OCTOBER 21, 2009

BULLETIN NO. 15-2009

TO: ALL LICENSED INSURERS, HEALTH MAINTENANCE ORGANIZATIONS (HMOs), INSURER TRADE ASSOCIATIONS, NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS AND OTHER INTERESTED PARTIES

FROM: ARKANSAS INSURANCE DEPARTMENT

SUBJECT: ACT 197 OF 1987

Pursuant to Act 197 of 1987, codified at Ark. Code Ann. § 23-79-138, since January 1, 1988, insurers have been required to include certain information with every policy issued in Arkansas or covering risks or residents in this State. The required information may be attached to the policy by a sticker or as a separate form. The required information should accompany every policy issued or renewed covering an Arkansas risk and every group certificate delivered to an Arkansas resident. No form filings are required for any insurer to comply with this Act unless an insurer chooses to amend a policy or contract by endorsement to include the information.

This Bulletin does not impose new requirements on insurers. This Bulletin rescinds, supersedes and replaces Bulletin Nos. 6-1987 and 11-1988 in order to update the contact information for this Department.

In order to comply with Act 197 of 1987, this Department suggests that insurers use the following notice:

Policyholder Service Office of Company
_____________________________________
Address
_____________________________________
Telephone Number
_____________________________________
Name of Agent
_____________________________________
Address
_____________________________________
Telephone Number
_____________________________________

If we at ______________________ Insurance Company fail to provide you with reasonable and adequate service, you should feel free to contact:

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201
(501) 371-2640 or (800) 852-5494
Insurers who use notices, stickers, labels, or endorsements of their own design will not be required to adopt this format if the content is substantially the same.

See Bulletin 4-87, dated May 28, 1987, for a summary of Act 197 of 1987. If you have questions regarding this Bulletin or Act 197 of 1987, please contact the Legal Division of this Department at (501) 371-2820.

JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS

16/27/09
DATE