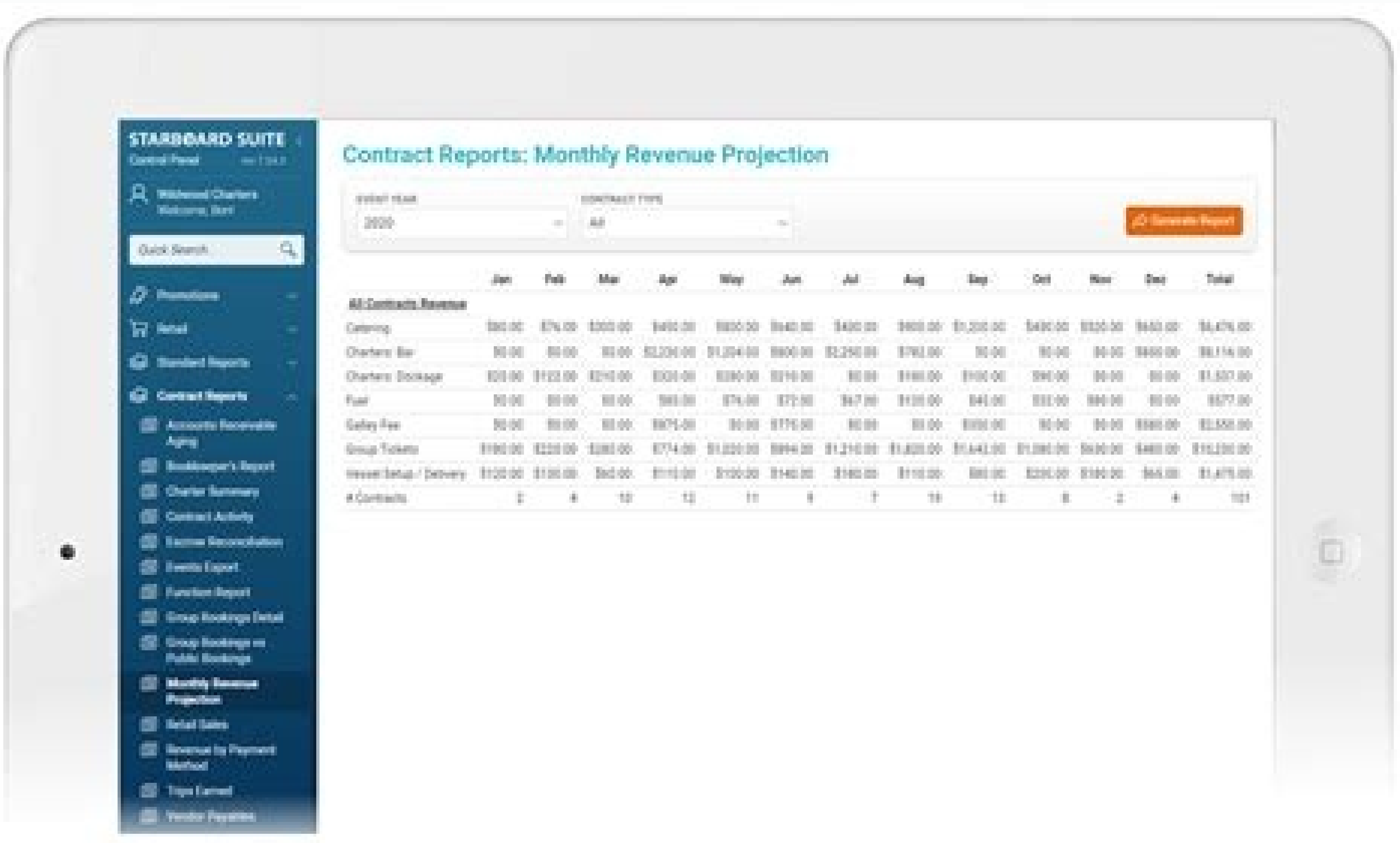
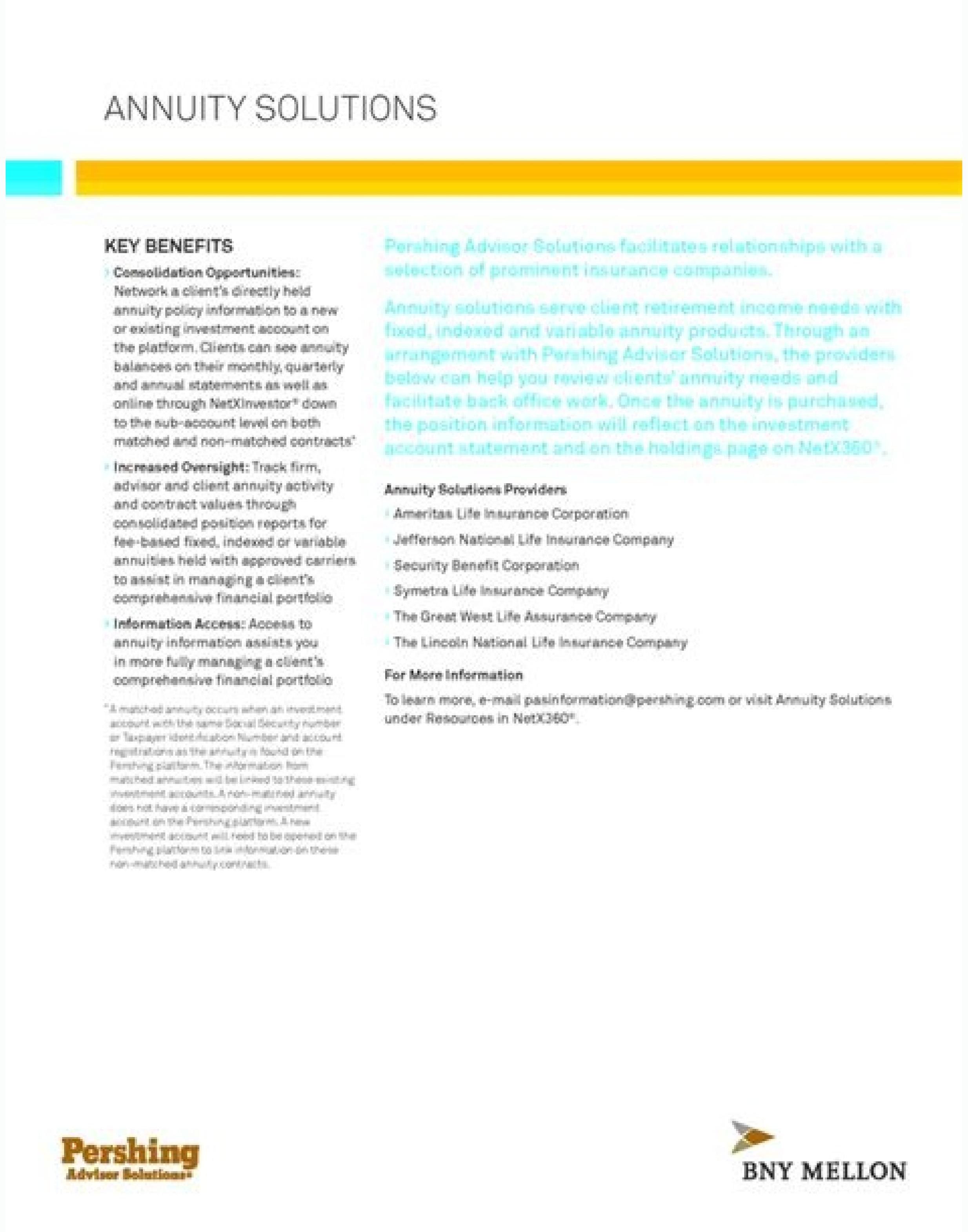
Insurance contracts regulations key fact sheet

Proof of Insurance 1.

- **Certificate of Insurance**
  - Broker
  - Insured (your contractor)
  - Insurance companies (NAIC number)
  - Rating (A.M. Best – A:VII or equivalent)
  - Type of Insurance
  - Basis of coverage and scope
  - Policy number, period, $ limits and deductible

State	Action	Timing	Summary	Status
MD	Legislation, followed by Bulletin	April (legislation) August (bulletin)	If there are small employer members, small group market laws apply (including EHBs and mandates)	Enacted, Final
NH	Bulletin, followed by Stakeholder Working Group	August	* Bulletin underscores current State law: Fully insured must be rated based on member size; self-funded associations must be non-profit, established by enumerated types of organizations, in existence for a year, and have a different primary purpose * Focus of working group / legislation: Address inconsistencies between Federal and State law; enable employers to benefit from new coverage options; minimize potential negative impacts to other markets; ensure consumer protection	Final, Convened
NY	Letter to Issuers	July	State law continues to apply: Association must have been in active existence for at least 2 years and have different primary purpose; AHP must comply with State benefits laws (cover EHB) and rating laws (based on member size)	Final
OR	Bulletin	September	Underscores current state law: Association must have been in existence for 1 year (for fully-insured) to 2 years (for self-insured); must have another primary purpose; self-insuring associations must have 5 or more members from the same trade, business or industry; for fully-insured AHPs, State law applies based on size of the members unless the association existed prior to the new rule; State law applies to any plans that offer coverage in the state	Final
PA	Letter to HHS	August	Reviews State law that will be enforced: Association must have been in existence for 2 years and must have different purpose; AHP must be fully insured; self-employed are not eligible for AHPs; rules that apply are based on member size	Final
VT	Emergency Rule	August	An association seeking to offer a fully-insured AHP must be licensed (domestic and foreign); sets forth surplus requirements and a timeline for licensure review; community rating, guaranteed issue, ACA protections (MLR, EHBs, MOOP, prohibition on lifetime and annual limits), State insurance law / mandates apply; AHPs must have an actuarial value of at least 60%; associations must meet minimum size requirements, must be organized for a different purpose, and must have been in existence for at least a year; if commonality of interest is based on location, must cover the entire state of VT; uniform notice requirements	Emergency Rule
Multi-State (CA, DC, DE, KY, MA, MD, NJ, NY, OR, PA, VA, WA)	Lawsuit	July	Alleges that the rule increases the risk of fraud and harm to consumers, requires states to redirect significant enforcement resources to curb those risks, and jeopardizes State efforts to protect their residents through stronger regulation; alleges that the DOL violated the Administrative Procedures Act, the Affordable Care Act and ERISA in promulgating this rule, in particular through its redefinition of the ERISA definition of employer to include associations for some purposes but not all and creating barriers to ACA individual and small group market protections	Pending

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* A matched annuity occurs when an investment account with the same Social Security number or Taxpayer Identification Number and account registrations as the annuity is found on the Pershing platform. The information from matched annuities will be linked to these existing investment accounts. A non-matched annuity does not have a corresponding investment account on the Pershing platform. A new investment account will need to be opened on the Pershing platform to link information on these non-matched annuity contracts.

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Prescribed events 23. Categories of insurance contracts for which Article 53 of the Law does not apply PART 4— REQUIREMENTS 38. Infringement notices—prescribed offenses PART 5—TRANSITIONAL MATTERS 40. Prescribed events 32. Interest on claims 39. Fixed-term contracts 16. 35. References to the provisions of the Insurance Contract Regulations 1985 42. Categories of insurance contracts to which Article 46 of Law 37. Obligation to insurer to provide key facts sheet PART 3—THE CONTRACT Division 1—Standard coverage Subdivision A—Scope of Division 14. Prescribed events 20. Minimum amounts Subdivision D â Home content insurance 21. Transactions performed under the Insurance Contracts Regulation 1985 41. Application of the amendments made by the Financial Sector Reform (Hayne Royal Commission Response) (2021) Measures No 2022/2003 and No 2023/2004. 1) Regulations 2021 SCHEDULE 1 Writing to inform the reporting obligation SCHEDULE 2 Writing to inform the persons to be insured by others (other than a consumer insurance contract) SCHED Key Facts AustLII: Law Policy |Privacy Statement | Feedback [Index] [Table] [Look for this Regulation] [Notes] [Download] [Related Articles] [Aid] PROVISIONS TABLE PART 1—PRELIMINARY 1. Definitions 5. Fixed-term contracts 22. Minimum amounts Subdivision C â Residential buildings insurance 18. Minimum amounts Subdivision G â Travel insurance 30. Meaning of Â"floodingÂ" in prescribed contracts, etc. Required contracts 28. Minimum amounts Subdivision F â Consumer credit insurance 27. Disclosure obligation â reminder 9. Definition of consumer credit PART 2—DISCLOSURE AND MISREPRESENTATIONS Division 1—Publicity requirement insured 6. Purpose id id etrap ad inoizaraihcid eslaf e enoizagluvid atacnam rep idemiR--2 enoisiviD oticellos id osivva --enoizagluvid id ogilbbO .3 oizinI .51 ilocievotua enoizarucissA â B enoisividottoS enoisivid 10. Definition of consumer credit insurance Part 2 - Information division and disclosure 1 - Duty of the insured dissemination 7. Authority 4. Minimum disability 2 - Definition of flood 33. Eligible contracts of insurance 7. Minimum amounts Subdivision e - Health insurance and accident 24. Prescribed contracts 31. Name 3. Disclosure obligation - Oral notice division 2 - Remedies for non-disclosure and trailment for insurance 10. What is a sheet of key facts? Insurance for risks relating to war and terrorism Part 4a - Various 39a. Prescribed contracts 25. Prescribed events 17. Prescribed contracts 34. Prescribed contracts 34. Prescribed events 26. Risk insurance for war and terrorism Part 5 - Mattee Transient 40. 13. Prescribed events 29. Interest rate prescribed 3 - Sheets of Prescribed facts 11. References to the provisions of insurance contracts Regulation 1985 Schedule 1 Writing to inform for disclosure duty Programming 2 Write to inform people to be insured by other programming 3 Writing to remember to disclose program disclosure 4 words to inform the duty of disclosure contracts of the Insurance Program 5 Leaves of Austyli Key Facts: Copyright Policy | Disclaimer |. Privacy Policy | Feedback [Index] [Table] [Search] [Search in this regulation] [Note] [Notatup] [Download] [Guide] - Made in the context of ACT 1984 insurance contracts Table of the provisions Part 1 - Preliminary 1. Prescribed contracts 19 . Duty of dissemination - Written notice 8. Name 2. Application of division 12. Meaning of small business division 3 - General provisions relating to insurance contracts 36. 36.

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