

STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE

ASSOCIATION FILING CHECKLIST

In order to comply with Bulletin B 12-02, each insurer must file with the Division of Insurance the following information regarding all associations (including unions) to which the insurer markets or issues health insurance products. Information regarding each association through which insurance coverage may be issued to an Alaska resident must be filed including out-of-state associations.

SERFF instructions for filing a form for approval that will or may be issued to an association:

If an insurer is filing a new or revised insurance policy form that may be issued to an association or members of an association, the insurer must submit required association information (items 1-5) listed below as supporting documentation for the form filing.

SERFF instructions for filing required association information when an already approved form will be issued to the association:

- 1) Type of insurance selected should match the TOI of the approved form that will be issued to the association
- 2) Select Compliance as the filing type
- 3) In the filing description field in SERFF provide the following information regarding the approved form:
 - Alaska state filing number
 - Approval date
 - Policy form number
- 4) Provide as supporting documentation:
 - A copy of the approved form
 - Statement of variables for any form that contains variables
 - Required association information listed below

Required association Information –

- 1) Identification information for the association including:
 - a. full legal name
 - b. principal business address
 - c. location at which the master policy is/will be issued
 - d. location where association is domiciled and incorporated, if different
 - e. Association web addresses, including website addresses for all third parties that may be marketing association products and services
- 2) Articles of incorporation, certificate of incorporation, and constitution and bylaws
- 3) Minutes of all board and membership meetings for the Association held during the past-five years (including member/officer attendance and proxies)
- 4) Copies of the association membership application, (whether separate from the application for insurance coverage or not), terms of membership, and the association's membership underwriting or selection criteria
- 5) Listing of each state that has 1) determined that the association does not meet the state's association requirement/s (ex., not a valid discretionary group or not a bona fide association) for purposes of issuing insurance coverage in that state; or 2) otherwise disapproved issuance of insurance to the association and why.

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Please be prepared to provide the following items or information upon request –

- Number of years the association has been in active existence under its current name.
- All prior names of the association, including all related name change documentation.
- Whether individuals become association members without buying insurance coverage? If yes, how and under what terms?
- An explanation for how association membership dues are billed and collected from association members.
- An explanation of how members' needs and priorities are identified and addressed by the association.
- When association members enroll in its insurance benefits underwritten by your company, how and when is your company notified, and what corresponding member records/data are maintained by your company? Does your company verify association membership at the time of insurance enrollment? If not, why not?
- Has your company taken any measures to ensure that your company's insurance products are discussed with and sold to Alaska residents only by Alaska licensed insurance agents who are appointed with your company (this includes initial and subsequent discussions with Alaska residents)? If so, please explain and describe those measures.
- All agreements and contracts between the association and your company. If the association is using the services of any marketing entities (call centers) or MGAs, provide all agreements/contracts between the association and the third party.
- Any written policies, procedures, and guidelines that your company follows for reviewing/vetting associations that are seeking to add your company's insurance coverage as a membership benefit.

Unions

Unions are categorized as associations under Alaska law. The Division requires insurers with union groups to provide the above-referenced compliance filing, however, union groups may substitute the U.S. Department of Labor annual report for the past five-years for item 3. Minutes of all board and membership meetings. Unions may also omit items 4 - 5 of the "Required association Information."