

UTAH INDIVIDUAL LIFE INSURANCE FILING CERTIFICATION

(Complete and return this form with each filing)

INSURER NAME _____

INSURER NAIC# _____

TYPE OF INSURANCE _____

FORM NUMBER _____

Utah Insurance Code applies to all insurance policies, applications, and certificates delivered or issued for delivery in Utah and on persons residing in Utah when the policy is issued. All references listed below are from the Utah Insurance Code (U.C.A.) and the Utah Administrative Code (U.A.C.). This list is provided to assist the insurer in submitting a filing. The list is not intended to be all inclusive. Each summary is a brief synopsis of the referenced material.

(Initial the following items)

_____ **Nothing in this filing has had any objections or been prohibited in previous filings.** U.C.A. §31A-21-201(2) and U.C.A. §31A-2-202(6).

_____ **CONTENT STANDARDS applicable to this filing have been reviewed and the filing is in compliance with the applicable Content Standard.** <https://insurance.utah.gov/agent/rate/form-life-annuity/life-content-standards.php>.

LIFE INSURANCE FORM PROVISIONS

Identify the PAGE NUMBER where the provision is located in the form or mark N/A if the item does not apply to the form.

_____ 30 Day Examination Period for replacements from the date of delivery to return policy for refund of premium. U.C.A. §31A-22-423 and R590-93.

_____ Accident time limit for occurrence of loss is within 180 days. U.A.C. R590-126-5(10)(a).

_____ Assignment provision allows the owner of any rights to assign such rights. U.C.A. §31A-22-412.

_____ Basis of Values provision includes factors for determining values, including mortality table and interest rate. U.C.A. §31A-22-408(2)(e).

_____ Claim Payment and Processing provides for prompt claim processing within 15 days of receipt of proof of loss. U.A.C. R590-191-4.

_____ Coverage Description. Cover page contains a brief description of coverage, limitations, and significant specific features. U.C.A. §31A-22-426.

_____ Data Page is accurate and consistent with the actuarial memorandum. U.A.C. R590-226-7.(1)(e).

_____ All variable data is identified within brackets. R590-226-7.(1)(e).

_____ Death Benefit is clearly identified and described. U.C.A. §31A-21-201(3) and R590-191-4(10).

_____ Death Benefit Interest is provided from date of death. U.C.A. §31A-22-428.

_____ Deferral of Values provision complies. The right to defer payment of values for six months with the consent of the commissioner. U.C.A. §31A-22-408(2) and U.A.C. R590-98.

_____ Entire Contract provision defines the documents that constitute the entire contract. U.C.A. §31A-22-424.

_____ Grace Period is not less than 31 days during which the coverage continues in force. U.C.A. §31A-22-402.

_____ Incontestability. Coverage is incontestable after it has been in force for a period of two years during the lifetime of the insured; there is no exception for fraud. U.C.A. §31A-22-403.

_____ Survivor policy is incontestable after it has been in force for two years during the lifetime of the surviving insured.

_____ Insurer's exact name, state of domicile and address are identified on the policy and application. U.C.A. §31A-21-201(3)(a)(iii).

_____ Life Insurance Illustration provision allows policyholder one illustration free of charge each year. U.A.C. R590-177.

_____ Loan Interest provision complies. U.C.A. §31A-22-420.

_____ Minimum Values Compliance Statement. Cash surrender values and nonforfeiture benefits are not less than the minimum values required by law. U.C.A. §31A-22-408(2)(f).

_____ Misstatement of Age or Gender provision complies. A misstatement of smoking provision is not permitted. U.C.A. §31A-22-405.

_____ Payment of Values complies. Payment of values must be processed within 20 days from policyholder's request. U.A.C. R590-98.

_____ Proof of Loss provision complies. Failure to file within a specified time does not invalidate a claim if the claim was filed as soon as reasonably possible. U.C.A. §31A-21-312.

_____ Reinstatement provision allows for reinstatement within three years of premium default. U.C.A. §31A-22-407.

_____ Suicide limitation does not exceed two years; provides for a return of premiums; may not be reinstated. U.C.A. §31A-22-404.

_____ Variable Life Policy includes:

- _____ Separate Accounts.
- _____ Fixed Interest General Account.

REQUIRED FILING DOCUMENTS

Initial all applicable items or mark N/A if the item does not apply to the filing.

_____ SERFF General Information tab describes all items required by U.A.C. R590-226-5(4)(a), including:

- _____ Issue ages _____ to _____.
- _____ Intended market and method of marketing.
- _____ Purpose of the filing, replacing previously filed form, description of benefits, charges, features and options.
- _____ Any new, unusual, or controversial provisions? Explain: _____.
- _____ Provide the reason for not filing with the Interstate Insurance Product Regulation Commission: _____.

_____ Statement of Variability lists and describes all variable items contained within brackets. U.A.C. R590-226-6(4)(f).

_____ Application. Sample application is attached to the filing. U.C.A. R590-226-7.

- _____ Identifies the insurer's name and address. U.C.A. §31A-21-201(3)(a).
- _____ Contains no vague health questions. U.C.A. §31A-21-201(3).
- _____ Contains statement signed by the applicant whether the applicant has existing policies or contracts and whether a replacement will occur. U.C.A. §31A-22-429.

_____ Life Insurance Illustration complies with Utah's illustration rule. U.A.C. R590-177.

- _____ Illustration is for policies issued in Utah.
- _____ Illustration is accurate and consistent with the policy, the actuarial memorandum, and the market. R590-226-6(4)(g).
- _____ Illustration includes statements signed by the applicant and producer to be included on the same page as the numeric summary. U.C.A. R590-177-7.D (1) and (2).

_____ Statement of Policy Cost and Benefit Information complies. U.A.C. R590-79.

- _____ Contains no non-guaranteed elements. U.C.A. R590-79-4.F.

_____ Actuarial Memorandum describes coverage and nonforfeiture values. U.A.C. R590-226-6(4)(i).

- _____ Demonstration of compliance with Utah laws and rules.
- _____ Certification of compliance with Utah laws and rules is signed by the actuary and currently dated U.A.C. R590-226-6-4(i)(iii).

<p>I CERTIFY THAT THE ABOVE ITEMS HAVE BEEN REVIEWED, RESPONSES ARE CORRECT, AND THIS FILING COMPLIES WITH UTAH LAWS AND RULES. Providing false and inaccurate information to the Commissioner is a violation of U.C.A. §31A-2-202(6) and may subject you to the enforcement penalties under U.C.A. §31A-2-308. Those penalties include monetary forfeitures and/or other sanctions.</p>	
_____ Print Name	_____ Title
_____ Original Signature	_____ Date

IF THIS FORM IS INCOMPLETE OR INACCURATE, THE FILING WILL BE REJECTED AND RETURNED
If you have any questions, contact the Life Insurance Section at (801) 538-3066.