



OFFICE OF INSURANCE REGULATION

Life & Health Product Review

EXCESS-SPECIFIC AND AGGREGATE CHECKLIST

Statute/Rule	Description	Yes	No	N/A	Page #
627.413(1)(a)	Contents of policy, in general: Every policy shall specify the names of the parties to the contract.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
627.413(1)(b)	Contents of policy, in general: Every policy shall specify the subject (type) of the insurance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
627.413(1)(c)	Contents of policy, in general: Every policy shall specify the risk insured against.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
627.413(1)(d)	Contents of policy, in general: Every policy shall specify the time the insurance takes effect and the period it is to continue.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
627.413(1)(e)	Contents of policy, in general: Every policy shall specify the premium.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
627.413(1)(f)	Contents of policy, in general: Every policy shall specify the conditions pertaining to the insurance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
627.413(1)(g)	The form number and edition date and of all endorsements attached to the policy, only at time or original issue.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
627.413(4)	All contracts and related forms shall contain a unique form number in the lower left hand corner.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
627.4131	Telephone number required for policyholders and certificateholders to present inquiries or obtain information about coverage and to provide assistance in resolving complaints.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
627.4133	Notice of Cancellation, Nonrenewal, or Change in Premium: this requires at least 45 days advance written Notice of Change and the reason (10 days for non payment of premiums). If the policy is not being renewed, the written notice shall state the reason or reasons as to why the policy is not being renewed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
627.416	Contract must be executed by an officer of the company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
95.11(2)(b)	Legal Action: shall be commenced within five (5) years of a legal or equitable action on a contract, obligation, or liability founded on a written instrument.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Additional Requirements	A statement to the effect that in the event the insured becomes insolvent or otherwise unable to pay benefits, the company will not be relieved on any liabilities under the insurance contract.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	