

REVIEW REQUIREMENTS CHECKLIST FOR LIFE, ACCIDENT & HEALTH, ANNUITY AND CREDIT

LINE OF BUSINESS:

LINES OF INSURANCE:

[] _____

[] _____

[] _____

CODES:

Checklist Not Applicable ÿ WHY _____

[The "©" in the Reference column indicates a CARFRA standard]

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
GENERAL REQUIREMENTS (FOR ALL FILINGS)			
SUBMISSION PACKAGE REQUIREMENTS ©			
NO FILE OR FILING EXEMPTIONS			
REVIEW			
ADVERTISING			
Sales with securities notice			
ASSOCIATION/TRUSTS/DISCRETIONARY GROUPS (Group only)			
ASUMPTIONS/MERGERS/REDOMESTICATIONS/DEMUSTUALIZATION, ETC.			
COVER PAGE (Policy jacket) ©			
Form number			
Insurer's identification			
READABILITY ©			
Non-English policies			
VARIABILITY ©			
OTHER			

LINE OF BUSINESS: ANNUITIES CODES: A01 THROUGH A10.00			
POLICY FORMS			
REQUIREMENTS RELATING TO APPLICATIONS ©			
AUTHORIZATION			
FRAUDULENT STATEMENTS			
REPLACEMENT QUESTIONS			
UNDERWRITING QUESTIONS ©			
REQUIREMENTS RELATING TO POLICY FORM REVIEW:			
ADDITIONAL BENEFITS			
ASSIGNMENT ©			
BENEFICIARY ©			
BONUS			
CERTIFICATE (Group only)			
CLAIM PAYMENT PROVISION			
CLAIMS OF CREDITORS ©			
CLARITY			
Policy title & headings			
COLLECTIVE TRUSTS & COLLECTIVE FUNDING AGREEMENTS			
COMMUTED VALUES			
CONTRACT GUARANTEES ©			
CONTRACT SUMMARY			
DISCLOSURES			
Replacement disclosure			
Variable account disclosure			

DEATH BENEFIT PROCEEDS ©			
ELIGIBILITY (Group only)			
ENTIRE CONTRACT ©			
FAIRNESS ©			
FEES, CHARGES, PREMIUM TAXES, OTHER TAXES			
GIC (Group only)			
GROUP QUALIFICATIONS (Group only)			
INCENTIVES/INDUCEMENTS			
INCONTESTABILITY ©			
EQUITY INDEXING			
LOANS ©			
MARKET VALUE ADJUSTMENT			
MATURITY DATE ©			
MINIMUM PREMIUM ©			
MISCELLANEOUS AMENDMENTS ©, ENDORSEMENT, RIDERS			
MISSTATEMENT OF AGE OR SEX ©			
NONFORFEITURE VALUES – POLICY PROVISIONS ©			
NONFORFEITURE VALUES – COMPUTATION OF VALUES ©			
OTHER			

OWNERSHIP ©			
PARTIAL WITHDRAWAL ©			
PARTICIPATING PROVISIONS ©			
PREMIUM DEPOSIT FUND			
Dollar Cost Averaging			
QUALIFIED PLAN REQUIREMENTS (Group only)			
REPORT TO POLICYOWNER ©			
RIGHT TO EXAMINE ©			
SPECIFICATIONS PAGE ©			
SETTLEMENTS ©			
SETTLEMENT OPTIONS ©			
STRUCTURED SETTLEMENTS			
SUICIDE ©			
SURRENDER CHARGES			
TWO TIERED ANNUITY			
UNFAIR DISCRIMINATION			
UNISEX			
VALUES SHALL BE DEFINED ©			
Death benefit ©			
Account value ©			
Cash surrender value ©			
Annuity value ©			
WAIVER OF SURRENDER CHARGES ©			

REQUIREMENTS FOR RATES:			
ACTUARIAL MEMORANDUM ©			
LINE OF BUSINESS: CCRC CODES: CC01 through CC01			
POLICY FORMS			
REQUIREMENTS RELATING TO APPLICATIONS			
AUTHORIZATION			
FRAUDULENT STATEMENTS			
REQUIREMENTS RELATING TO POLICY FORM REVIEW:			
ADDITIONAL BENEFITS			
CANCELLATION/EVICTION			
CLARITY			
DEFINITIONS			
DISCLOSURES			
ENTIRE CONTRACT			
EXCLUSIONS & LIMITATIONS			
FEEES			
FREE LOOK			
OTHER REQUIREMENTS			
REFUNDS			
TERMINATION			
REQUIREMENTS FOR RATES:			
FACILITY FINANCIAL STATEMENT			
RESERVES			

**LINE OF BUSINESS: CREDIT
CODES: CR01 through CR07**

POLICY FORMS			
REQUIREMENTS RELATING TO APPLICATIONS			
AUTHORIZATION			
HIV CONSENT			
GENETIC TESTING			
CONDITIONS FOR FURNISHING EVIDENCE OF INSURABILITY			
FRAUDULENT STATEMENTS			
UNDERWRITING QUESTIONS			
REQUIREMENTS RELATING TO POLICY FORM REVIEW:			
AMENDMENTS			
CLAIM PAYMENT PROVISION			
DEFINITIONS			
ELIGIBILITY			
ENTIRE CONTRACT			
EXCLUSIONS & LIMITATIONS			
FAIRNESS			
GRACE PERIOD			
INCONTESTABILITY			
LEGAL ACTION			
MISSTATEMENT OF AGE			
NOTICE OF CLAIM			
OTHER REQUIREMENTS			

PAYMENT OF CLAIM			
PRE-EXISTING CONDITIONS			
PROOF OF LOSS			
RENEWABLE			
SCHEDULE OF BENEFITS			
TIME LIMIT ON CERTAIN DEFENSES			
TIME PAYMENT OF CLAIMS			
REQUIREMENTS FOR RATES:			
ACTUARIAL MEMORANDUM			
Actuarial Justification			
Justification for rates			
Loss Ratios			
Prima Facie rate deviations			
Prima Facie rate schedules			
Truncated/critical period			
Underwriting			
LINE OF BUSINESS: HEALTH CODES: H01 through H21			
POLICY FORMS			
REQUIREMENTS RELATING TO APPLICATIONS			
AUTHORIZATION			
HIV CONSENT			
GENETIC TESTING			
EVIDENCE OF INSURABILITY			
FRAUDULENT STATEMENTS			
REPLACEMENT QUESTIONS			
UNDERWRITING QUESTIONS			
REQUIREMENTS RELATING TO POLICY FORM REVIEW:			
ADDITIONAL BENEFITS			
AMBULANCE			

AMENDMENTS			
ARBITRATION			
AUTOPSY			
AVOCATIONAL OR OCCUPATIONAL EXCLUSION RIDERS			
BENEFIT REIMBURSEMENT			
CERTIFICATE			
CHANGES IN BASIC COVERAGE			
CHEMICAL DEPENDENCY/MENTAL CONDITIONS			
CHILDREN NOT RESIDING WITH PARENT			
CLAIM FORMS			
CLAIM PAYMENT PROVISION			
COORDINATION OF BENEFITS			
CREDITABLE COVERAGE			
CUSTOMARY & REASONABLE			
DEFINITIONS			
DOMESTIC PARTNERS & CHILDREN OF DOMESTIC PARTNERS COVERAGE			
ELIGIBILITY			
EMERGENCY			
ENTIRE CONTRACT			
EXCLUSIONS & LIMITATIONS			

FAIRNESS			
GRACE PERIOD			
GRIEVANCE			
HEALTH BENEFIT PLAN			
HIPAA			
INCONTESTABILITY			
LATE ENROLLEE			
LEGAL ACTION			
MANDATED BENEFITS			
MISSTATEMENT OF AGE			
NEWBORNS			
NOTICE OF CLAIM			
OTHER REQUIREMENTS			
OUTLINE OF COVERAGE			
PAYMENT OF CLAIM			
PORTABILITY			
PRE-EXISTING CONDITIONS			
PRESCRIPTIONS			
PROOF OF LOSS			
REFUNDS			
REINSTATEMENT			

RENEWABLE			
SCHEDULE OF BENEFITS			
SURGICAL SERVICES			
TERMINATION, NOTICE			
TIME LIMIT ON CERTAIN DEFENSES			
TIME OF PAYMENT OF CLAIMS			
UNFAIR DISCRIMINATION			
UTILIZATION REVIEW			
WAITING PERIOD			
WOMEN'S HEALTH CARE			
REQUIREMENTS FOR RATES:			
ACTUARIAL MEMORANDUM			
Actuarial Certification			
Justification for rates			
Loss Ratios			
Reserving method			
Underwriting			
LINE OF BUSINESS: HEALTH ORGANIZATIONS			
CODES: HOrg01 through HOrg03			
POLICY FORMS			
REQUIREMENTS RELATING TO APPLICATIONS			
AUTHORIZATION			
HIV CONSENT			
GENETIC TESTING			
EVIDENCE OF INSURABILITY			
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REPLACEMENT QUESTIONS			
UNDERWRITING QUESTIONS			
REQUIREMENTS RELATING TO POLICY FORM REVIEW:			

ADDITIONAL BENEFITS			
AMBULANCE			
AMENDMENTS			
ARBITRATION			
AUTOPSY			
AVOCATIONAL OR OCCUPATIONAL EXCLUSION RIDERS			
BENEFIT REIMBURSEMENT			
CERTIFICATE			
CHANGES IN BASIC COVERAGE			
CHEMICAL DEPENDENCY/MENTAL CONDITIONS			
CHILDREN NOT RESIDING WITH PARENT			
CLAIM FORMS			
CLAIM PAYMENT PROVISION			
COORDINATION OF BENEFITS			
CREDITABLE COVERAGE			
CUSTOMARY & REASONABLE			
DEFINITIONS			
DOMESTIC PARTNERS & CHILDREN OF DOMESTIC PARTNERS COVERAGE			
ELIGIBILITY			
EMERGENCY			

ENTIRE CONTRACT			
EXCLUSIONS & LIMITATIONS			
FAIRNESS			
GRACE PERIOD			
GRIEVANCE			
HEALTH BENEFIT PLAN			
HIPAA			
INCONTESTABILITY			
LATE ENROLLEE			
LEGAL ACTION			
MANDATED BENEFITS			
MISSTATEMENT OF AGE			
NEWBORNS			
NOTICE OF CLAIM			
OTHER REQUIREMENTS			
OUTLINE OF COVERAGE			
PAYMENT OF CLAIM			
PORTABILITY			
PRE-EXISTING CONDITIONS			
PRESCRIPTIONS			
PROOF OF LOSS			

REFUNDS			
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SCHEDULE OF BENEFITS			
SURGICAL SERVICES			
TERMINATION, NOTICE			
TIME LIMIT ON CERTAIN DEFENSES			
TIME PAYMENT OF CLAIMS			
UNFAIR DISCRIMINATION			
UTILIZATION REVIEW			
WAITING PERIOD			
WOMEN'S HEALTH CARE			
REQUIREMENTS FOR RATES:			
ACTUARIAL MEMORANDUM			
Actuarial Certification			
Justification for rates			
Loss Ratios			
Reserving method			
Underwriting			
LINE OF BUSINESS: LIFE CODES: L01 THROUGH L08			
POLICY FORMS			
REQUIREMENTS RELATING TO APPLICATIONS ©			
AUTHORIZATION			
HIV CONSENT			
GENETIC TESTING			
CONDITIONS FOR FURNISHING EVIDENCE OF INSURABILITY ©			

FRAUDULENT STATEMENTS			
REPLACEMENT QUESTIONS			
UNDERWRITING QUESTIONS ©			
REQUIREMENTS RELATING TO POLICY FORM REVIEW:			
ADVANCE PAYMENT OF PREMIUM ©			
ARBITRATION			
ASSIGNMENT ©			
BENEFICIARY ©			
CLAIM PAYMENT PROVISION			
CLAIMS OF CREDITORS ©			
CLARITY			
Policy title & headings			
CONTINUATION (Group only)			
CONVERSION ©			
DEATH BENEFIT PROCEEDS ©			
DISCLOSURES			
Credit disclosure			
Replacement disclosure			
Variable account disclosure			
DOMESTIC PARTNERS & CHILDREN OF DOMESTIC PARTNERS COVERAGE ©			
ELIGIBILITY (Group only)			
ENTIRE CONTRACT ©			
EXCLUSIONS ©			
AVOCATIONAL OR OCCUPATIONAL EXCLUSION RIDERS ©			
WAR RISK ©			

FAIRNESS ©			
POLICY FEE			
GRACE PERIOD ©			
INCENTIVES/INDUCEMENTS			
INCONTESTABILITY ©			
INDETERMINATE PREMIUM ©			
INDEXING			
ILLUSTRATIVE REPORTS			
STATEMENT OF POLICY COST & BENEFITS			
LIFE ILLUSTRATION			
INSURABLE INTEREST			
JUVENILE NONSMOKER CLASSIFICATION			
LIMITED POLICIES			
Limited pay			
Modified benefit			
Modified premium			
LOANS ©			
Policy loan interest rate			
MISCELLANEOUS AMENDMENTS ©, ENDORSEMENT, RIDERS			
MISSTATEMENT OF AGE ©			
MISSTATEMENT OF SMOKING ©			
NONFORFEITURE OPTIONS			
NONFORFEITURE VALUES – POLICY PROVISIONS ©			

NONFORFEITURE VALUES – COMPUTATION OF VALUES ©			
OTHER			
OWNERSHIP ©			
PARTICIPATING PROVISIONS ©			
PAYMENT PLAN			
PARTIAL WITHDRAWAL			
PAYMENT IN PROCEEDS			
PREMIUM DEPOSIT FUND			
PREMIUMS			
Cost of Insurance			
Premium Recalculation			
RATED CLASS ISSUANCE			
RE-ENTRY OR REQUALIFICATION TERM ©			
REINSTATEMENT ©			
RENEWABILITY ©			
RIGHT TO EXAMINE ©			
SETTLEMENT ©			
SETTLEMENT OPTIONS ©			
SPECIFICATIONS PAGE ©			
SIMULTANEOUS DEATH ©			
SUICIDE ©			

SURRENDER CHARGES			
TERMINATION (Group only)			
UNFAIR DISCRIMINATION			
UNISEX			
VALUES DEFINED ©			
Accumulation values			
Cash values			
Separate Account values			
REQUIREMENTS FOR RATES:			
ACTUARIAL MEMORANDUM ©			
Justification for reduced rates			
Nonforfeiture demonstration			
Reserving method			
Underwriting			
XXX Requirements			
LINE OF BUSINESS: LONG TERM CARE CODES: LTC01 through LTC06			
POLICY FORMS			
REQUIREMENTS RELATING TO APPLICATIONS			
AUTHORIZATION			
HIV CONSENT			
GENETIC TESTING			
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REPLACEMENT QUESTIONS			
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REQUIREMENTS RELATING TO POLICY FORM REVIEW:			
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ADULT DAY CARE			
ADVANCE PAYMENT OF PREMIUM			

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AUTOPSY			
DEFINITIONS			
ELIGIBILITY			
ENTIRE CONTRACT			
EXCLUSIONS & LIMITATIONS			
GRACE PERIOD			
GRIEVANCE			
HOME HEALTH CARE			
INCONTESTABILITY			
LEGAL ACTION			
MANDATED BENEFITS			
MISSTATEMENT OF AGE			
NOTICE OF CLAIM			
NURSING HOME			
OTHER REQUIREMENTS			
OUTLINE OF COVERAGE			
PAYMENT OF CLAIM			
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PROOF OF LOSS			

REINSTATEMENT			
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SCHEDULE OF BENEFITS			
TERMINATION, NOTICE			
TIME LIMIT ON CERTAIN DEFENSES			
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UNFAIR DISCRIMINATION			
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REQUIREMENTS FOR RATES:			
ACTUARIAL MEMORANDUM			
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LINE OF BUSINESS: MEDICARE SUPPLEMENT CODES: MS01 through MS06			
POLICY FORMS			
REQUIREMENTS RELATING TO APPLICATIONS ©			
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CLAIM FORMS ©			
CLAIM PAYMENT PROVISION			
CREDITABLE COVERAGE			
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ELIGIBILITY			
ENTIRE CONTRACT ©			
EXCLUSIONS & LIMITATIONS			
GRACE PERIOD ©			
INCONTESTABILITY			
LEGAL ACTION ©			
MISSTATEMENT OF AGE ©			
NOTICE OF CLAIM ©			
OTHER REQUIREMENTS			
OUTLINE OF COVERAGE			
PAYMENT OF CLAIM ©			
PRE-EXISTING CONDITIONS			
PRESCRIPTIONS			
PROOF OF LOSS ©			
REFUNDS			
REINSTATEMENT ©			
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TERMINATION, NOTICE			
TIME LIMIT ON CLAIMS ©			
TIME LIMIT ON CERTAIN DEFENSES ©			
WAITING PERIOD			
REQUIREMENTS FOR RATES AND RATING PLANS:			
ACTUARIAL MEMORANDUM ©			
Actuarial Certification			
Justification for rates			
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Reserving method			
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LINE OF BUSINESS: MULTI-LINE CODES: ML01 through ML02			
POLICY FORMS			
REQUIREMENTS RELATING TO APPLICATIONS ©			
SAME AS LIFE AND HEALTH CHECKLISTS			
REQUIREMENTS RELATING TO POLICY FORM REVIEW:			
SAME AS LIFE AND HEALTH CHECKLISTS			
REQUIREMENTS FOR RATES:			
SAME AS LIFE AND HEALTH CHECKLISTS			
LINE OF BUSINESS: VIATICAL SETTLEMENT CODES: VS01			
POLICY FORMS			
REQUIREMENTS RELATING TO APPLICATIONS			
AUTHORIZATION			
FRAUD WARNING			
PHYSICIAN'S REPORT			
REQUIREMENTS RELATING TO POLICY FORM REVIEW:			

DISCLOSURES			
ESCROW/TRUST AGREEMENT			
POWER OF ATTORNEY			
CHANGE OF BENEFICIARY			
RIGHT TO RESCIND			
OTHER			
REQUIREMENTS FOR RATES:			
PRICING MEMORANDUM			