

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
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**GENERAL REQUIREMENTS
 (FOR ALL FILINGS)**

LINE OF BUSINESS: ANNUITIES CODES: A01 THROUGH A10.00			

DEATH BENEFIT PROCEEDS ©			
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OWNERSHIP ©			
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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:			

LINE OF BUSINESS: CREDIT
CODES: CR01 through CR07

POLICY FORMS

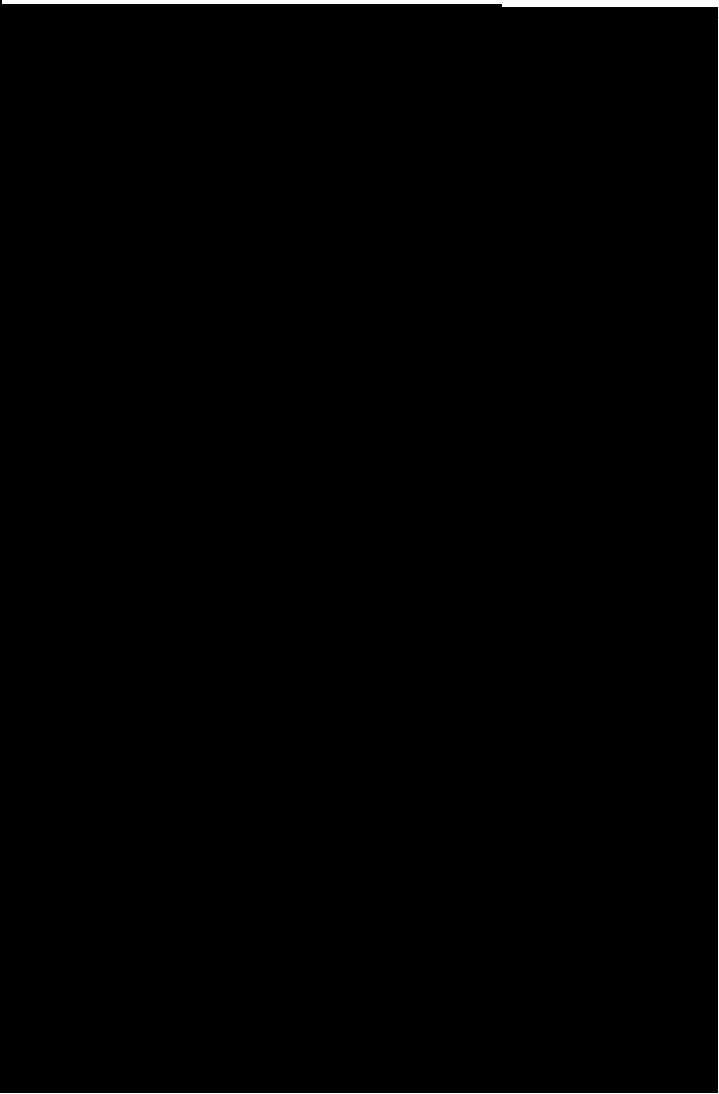
REQUIREMENTS RELATING TO
APPLICATIONS

AUTHORIZATION

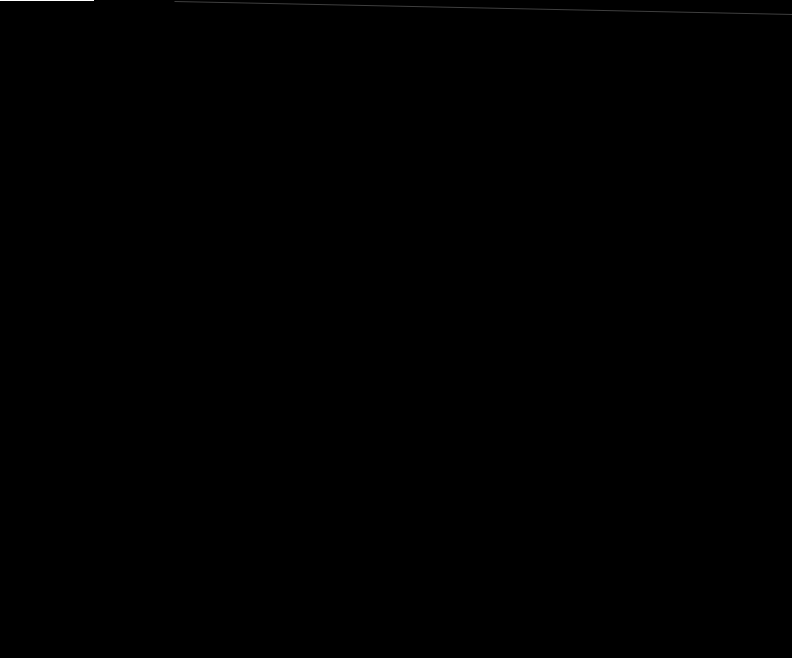
SENT

TESTING

CONDITIONS FOR FURNISHING
EVIDENCE OF INSURABILITY
FRAUDULENT STATEMENTS



PAYMENT OF CLAIM			
PRE-EXISTING CONDITIONS			
PROOF OF LOSS			



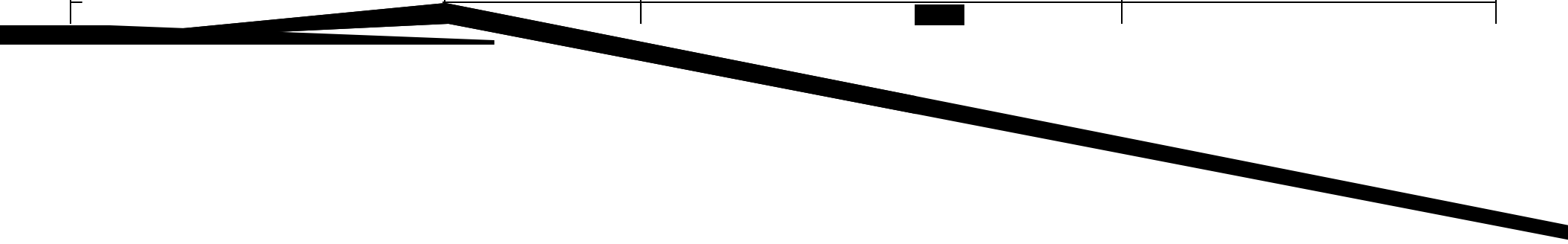
AMENDMENTS			
ARBITRATION			
AUTOPSY			
AVOCATIONAL OR OCCUPATIONAL EXCLUSION RIDERS			
BENEFIT REIMBURSEMENT			
CERTIFICATE			
CHANGES IN BASIC COVERAGE			
CHEMICAL DEPENDENCY/MENTAL CONDITIONS			
CHILDREN NOT RESIDING WITH PARENT			
CLAIM FORMS			
CLAIM PAYMENT PROVISION			
COORDINATION OF BENEFITS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



RENEWABLE			
SCHEDULE OF BENEFITS			
SURGICAL SERVICES			
TERMINATION, NOTICE			

REFUNDS

1
2
3
4
5



SURRENDER CHARGES			
TERMINATION (Group only)			
UNFAIR DISCRIMINATION			
UNISEX			

VALUES DEFINED ©

CLAIM FORMS ©			
CLAIM PAYMENT PROVISION			
CREDITABLE COVERAGE			
DEFINITIONS			

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			
Loss Ratio			
Reserving method			

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