

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

**INDIVIDUAL VARIABLE ANNUITY POLICY FORM CHECKLIST
(A03I, A06I)**

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	Location in Filing (Page # & Section or N/A)
Standard Provisions	AS 21.42.140 AS 21.45.170		
Policy Contents Additional Contents	AS 21.42.160 AS 21.42.170		
Misrepresentation	AS 21.36.030		
Domestic Violence	AS 21.36.430		
Unfair Discrimination	AS 21.36.090		
Unfair Claim Practices	AS 21.36.125		
Free Look – Annuity Disclosure	3 AAC 26.755(f)		
Replacement Application Disclosure	3 AAC 26.795		
Free Look in Connection with Replacement	3 AAC 26.805(a)(5)(B)		
Grace Period	AS 21.42.315(l) AS 21.42.180 3 AAC 28.140(c)(1)		
Reinstatement	AS 21.42.315(l) 3 AAC 28.140(c)(2) AS 21.45.230		
Incontestability	3 AAC 26.805(b),(c) AS 21.45.270 AS 21.45.190		
Entire Contract	AS 21.42.150 AS 21.45.200		
Misstatement of Age or Sex	AS 21.45.210		
Minor Acquittance	AS 21.42.290		
Dividends	AS 21.45.220		
Prohibited Plans	AS 21.45.310		
Policy Settlements	AS 21.45.280		
Execution of Policy	AS 21.42.190		
Payment Discharges Insurer	AS 21.42.280		

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Validity of Non-complying Forms	<u>AS 21.42.220</u>		
Construction of Policies	<u>AS 21.42.230</u>		
Insurable Interest	<u>AS 21.42.020</u> <u>AS 21.42.090(2)</u>		
Disapproval of Filing	<u>AS 21.42.130</u>		
Foreign Language	<u>AS 21.42.175</u>	The English form must be approved and filed with the Non-English form. The Non-English form must disclose that English form is the official version.	
Terrorism	<u>AS 21.45.250(2)</u> <u>AS 21.36</u> <u>AS 21.42.130</u>	Terrorism and terrorism-related exclusions are prohibited.	
Arbitration	<u>AS 21.36</u> <u>AS 21.42.130</u>	Venue must be in place of insured's residence and method of arbitration and source of information on the arbitration process must be provided to the insured.	
Discretionary Language	<u>AS 21.42.130</u> <u>AS 21.36</u>	A form may not assert exclusive or discretionary authority to interpret contractual provisions.	
Applications	<u>AS 21.45.200</u> <u>3 AAC 26.800(4),(7)</u> <u>AS 21.42.110</u> <u>AS 21.36</u> <u>AS 21.42.130</u> <u>3 AAC 26.815</u>	Applications must state that information provided by the applicant are representations and not warranties.	
Domestic Partner	<u>AS 21.36</u> <u>AS 21.42.130</u>	Domestic partner coverage, if offered, must be applicable for both same and opposite sex partners.	
Variable Benefits	<u>AS 21.42.315(i)</u> <u>3 AAC 28.140(a),(e),(f)</u>		
Statement of Variable Amount	<u>3 AAC 28.140(a)</u>		
Reserve Liability / Variable Contracts	<u>3 AAC 28.140(h)</u>		
Required Reports	<u>3 AAC 28.150</u>		
Illustrations	<u>3 AAC 28.140(b)</u>		
Nonforfeiture Requirements	<u>3 AAC 28.140(c)(3)</u>		
Separate Accounts	<u>AS 21.42.370</u>		

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<i>ADDITIONAL REQUIREMENTS FOR FRATERNAL CONTRACTS</i>			
Allowable Benefits	<u>AS 21.84.201</u>		
Benefit Contract	<u>AS 21.84.255</u>		
Beneficiaries	<u>AS 21.84.230</u>		
Valuation	<u>AS 21.84.455</u>		
Assets, funds, and separate accounts	<u>AS 21.84.320</u>		