



Solicitation for Public Input – Division of Insurance Regulatory Revision of Life & Health Regulations

Notice of Public Scoping Under [Administrative Order 360](#) for possible Department of Commerce, Community & Economic Development Division of Insurance Regulation Changes to:

- 3 AAC 28.010 – 3 AAC 28.989
 - Chapter 28. Life, Health, Variable, and Related Insurance;
- 3 AAC 31.300 – 3 AAC 31.449
 - Chapter 31. Miscellaneous Article 3. Viatical Settlements;
- 3 AAC 31.500 – 3 AAC 31.549
 - Chapter 31. Miscellaneous Article 4. Comprehensive Health Insurance Association Reinsurance Program; and
- 3 AAC 31.600 – 3 AAC 31.690
 - Chapter 31. Miscellaneous Article 5. Air Ambulance Services.

Background. In response to Administrative Order 360, the Division of Insurance is soliciting written and oral comments from affected industries, community organizations, and the general public regarding regulations and materials incorporated by reference in 3 AAC 21.010 – 3 AAC 21.949, 3 AAC 23.010 – 3 AAC 23.999, 3 AAC 24.010 – 3 AAC 24.590, 3 AAC 25.010 – 3 AAC 25.900, 3 AAC 26.010 – 3 AAC 26.899, 3 AAC 27.301 – 3 AAC 27.399, 3 AAC 28.010 – 3 AAC 28.989, 3 AAC 29.010 – 3 AAC 29.900, 3 AAC 30.010 – 3 AAC 30.349, and 3 AAC 31.010 – 3 AAC 31.900.

The Division of Insurance is undertaking this solicitation process to solicit the public's ideas, suggestions, and input before drafting or proposing specific regulation amendments or repeals for public review.

The Division of Insurance is particularly interested in specific ideas for regulatory change that may:

- clarify existing regulatory obligations;
- reduce costs for the public, industry, or government;
- improve or streamline procedures, application requirements, and review processes, for example, reducing the time required to apply for a license, permit, or benefit;
- reduce administrative burdens;
- streamline permitting procedures;
- improve communication procedures;
- provide greater transparency with respect to standards, decision-making, and rationales for application processing; or
- clarify interagency roles.

The division invites you to attend a public scoping meeting on **Tuesday, October 28, 2025**, from 1:00 p.m. to 2:30 p.m. AST. The hearing will be held at the following two locations:

Anchorage

Alaska Division of Insurance Atwood Building, 15th floor, located at 550 West 7th Ave., Ste. 1560, Anchorage, Alaska

Juneau

State Office Building, 9th Floor, Conference Room C, located at 333 Willoughby Avenue, Juneau, Alaska

If you would like to join virtually via Microsoft Teams, use the links below:

Microsoft Teams [Join the meeting now](#)

Meeting ID: 248 312 118 029 7

Passcode: fF2TM6ot

Dial in by phone [+1 907-202-7104,795703642#](#)

United States, Anchorage

[Find a local number](#)

Phone conference ID: 795 703 642#

Join on a video conferencing device

Tenant key: [260748889@t.plcm.vc](#)

Video ID: 116 936 283 1

[More info](#)

Interested parties may attend in person or by teleconference as listed above or may submit comments in writing to Alaska Division of Insurance, 550 W 7th Avenue, Ste 1560, Anchorage, Alaska 99501, or via e-mail at insurance@alaska.gov by 5:00 p.m. AST on November 4, 2025. Comments may also be submitted through the Alaska Online Public Notice System by accessing this notice on the system and using the comment link.

Oral comments. In-person attendance will be provided at the hearing site, so please prepare to share your oral comments. Priority will be given to commenters on the line before the hearing begins. The hearing may be extended to accommodate those on the line before 2:30 pm who did not have an opportunity to comment. Before the start of the hearing, the Division of Insurance may limit the time allotted for each person providing oral testimony, as reasonably necessary to conclude the hearing in the time provided.

When submitting written or oral comments, you are encouraged to:

1. Identify yourself and your association (if applicable)
 - a. Ex. “My name is Walter Smith and I am based in Anchorage”
2. On which regulation(s) and subsection(s) are you providing input?

a. Ex. “I am providing input on 3 AAC 31.390, Fair Marketing and 3 AAC 31.395, Prohibited practices.”

3. Why should this regulation be changed?

a. Ex. “I think 3 AAC 31.395 should be changed because....”

4. How does your suggestion for change in #3:

a. clarifying existing regulatory obligations;

b. reducing costs for the public, industry, or government;

c. improving or streamlining procedures, application requirements, and review processes, for example, reducing the time required to apply for a license, permit, or benefit;

d. reducing administrative burdens;

e. streamlining permitting procedures;

f. improving communication procedures;

g. providing greater transparency with respect to standards, decision-making, and rationales for application processing; or

h. clarifying interagency roles

If you are a person with a disability who needs special accommodation to participate in this process, please contact Ira Blankenship (907) 269-7892 and via email at ira.blankenship@alaska.gov no later than October 22, 2025, to ensure that any necessary accommodations can be provided.

Please note that input provided in response to this solicitation will be subject to inspection, copying, and distribution as public records under AS 40.25.110 – 40.25.220. Please do not include any confidential information in written or oral comments.

The Division of Insurance is not currently proposing any specific regulation change, and there are no draft regulations prepared for public comment under the Administrative Procedure Act at this time. If the Division of Insurance undertakes revisions to these regulations, there will be an additional opportunity to comment on the proposed regulation changes that are released for public review and comment under the Administrative Procedure Act.

The Division of Insurance keeps a list of individuals and organizations interested in its regulations. Those on the list will automatically be sent a copy of all of the Division of Insurance’s notices of proposed regulation changes. To be added to or removed from the list, send a request to the Division of Insurance’s [interested party list](#) giving your name and e-mail address.

Individuals can also sign up to receive automated notifications of all State of Alaska notices, including public notice for regulation changes, by subscribing to the Alaska Online Public Notices System: <https://aws.state.ak.us/OnlinePublicNotices/Default.aspx>.