§ 3104. Contract provisions required by laws of other jurisdictions. (a) Any foreign or alien insurer authorized to do business in this state may, with the approval of the superintendent, include in any life, accident and health insurance policy or contract of annuity delivered or issued for delivery in this state any provisions required by the laws of the jurisdiction in which such insurer is domiciled if such provisions are not substantially in conflict with the laws of this state.

(b) Any domestic insurer may include in any policy of insurance or contract of annuity issued for delivery in another jurisdiction and governed by the laws thereof, any provision required by the laws of such other jurisdiction applicable to such policy or contract.