

WEST VIRGINIA CODE: §33-6C-6

§33-6C-6. Disclosure of rating practices; renewability provisions.

Each insurer providing individual sickness and accident policy benefits shall make reasonable disclosure in solicitation and sales materials provided to individuals of the following:

- (a) The extent to which premium rates for individuals are established or adjusted according to the claim experience, health status or duration of coverage of the individual or his or her dependents;
- (b) Provisions concerning the insurer's right to change premium rates and factors, including case characteristics, which affect changes in premium rates;
- (c) A description of the class of insureds to which the individual is or will be included; and
- (d) Provisions relating to renewability of coverage.