

Type of Insurance	Form Contract Reviews		Advertising Reviews		Rate Reviews	
	Prior Approval	Informational	Prior Approval	None	Prior Approval	None
Life						
Credit Disability	X			X		X*
Credit Life	X			X		X*
Group Term Life	X			X		X**
Group Universal Life	X			X		X**
Group Variable Life	X			X		X**
Group Whole Life	X			X		X**
Individual Fraternal Term Life	X			X		X**
Individual Fraternal Universal Life	X			X		X**
Individual Fraternal Variable Life	X			X		X**
Individual Fraternal Whole Life	X			X		X**
Individual Term Life	X			X		X**
Individual Universal Life	X			X		X**
Individual Variable Life	X			X		X**
Individual Whole Life	X			X		X**
Out-of-State Group Term Life		X		X		X
Out-of-State Group Universal Life		X		X		X
Out-of-State Group Variable Life		X		X		X
Out-of-State Group Whole Life		X		X		X
Viatical Settlement Contract	X			X		X**
Viatical Settlement Escrow Form	X			X		X**
Annuities						
Group Non-Variable Annuity	X			X		X**
Group Variable Annuity	X			X		X**
Individual Fraternal Non-Variable Annuity	X			X		X**
Individual Fraternal Variable Annuity	X			X		X**
Individual Non-Variable Annuity	X			X		X**
Individual Variable Annuity	X			X		X**
Out-of-State Group Non-Variable Annuity		X		X		X
Out-of-State Group Variable Annuity		X		X		X
*Prima facie rate requests with no restrictions, exclusions, exemptions or other benefits do not need justification of rates. The prima facie rates are available for companies to use which automatically demonstrate that the benefits are reasonable in relation to the premium charge. The prima facie rates are calculated by OIR and updated every three years. If, however, the rate request deviates substantially from the published rates, the rates are reviewed.						
**The Rates section does not engage in a traditional rate review for most Life and Annuity products but reviews the actuarial memorandum and any exhibits that accompanies the filing. If the actuarial memorandum has a flaw in its methodology or assumptions, the Rates section will work with the carrier to correct it or disapprove the filing. Filings which would not normally have an in-depth rate review will be examined more closely if there is a rider or other added provision that would trigger statutory limits that must be verified or any component of the filing that pertains to a health filing.						