

**MANDATORY ARKANSAS COMPREHENSIVE HEALTH
INSURANCE POOL
HEALTH INSURANCE PREMIUMS WRITTEN
(2009)**

DUE DATE: MARCH 1, 2010

All insurers, as a condition of doing business in Arkansas, shall complete the attached information form, including those insurers that do not write, or are not licensed to write, accident and health insurance premiums in Arkansas. Failure to comply may result in sanctions imposed by the Arkansas Insurance Commissioner which include a monetary penalty or suspension or revocation of the Arkansas Certificate of Authority. See Ark. Code Ann. § 23-79-506(a)(2).

Mailing Address:

Arkansas Comprehensive Health Insurance Pool
P.O. Box 419
Little Rock, Arkansas 72203
(501) 370-2659

Overnight Delivery Address:

Darla Crawford / CHIP
c/o Mitchell, Williams, Selig, Gates
& Woodyard
425 W. Capitol Avenue, Suite 1800
Little Rock, Arkansas 72201-3525
(501) 370-4215
dcrawford@mwlaw.com

**MANDATORY ARKANSAS COMPREHENSIVE HEALTH INSURANCE POOL
HEALTH INSURANCE PREMIUMS WRITTEN
(2009)**

INSTRUCTIONS

- A. **All insurers, as a condition of doing business in Arkansas, shall complete the attached form, including insurers that do not write, or are not licensed to write, accident and health insurance premiums in Arkansas.**
- B. Every insurer is required by law to report any **Premiums Written** in Arkansas on the attached form. This reporting requirement also applies to Property and Casualty insurers authorized to write Accident and Health insurance in Arkansas. If you are an insurer that does not write **Health Insurance**, please complete the form, insert "N/A" in the proper places, and return the form as indicated. Please see DEFINITIONS below.
- C. The form must be completed and then must be signed by an Officer of the company certifying that the information provided is true and correct.
- D. The completed, original signed form must be returned to one of the following addresses **NO LATER THAN March 1, 2010**. Failure to comply may result in sanctions imposed by the Arkansas Insurance Commissioner which include a monetary penalty or suspension or revocation of the Arkansas Certificate of Authority. See Ark. Code Ann. § 23-79-506(a)(2).

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(501) 370-2659

Overnight Delivery Address:

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(501) 370-4215 dcrawford@mwlaw.com

- E. Any QUESTIONS concerning the completion of this form should be directed to CHIP utilizing the contact information listed in paragraph D, above, including the Mailing Address, either of the telephone numbers, or the e-mail address. Your inquiries will be addressed promptly.

F. **DEFINITIONS:**

- (1) **"Health Insurance"** means any hospital and medical expense-incurred policy, certificate, or contract provided by an insurer, hospital or medical service corporation, health maintenance organization, or any other health care plan or arrangement that pays for or furnishes medical or health care services whether by insurance or otherwise.

- **Health Insurance does include:**
 - (a) **Excess or Stop-Loss Coverage**
 - (b) **Medicare Supplement.**

- **Health Insurance does not include:**
 - (a) Long term care
 - (b) Disability income
 - (c) Short term care

- (d) Accident only
 - (e) Dental only
 - (f) Vision only
 - (g) Fixed indemnity (products such as cancer, long term care, long term disability, and hospital indemnity)
 - (h) Limited benefit
 - (i) Credit
 - (j) Coverage issued as a supplement to liability
 - (k) Insurance arising out of workers' compensation or similar law
 - (l) Automobile medical-payment insurance
 - (m) Insurance under which benefits are payable with or without regard to fault and which is statutorily required to be contained in any liability insurance policy or equivalent self-insurance
 - (n) Federal Employee Health Benefits
 - (o) Medicare+Choice (42 CFR § 422.404).
- (2) “**Premiums Written**” means premiums written for **Health Insurance**, including **Excess or Stop-Loss Coverage**, covering Arkansas residents. This also includes any "run-off" premiums which have been collected during the past year.
- (3) “**Excess or Stop-Loss Coverage**” means an arrangement whereby an insurer insures against the risk that any one (1) claim will exceed a specific dollar amount or that the entire loss of a self-insurance plan will exceed a specific amount. Please note that “Excess or Stop-Loss Coverage” is not reinsurance coverage under Arkansas law.

