

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

**INDIVIDUAL LONG-TERM FORM CHECKLIST
(NAIC Product Codes: LTC02I, LTC03I, LTC04I, LTC05G, LTC05I, LTC05.1I, LTC05.2I)**

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FORM & Page #'s
Standard Provisions	<u>AS 21.45, AS 21.51.030, AS 21.42.140, AS 21.53</u>		
Optional Provisions	<u>AS 21.51.160</u>		
Unpaid Premiums	<u>AS 21.51.230</u>		
Conformity with State Statutes	<u>AS 21.51.240</u>		
Illegal Occupation	<u>AS 21.51.250</u>		
Intoxicants & Narcotics	<u>AS 21.51.260</u>		
Renewal	<u>AS 21.51.270</u>		
Order of Provisions	<u>AS 21.51.280</u>		
Third Party Ownership	<u>AS 21.51.290</u>		
Requirement of Other Jurisdiction	<u>AS 21.51.300</u>		
Conforming to Statute	<u>AS 21.51.310</u>		
Age Limit	<u>AS 21.51.320</u>		
Misrepresentation	<u>AS 21.36.030</u>		
Unfair Discrimination	<u>AS 21.36.090(b)</u>		
Contents	<u>AS 21.42.160</u>		
Application	<u>AS 21.42.090</u>		
Domestic Violence	<u>AS 21.36.430</u>		
Alteration of Application	<u>AS 21.42.100</u>		
Insurable Interest	<u>AS 21.42.020</u>		
Charter, By-Laws	<u>AS 21.42.180</u>		
Execution	<u>AS 21.42.190</u>		
Non-complying	<u>AS 21.42.220</u>		
Construction	<u>AS 21.42.230</u>		
Scope/Format	<u>AS 21.51.020</u>		
Right of Return, Outline of Coverage	<u>AS 21.53.050</u>		
Entire Contract	<u>AS 21.51.040</u>		

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Misstatement of Age	AS 21.51.180		
Time Limit on Certain Defenses	AS 21.51.050		
Grace Period	AS 21.51.060		
Reinstatement	AS 21.51.070		
Proof of Loss	AS 21.51.100		
Unfair Claim Practices	AS 21.36.125		
Claim Forms	AS 21.51.090		
Notice of Claim	AS 21.51.080		
Time of Payment	AS 21.51.110		
Payment of Claims	AS 21.51.120		
Payment of Premiums	AS 21.45.120		
Legal Actions	AS 21.51.140		
Additional Contents	AS 21.45.170		
Change of Occupation	AS 21.51.170		
Title	AS 21.45.150		
Discharge	AS 21.42.280		
Disclosure	AS 21.53.020		
Pre-existing Conditions	AS 21.53.030		
Prior Hospital or Institutional Care Conditions	AS 21.53.040		
Long-Term under Life Insurance Policies	AS 21.53.060		
Third Party Notification	AS 21.36 AS 21.42.130	Policy contracts should contain third party notification provision.	
Facility/Provider Licensing/Certification and Other Requirements	AS 21.36 AS 21.42.130 AS 47.32 AS 47.33 7 AAC 12.250-.290 7 AAC 12.500-.590	Facility and provider definitions, requirements for licensing/ certification and other requirements may not be more restrictive than the Alaska definitions, licensing/certification and other requirements.	

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Arbitration	AS 21.42.130 AS 21.36	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.	
Applications	AS 21.42.110	Applications must state that information provided by the applicant are representations and not warranties.	
Terrorism	AS 21.45.250(2) AS 21.36 AS 21.42.130	Terrorism and terrorism-related exclusions are prohibited.	
Discretionary Language	AS 21.36 AS 21.42.130	A form may not assert exclusive or discretionary authority to interpret contractual provisions.	
Domestic Partner	AS 21.36 AS 21.42.130	Domestic partner beneficiary designation should be applicable to both same and opposite sex.	
Disapproval of Forms	AS 21.42.130		