72C.04 DEFINITIONS.

Subdivision 1. **Scope.** For purposes of sections 72C.01 to 72C.13, the following terms shall have the meanings given them.

Subd. 2. **Commissioner.** "Commissioner" means the commissioner of commerce or a designated agent.

Subd. 3. **Flesch scale analysis readability score.** "Flesch scale analysis readability score" means a measurement of the ease of readability of a policy or contract made pursuant to the procedures prescribed in section 72C.09.

Subd. 4. **Insurance policy or contract; policy.** "Insurance policy or contract" or "policy" means any written agreement within the scope of sections 72C.01 to 72C.13 whereby one person, for consideration, undertakes to indemnify another person or persons to a specified amount against loss or damages from specified causes, or to do some act of value to the insured in case of specified loss or damage. The agreements specifically include a nonprofit health service plan subscriber contract under chapter 62C, a health maintenance contract under chapter 62D, and a membership certificate in a fraternal benefit society under chapter 64B.

Subd. 5. **Insurer.** "Insurer" means every person entering insurance policies or contracts as a principal.

Subd. 6. **Legible type.** "Legible type" means a type face at least as large as ten-point modern type, one point leaded.

Subd. 7. **Person.** "Person" means any individual, corporation, partnership, association, business trust or voluntary organization.

History: *1977 c 345 s 4; 1983 c 289 s 114 subd 1; 1984 c 655 art 1 s 92; 1985 c 49 s 41; 1986 c 444; 1992 c 564 art 1 s 54; 1995 c 186 s 19*