

1 Department of Commerce

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3 Adopted Rules Governing Discrimination Because of Blindness

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5 Rule as Adopted

6 2700.3200 UNFAIR AND DECEPTIVE PRACTICES.

7 Subpart 1. to 10. [Unchanged.]

8 Subp. 11. Discrimination because of blindness or partial
9 blindness. It is unfair and deceptive to discriminate between
10 individuals of the same class by refusing to insure, or refusing
11 to continue to insure, or limiting the amount, extent, or kind
12 of coverage available to an individual, or charging an
13 individual a different rate for the same coverage, solely
14 because of blindness or partial blindness.

15 With respect to all other conditions, including the
16 underlying cause of the blindness or partial blindness, persons
17 who are blind or partially blind are subject to the same
18 standards of sound actuarial principles or actual or reasonably
19 anticipated experience as are sighted persons.

20 Refusal to insure includes denial by an insurer of
21 disability insurance coverage on the grounds that the policy
22 defines "disability" as being presumed in the event that the
23 insured loses his or her eyesight.

24 However, an insurer may exclude from coverage disabilities,
25 consisting solely of blindness or partial blindness when the
26 condition existed at the time the policy was issued.