

Department of Consumer and Business Services
Oregon Division of Financial Regulation - 5
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Standard Provisions for Group or Individual Short Term Care

This product standard checklist must be submitted with your filing, in compliance with OAR 836-010-0011(2).

The standards are summaries and review of the entire statute or rule will be necessary. Complete each item to confirm that diligent consideration has been given to each and is certified by the signature on the certificate of compliance form.

“Not applicable” can be used only if the item does not apply to the coverage being filed. Filings that do not include required information or policy provision will result in delays of the filing.

Insurer name: _____

Date: _____

TOI (type of insurance): H13I Individual H13G Group Short Term Care

Sub TOI:

<input type="checkbox"/> H13I.001	<input type="checkbox"/> H13G.001	Home Health Care
<input type="checkbox"/> H13I.002	<input type="checkbox"/> H13G.002	Nursing Home
<input type="checkbox"/> H13I.003	<input type="checkbox"/> H13G.003	Adult Day Care

“*” Does not apply to Health Care Service Contractors.

GENERAL REQUIREMENTS (FOR ALL FILINGS)

Category	Reference	Description of review standards requirements	Answer
Submission package requirements	SERFF or Oregon Division of Financial Regulation website: OAR 836-010-0011	http://dfr.oregon.gov/rates-forms/Pages/index.aspx These must be submitted for your filing to be accepted as complete: 1. Filing description or cover letter. 2. Third party filer’s letter of authorization. 3. Certificate of compliance form signed and dated by authorized persons. 4. Readability certification. 5. Product standards for forms (this document). 6. Forms filed for approval. (If filing revised forms, include a highlighted/redline form version of the revised form to identify the modification, revision, or replacement language.) 7. Statement of Variability (see “Variability in forms” section).	Yes N/A <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Filing description or cover letter	OAR 836-010-0011(4), ORS 731.296	The filing description or cover letter includes the following: 1. Changes made to previously-approved forms or variations from other approved forms 2. Summary of the differences between previously approved similar forms and the new forms. 3. The differences between in-network and out-of-network, if applicable. Note: If filing through SERFF, DFR recommends that the cover letter be included in a separate document under the Supporting Documentation tab rather than in the General Information tab. If the filing description under the General Information tab is used, post submission changes to this language are not allowed.	Yes N/A <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Purpose of filing	ORS 742.003(1), OAR 836-010-0011(3)	The following are submitted in this filing for review: 1. New policy and/or certificate. 2. Changes to previously-approved forms include highlighted/redline version . 3. Endorsements and/or amendments modify the policy by changing the coverage afforded under the previously approved policy. 4. Riders provide for additional or greater benefits than those in the base policy and no part of the rider revises the policy to reduce benefits or provide less favorable terms than in the policy.	Yes N/A <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Category	Reference	Description of review standards requirements	Answer
Clear policy language	ORS 742.005(2)	The Evidence of Coverage must be clear, understandable, and unambiguous.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
	ORS 743.106,(1)(c)(d)	The style, arrangement, and overall appearance of the policy may not give undue prominence to any portion of the text. The policy contains a table of contents or an index of the principal sections of the policy, if the policy has more than 3,000 words.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
	ORS 743.104(2)	A non-English language policy will be deemed to comply with ORS 743.106 if the insurer certifies that the policy is translated from an English language policy that complies with ORS 743.106.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
	ORS 743.106(1)(b)	The font shall be uniform and not less than 12-point type	Confirmed <input type="checkbox"/>
Cover page	Disclosure ORS 742.005, OAR 836-010-0011	<ol style="list-style-type: none"> 1. The full corporate name of the insuring company appears prominently on the first page of the policy. 2. A marketing name or insurer's logo, if used on the policy, must not mislead as to the identity of the insuring company. 3. The insuring company address, consisting of at least a city and state, appears on the first page of the policy. 4. The signature of at least one company officer appears on the first page of the policy. 5. A form-identification number appears in the lower left-hand corner of the forms. The form number is adequate to distinguish the form from all others used by the insurer. 6. The policy contains a brief caption that appears prominently on the cover page and describes the type of coverage. 7. The Policy and/or Certificate Is Not Long Term Care must prominent display on first page: "THIS (POLICY OR CERTIFICATE) IS NOT A LONG TERM CARE CONTRACT" 	Yes <input type="checkbox"/> N/A <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Confirmed <input type="checkbox"/>
Form numbers	OAR 836-010-0011	The policy and certificate are filed under one form number if both are required to complete the contract, and the form provides core coverage with all basic requirements. Note: if the policy and certificate are free-standing documents, they must each have their own unique form number. Optional benefits to the policyholder are riders or endorsements with separate form numbers.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>

Category	Reference	Description of review standards requirements	Answer
Variability in forms	ORS 742.003, ORS 742.005(2)	<p>Variable material in forms will only be permitted if it is clearly identified by brackets along with an explanation of when each would be used.</p> <ul style="list-style-type: none"> • Variable text includes all optional text, changes in language, and choices in terms or provisions. • Variable numbers are limited to numerical values showing all ranges (minimum to maximum benefit amounts). • Explanation must be clear and complete. • The filing includes a certification that any change outside the approved ranges will be submitted for prior approval • Variability in forms may be described either through embedded Drafter's Notes or a separate Statement of Variability form. In general, Drafter's Notes are preferred. <p>Note: detailed variability instructions can be found at: http://dfr.oregon.gov/rates-forms/health/Pages/health.aspx</p>	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
APPLICABILITY			
Category	Reference	Description of review standards requirements	Answer
Accidental death and dismemberment	Form 440-4884	If filing includes options for accidental death and dismemberment, product standard Form 440-4884 (Standards for Accident Only) are included.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
Application	Form 440-2442H	If filing includes an application form, please also submit Form 440-2442H <i>Standards for Health Applications</i> .	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
Associations/trusts/discretionary groups	ORS 731.098, ORS 731.486(7)*, ORS 743.522, ORS 743.524	If filing includes an association, trust, union trust, or discretionary group, additional filing requirements apply. Use Form 440-2441A <i>Transmittal and Standards for Group Health Coverage to be issued to an Association or Trust Group</i> or Form 440-2441D <i>Transmittal and Standards for Group Health Coverage to be issued to a Discretionary Group</i> .	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
Specifications page	ORS 731.260, ORS 742.005(2)	<ol style="list-style-type: none"> 1. The specifications page includes the benefit levels, premium information, and any other data applicable to the insured. 2. The specifications page is completed with hypothetical data that is realistic and consistent with the other contents of the policy. 	Yes <input type="checkbox"/> N/A <input type="checkbox"/> Yes <input type="checkbox"/> N/A <input type="checkbox"/>

(Skip to Requirements for Rates if filing only a rate change.)

BENEFIT REIMBURSEMENT

Category	Reference	Description of review standards requirements	Page & paragraph
Alcoholism	ORS 743A.160, ORS 743.402*	Coverage for alcoholism treatment, at the request of the insured.	Page: Paragraph or Section
Inborn errors of metabolism	ORS 743A.188	All health insurance policies shall include coverage for treatment of inborn errors of metabolism.	Page: Paragraph or Section
Maxillofacial prosthetic services	ORS 743A.148	Coverage provides for coverage of maxillofacial prosthetic services necessary for adjunctive treatment.	Page: Paragraph or Section
Nonprescription enteral formula for home use	ORS 743A.070	This policy provides coverage for formula needed to treat severe intestinal malabsorption.	Page: Paragraph or Section
Prescription drugs	ORS 743A.062	Prescription drug coverage does not exclude coverage of a drug because the drug is not FDA approved for a prescribed medical condition if the Oregon Health Resources Commission determines the use is effective.	Page: Paragraph or Section

POLICY PROVISIONS

Category	Reference	Description of review standards requirements	Page & paragraph
Individual health insurance policy	ORS 743.405(1)* through (8)	An individual health insurance policy must meet the following requirements: <ol style="list-style-type: none"> 1. Include a statement of money and considerations due; 2. Define the start and stop date; 3. Define who is covered under the plan; 4. May not be used to separate an individual from a group product under which they are eligible for coverage; 5. The policy may not give undue prominence to any provision, the style must be consistent and uniform throughout, and must be in 12 point font; 6. Exclusions and limitations must be clearly stated; 7. Each policy forms must be identified by a unique form number in the lower left portion of each page; 8. No portion of the insurers' internal corporate regulations may be made part of the policy. 	Page: Paragraph or Section

Category	Reference	Description of review standards requirements	Page & paragraph
Group health insurance policy	Summary of essential features of coverage ORS 743.406(2)	Policy shall contain a provision that the insurer will furnish to the policyholder for delivery to each employee or member of the insured group a statement in summary form of the essential features of the insurance coverage of the employee or member, to whom the insurance benefits are payable.	Page: Paragraph or Section
	Applicable rights and conditions ORS 743B.340, ORS 743B.341 and ORS 743B.343 to ORS 743B.347	Policy shall provide the rights and conditions relating to premium contributions, continuation of benefits after termination and availability of continued coverage under group policy for surviving, divorced or separated spouse 55 or older as prescribed.	Page: Paragraph or Section
	Adding employees/members ORS 743.406(3)	A provision that to the group originally insured may be added from time to time eligible new employees or members or dependents, as the case may be, in accordance with the terms of the policy.	Page: Paragraph or Section
Arbitration	ORS 36.600 to 36.740	Voluntary arbitration is permitted by the Oregon Constitution and statutes. Please see additional details below: <ul style="list-style-type: none"> • Either party may elect arbitration at the time of the dispute (after the claimant has exhausted all internal appeals if applicable); • Unless there is mutual agreement to use an arbitration process, the decision will only be binding on the party that demanded arbitration; • Arbitration will take place in the insured's county or at another agreed upon location; • Arbitration will take place according to Oregon law, unless Oregon law conflicts with Federal Code. • The process may not restrict the injured party's access to other court proceedings; • Restricting participation in a class action suit is permissible 	Page: Paragraph or Section NA <input type="checkbox"/>
Beneficiaries	ORS 743.444*	Policy states that unless the insured makes an irrevocable designation of beneficiary, the right to change beneficiary is reserved to the insured and the consent of the beneficiary shall not be requisite to surrender or assignment of this policy.	Page: Paragraph or Section
Cancellation and nonrenewal	ORS 743.495, ORS 743.498	A non-cancelable or guaranteed renewable policy includes the statement required by ORS 743.498 or similar language explaining the guaranteed or cancelable periods.	Page: Paragraph or Section

Category	Reference	Description of review standards requirements	Page & paragraph
Claim forms	ORS 743.426*	The “claim forms” statement in ORS 743.426, or a similar statement, is included in the policy, providing that if claim forms are required and are not furnished within 15 days after the claimant gives notice of claim, the claimant shall be deemed to have complied with the requirement of the policy.	Page: Paragraph or Section
Claim notice	ORS 743.423(1)*	The “notice of claim” statement in ORS 743.423(1), or a similar statement, is included in the policy, explaining that written notice of claim is given to the insurer within 20 days after occurrence or commencement of any loss covered by the policy or as soon thereafter as is reasonably possible.	Page: Paragraph or Section
Claim payment	ORS 743.432*	A “time payment of claims” statement similar to that in ORS 743.432 is included in the policy, stating that indemnities payable will be paid immediately upon receipt of due written proof of loss or stating the intervals of periodic payment of benefits.	Page: Paragraph or Section
	ORS 743.435*	Policy states that benefits paid for loss of life are payable in accordance with the beneficiary designation. If no such designation or provision is in effect, such payments shall be payable to the estate of the insured.	Page: Paragraph or Section
Coordination of benefits (COB)	ORS 743B.475	Coordination of benefits for individual and group health insurance, including: (1) The procedures by which persons insured under the policies are to be made aware of the existence of a coordination of benefits provision; (2) The benefits which may be subject to such a provision; (3) The effect of such a provision on the benefits provided; (4) Establishment of the order of benefit determination; and (5) Reasonable claim administration procedures to expedite claim payments	Page: Paragraph or Section
	Use of COB OAR 836-020-0770 to 0806	Rules: Reduction of benefit payments on the basis of other insurance for the insured individual is in full accordance with coordination-of-benefits rules.	
Discretionary clauses	ORS 742.005 (2)(3),(4) OAR 836-010-0026	Prohibition on the use of discretionary clauses. Discretionary clause means a policy provision that purports to bind the claimant, or to grant deference to the insurer, in proceedings subsequent to the insurer’s decision, denial or interpretation of terms, coverage or eligibility for benefits	Confirmed <input type="checkbox"/>
Discrimination	Unfair Discrimination Identified OAR 836-080-0050 OAR 836-080-0055	Distinctions based on sex, sexual orientation, or marital status made in the following matters constitute unfair discrimination: <ul style="list-style-type: none"> • The availability of a particular insurance policy. • The availability of a particular amount of insurance or set of coverage delimiting factors. The availability of a particular policy coverage or type of benefit, except for those relating to physical characteristics unique to one sex.	Confirmed <input type="checkbox"/>

Category	Reference	Description of review standards requirements	Confirm answer
Discrimination, continued	ORS 746.015	No person shall make or permit any unfair discrimination between individuals of the same class and equal expectation of life, or between risks of essentially the same degree of hazard.	Confirmed <input type="checkbox"/>
	Age 65 ORS 746.015(3)	This contract complies with ORS 746.015(3) by not discriminating against a person who attains or exceeds age 65, unless such discrimination is based on clear and sound actuarial principals as well as anticipated experience.	Confirmed <input type="checkbox"/>
	Domestic violence ORS 746.015(4)	This contract complies with ORS 746.015(4) by not cancelling, refusing to issue or renew this policy on the basis of the fact that an insured or prospective insured is or has been a victim of domestic violence.	Confirmed <input type="checkbox"/>
	Physical disability ORS 746.015(2)	This contract complies with ORS 746.015(2) by not discriminating in its underwriting standards and or rates solely on an individual's physical disability.	Confirmed <input type="checkbox"/>
	Diethylstilbestrol use by mother ORS 743A.088	No policy of health insurance may be denied or canceled by the insurer solely because the mother of the insured used drugs containing diethylstilbestrol prior to the insured's birth.	Confirmed <input type="checkbox"/>
	Domestic partners (The Oregon Family Fairness Act) ORS 106.300 to ORS 106.340, Bulletin 2008-2	A domestic partnership is defined in ORS 106.310 as "a civil contract entered into in person between two individuals of the same sex who are at least 18 years of age, who are otherwise capable and at least one of whom is a resident of Oregon." Any time that coverage is extended to a spouse it must also extend to a domestic partner. Note: Requirements beyond this are not allowed for same sex domestic partner	Confirmed <input type="checkbox"/>
	Genetic information 45 CFR §146.122, ORS 746.135	Issuers may not discriminate on the basis of genetic information.	Confirmed <input type="checkbox"/>
	Medicaid ORS 743B.470(2) Children out of wedlock ORS 743B.470 (6)	Eligibility for benefits is not determined based on eligibility for Medicaid. Policy covers children not residing with the parent, not claimed as dependents on parents' federal tax return, born out of wedlock, or residing in the insurer's service area.	Confirmed <input type="checkbox"/>
	Same-sex marriages performed in other states OAR 836-010-0150	Oregon recognizes the marriages of same-sex couples validly performed in other jurisdictions to the same extent that they recognize other marriages validly performed in other jurisdictions	Confirmed <input type="checkbox"/>
Unmarried women and their children ORS 743A.084	The policy does not discriminate between married and unmarried women or between children of married and unmarried women.	Confirmed <input type="checkbox"/>	

Category	Reference	Description of review standards requirements	Page & paragraph
Entire contract	ORS 742.016* (all), ORS 743.411*	The “entire contract” statement in ORS 743.411 or similar statement is included in the policy, explaining that the contract, including the endorsements and attached papers, if any, constitutes the entire contract of insurance.	Page: Paragraph or Section:
Examination of contract	ORS 743.492	There is a provision printed on the face of the policy or attached thereto entitling the prospective insured to a 10-day period in which to examine and return the policy for a refund of any premium paid, including any policy fees or other charges. If returned, the policy is considered void from the beginning and the parties are in the same position as if no policy had been issued.	Page: Paragraph or Section:
Fraud statements	Bulletin 2010-03 ORS 742.013	Fraud or misstatement warnings that mention criminal or civil penalties must avoid definite statements of the criminal nature of an act, guilt, or possible penalties. A warning that specifies that knowingly providing false information “may be” a crime, which “may be” grounds for criminal or civil penalties is appropriate.	Page: Paragraph or Section:
Grace period	ORS 743.417* (individual) ORS 743B.320 (group)	Provision states that a minimum 10-day grace period is granted for the payment of each premium falling due after the first premium, during which the policy shall continue in force.	Page: Paragraph or Section:
Incontestability	ORS 743.414(3) and(4)*	The “incontestable” statement in ORS 743.414(3) and (4) or a similar statement is included that states after two years from the date of issue of this policy, no misstatements except fraudulent misstatements made by the applicant shall be used to void the policy or to deny a claim, and losses after two years are covered.	Page: Paragraph or Section:
Inducements not specified in the policy	ORS 746.035	Except as otherwise expressly provided by the Insurance Code, no person shall permit, offer to make or make any contract of insurance, or agreement as to such contract, unless all agreements or understandings by way of inducement are plainly expressed in the policy issued thereon.	Confirmed <input type="checkbox"/>
Legal action	ORS 743.441*	Provision states that no action at law or in equity is brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the policy. No action shall be brought after the expiration of three years after the time written proof of loss is required.	Page: Paragraph or Section:
Physical examination/ autopsy	ORS 743.438*	The “physical examinations and autopsy” statement in ORS 743.438 or a similar statement is included in the policy, explaining that the insurer at its own expense shall have the right and opportunity to examine the insured when and as often as it may reasonably require while a claim is pending.	Page: Paragraph or Section:

Category	Reference	Description of review standards requirements	Page & paragraph
Proof of loss	ORS 743.429*	The "proof of loss" statement in ORS 743.429 or a similar statement that proof of loss is due to the insurer within 90 days of the loss or, in the case of continuing loss for which the insurer is obligated to make periodic payments, 90 days after the end of the period of insurer liability.	Page: Paragraph or Section:
	OAR 836-080-0230 and -0235	If the policy includes claim procedures, the procedures and timelines comply with fair claim practice requirements.	Page: Paragraph or Section:
Rebates	ORS 746.045	No person shall personally or otherwise offer, promise, allow, give, set off, pay or receive, directly or indirectly, any rebate of or rebate of part of the premium payable on an insurance policy, which is not specified in the policy.	Confirmed <input type="checkbox"/>
Reinstatement	ORS 743.420*	A provision states that if the renewal premium has not been paid within the time granted but an insurer or authorized agent subsequently accepts a premium the policy shall be reinstated. The only exception is an application for reinstatement required to be submitted by the enrollee and accepted by the insurer.	Page: Paragraph or Section:
Renewability	ORS 743.018 (Individual)	A premium change or renewability provision provides for premium changes only when such changes apply to all policies of this form, are issued to persons in the same class in this state, and have been approved by the Oregon Division of Financial Regulation.	Page: Paragraph or Section:
Representations not warranties	ORS 743.406(1) (group)	A provision that, in the absence of fraud, all statements made by applicants, the policyholder or an insured person shall be deemed representations and not warranties. No statement made for the purpose of effecting insurance shall avoid the insurance or reduce benefits unless contained in a written instrument signed by the policyholder or the insured person, a copy of which has been furnished to the policyholder or to the person or the beneficiary of the person.	Page: Paragraph or Section:
Time limit on certain defenses	ORS 743.414(1)*	A provision states that after two years from the date of issue of the policy no misstatements except fraudulent misstatements made by the applicant shall be used to void the policy or to deny a claim.	Page: Paragraph or Section:
	ORS 743.414(2)*	The policy provision does not affect any legal requirement for avoidance of a policy or denial of a claim during the first two-year period or limit the application of ORS 743.450 to 743.462 in the event of misstatement with respect to age or occupation or other insurance.	

PROVIDER REIMBURSEMENTS

Provider reimbursement	ORS 743A.020 Acupuncturist	A policy that provides coverage for acupuncture services performed by a physician shall provide coverage for acupuncture services performed by an acupuncturist licensed under ORS 677.757 to 677.770.	Page: Paragraph or Section:
	ORS 743A.014* Ambulance	If the policy provides coverage for ambulance care and transportation, the insurer shall indemnify directly the provider of the ambulance care and transportation.	Page: Paragraph or Section:
	ORS 743A.024* Clinical social worker	Whenever any policy provides for payment or reimbursement for any service within the lawful scope of service of a clinical social worker licensed under ORS 675.530: (1) The insured under the policy shall be entitled to the services of a clinical social worker licensed under ORS 675.530, upon referral by a physician or psychologist. (2) The insured under the policy shall be entitled to have payment or reimbursement made to the insured or on behalf of the insured for the services performed. The payment or reimbursement shall be in accordance with the benefits provided in the policy and shall be computed in the same manner whether performed by a physician, by a psychologist or by a clinical social worker, according to the customary and usual fee of clinical social workers in the area served.	Page: Paragraph or Section:
	ORS 743A.036 Nurse practitioner	Whenever any policy of health insurance provides for reimbursement for any service which is within the lawful scope of practice of a duly licensed and certified nurse practitioner, including prescribing or dispensing drugs, the insured under the policy is entitled to reimbursement for such service whether it is performed by a physician licensed by the Oregon Medical Board or by a duly licensed nurse practitioner.	Page: Paragraph or Section:
	ORS 743A.040* Optometrist	Whenever the policy provides for payment or reimbursement for a service that is within the lawful scope of practice of a licensed optometrist, the insurer shall provide payment or reimbursement for the service, whether the service is performed by a physician or a licensed optometrist.	Page: Paragraph or Section:
	ORS 743A.044* Physician assistant	An insurer may not refuse a claim solely on the ground that the claim was submitted by a physician assistant rather than by a supervising physician for the physician assistant.	Page: Paragraph or Section:
	ORS 743A.010 State hospital	No policy of health insurance shall exclude from payment or reimbursement losses incurred by an insured for any covered service because the service was rendered at any hospital owned or operated by the State of Oregon or any state approved community mental health program or community developmental disabilities program.	Page: Paragraph or Section:

REQUIREMENTS FOR RATES FOR INDIVIDUAL POLICIES

Information requested under this section is determined to be necessary to evaluate the filing for compliance.

Filing request	ORS 743.018	The following review is requested: 1. New rate filing. 2. Rate change. 3. Informational.	Requested <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Classes	ORS 742.005(2), ORS 743.018	If the insurer uses class for the purpose of rating, the policy includes a definition of class that is consistent with the actuarial basis.	Page: Paragraph or Section:
Combined classes	ORS 742.041*	This filing includes classes of combined life and health insurance. <i>(No other classes are combined in this filing in which the liability of the insurer for unearned premiums or the reserve for unpaid, deferred, or undetermined-loss claims is estimated in a different manner.)</i>	Yes <input type="checkbox"/>
	Loss ratio	Rate changes. Successive generic policy forms of similar benefits covering generations of policyholders must be combined in the calculation of premium rates and loss ratios.	Yes <input type="checkbox"/>
Premium changes	ORS 742.005(6), ORS 743.018	Premium changes are subject to prior approval and should not be filed more than once in a 12-month period. Benefits provided in the contract should be reasonable in relation to the premium charged.	Yes <input type="checkbox"/>
Ratemaking	ORS 743.018, OAR 836-010-0011	Appendix A (Form 440-2462) is included and all columns completed showing support of the rate change requested; it includes actual and projected experience and overall loss ratio from policy inception for Oregon and the company's national experience. (See website: http://dfr.oregon.gov/rates-forms/Documents/2462.pdf)	Yes <input type="checkbox"/>
		A complete actuarial memorandum, signed by an accredited actuary, is included containing a description of all policy benefits and the actuarial assumptions used to develop each of the benefits. <i>(Include a description of the risk and the assumptions used in developing the cost.)</i>	Yes <input type="checkbox"/>
		The expected experience of the new rate or existing rate for the projected calculating period over which the actuary expects the premium rates to remain adequate is based on estimated future experience without expected rate increases.	Yes <input type="checkbox"/>
		The source of the data; information about new or experimental benefits; and explanation of the reliability of projections, abrupt changes in the experience, and substantial differences between actual and expected experience are included.	Yes <input type="checkbox"/>
		The premium structure, as defined by the classification of insureds in the policy, is not changed at the time of rate increase (e.g., changes from issue-age to attained-age basis).	Yes <input type="checkbox"/>
	OAR 836-010-0011	A statement that the grouping of policy forms has not changed or an explanation of the changes is included. Experience of forms must be grouped according to similar types of benefits, claims experience, reserves, margins for contingencies, expenses and profit, renewability, underwriting, and equity between policyholders.	Yes <input type="checkbox"/>

Category	Reference	Description of review standards requirements	Answer
Ratemaking, continued	ORS 733.030	Filing identifies how reserving assumptions (including specific company experience) take into account any expected adverse mortality and lapses that are reflected in the pricing.	Yes <input type="checkbox"/>
Underwriting	OAR 836-010-0011	Mark the type of health underwriting filed for the forms included in this rate request: 1. Full underwriting. 2. Simplified underwriting. 3. No underwriting.	Mark one <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	ORS 746.600(1)(a)(D) Adverse underwriting	No practices or procedures imply or provide for "adverse underwriting" by offering individuals insurance at higher-than-standard rates.	Confirm <input type="checkbox"/>