

Department of Banking, Insurance, Securities & Health Care Administration

Vermont Insurance Division

**REGULATION 78-2 Unfair Discrimination on the Basis of Blindness or Partial
Blindness**

Sept. 4, 1978

This regulation is promulgated pursuant to authority granted by 8 V.S.A., Section 75. The purpose of this regulation is to identify specific acts or practices which are prohibited by 8 V.S.A., Chapter 129, Section 4724(7)(Insurance Trade Practices).

The following are hereby identified as acts or practices which constitute unfair discrimination between individuals of the same class: Refusing to insure, or refusing to continue to insure, or limiting the amount, extent or kind of coverage available to an individual, or charging an individual a different rate for the same coverage solely because of blindness or partial blindness, except where the refusal, limitation or rate differential is based on sound actuarial principles or is related to actual or reasonably anticipated experience.