Model Law Article 2.  
Section 3.

## Discrimination on the Basis of Physical Impairment

trade practices act has never been interpreted to provide the basis for such mandates but rather to assure that such coverage and benefits as are offered by insurers are provided on a basis which is not unfairly discriminatory among individuals of the same class.

To make life and health insurance available to as many individuals as possible, the regulation does not restrict the use of riders ("waivers") which exclude from coverage risks related to impairments which existed prior to the date on which the individual's coverage became effective. Also, it does not restrict the use of preexisting condition limitations in health insurance contracts.

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