



STATE OF ALASKA
DEPARTMENT OF
COMMERCE
COMMUNITY AND
ECONOMIC DEVELOPMENT

Division of Insurance

Sean Parnell, Governor
Susan K. Bell, Commissioner
Linda S. Hall, Director

ORDER NUMBER R 11-03

September 2, 2011

**ORDER ADOPTING NOTICE OF PROTECTION PROVIDED BY ALASKA LIFE AND
HEALTH INSURANCE GUARANTY ASSOCIATION**

BACKGROUND:

1. AS 21.79.160(b) and (c) require the Alaska Life and Health Insurance Guaranty Association (ALHIGA) to prepare a summary document and disclaimer for approval by the director that describes coverage, limitations, and exclusions under the Alaska Life and Health Insurance Guaranty Association Act (AS 21.79.010 – AS 21.79.900).

2. Effective July 1, 2011, AS 21.79.025(a) was amended, which changed some of the information in the ALHIGA summary document and disclaimer that was previously approved by the director and that has been in effect since April 15, 2010.

3. Pursuant to AS 21.79.160(b), the director approved, on July 21, 2011, a revised summary document and disclaimer that incorporates the changes to AS 21.79.025(a).

IT IS HEREBY ORDERED:

Effective September 19, 2011, an insurer may not deliver a policy or contract to a policy or contract owner unless the attached *Notice of Protection Provided by the Alaska Life and Health Insurance Guaranty Association* is delivered to the policy or contract owner at the time of delivery of the policy or contract. This document must also be made available upon the request of a policy owner.

The attached *Notice of Protection Provided by the Alaska Life and Health Insurance Guaranty Association* replaces all previous summary documents. It conforms to the *Life & Health Insurance Guaranty Association Model Act (#520)* adopted by the National Association of Insurance Commissioners.

This order supersedes and rescinds Bulletin B 11-06 issued on July 21, 2011 regarding the attached notice.

If a person has any questions relating to the attached notice, please contact Maxine L. Froemling, Chief Financial Examiner, at maxine.froemling@alaska.gov or (907) 269-7907.

This order takes effect September 19, 2011.

Linda S. Hall
Director