**Section 914.20 Scope; Prohibition**

No insurance company licensed to do business in this State shall, in transacting the kind or kinds of business described as Class 1(a), Class 1(b), or Class 2(a) of Section 4 of the Illinois Insurance Code, (Ill. Rev. Stat. 1979, ch. 73, par. 616) issue or deliver in this State any policy, certificate of insurance, endorsement or rider attached thereto, application blank or other matter incorporated by reference therein such policy or contract of insurance, which contains in substance any provision described in Section 914.30 of this Rule. This Rule shall not apply to group insurance policies or to annuity contracts.