



Department of Education and Early Development  
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# STATE OF ALASKA

## Records Retention and Disposition Schedule

**Agency I.D: 680      Schedule No: 08-680.1**

DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC DEVELOPMENT  
 DIVISION OF INSURANCE  
 680 - FILINGS REVIEW & MARKET REGULATIONS

The Agency will follow retention periods for common records as listed in the most current State of Alaska General Administrative Records Retention Schedule (GARRDS), unless those records have been listed on this schedule.

Unless otherwise indicated all records series are nonconfidential. This schedule supersedes #82000.

All records that have potential permanent legal and historical value may be reviewed by the State Archivist for possible permanent retention in the State Archives in accordance with AS 40.21.030.

Under 4 AAC 59.005, it is the responsibility of agencies to ensure that records created and maintained in electronic systems remain accessible and durable for their prescribed retention period. This requires addressing the issues of periodic media refreshment, digital migration strategies and security plans. Backups produced for system recovery purposes do not serve a recordkeeping function or substitute for archived business essential duplicates.

Pursuant to the provisions of AS 40.21 and 4 AAC 59, the records listed on this schedule are approved for retention and disposition as indicated.

Division Director	Signature of Division Director		Date
	*		2/10/12
Attorney General/Designee	Date	Commissioner of Administration/Designee	Date
*	1/23/12	*	2/1/12
State Archivist	Date	Records Analyst	Date
*	2/16/12	*	2/15/12

\* Original signatures held on file.

Item No - Record Series Title & Description	Format	Total Retention	Bus. Ess.	Remarks
<b>001.1 - Advisory Organization Files (Originals)</b> This series documents the activities of nationwide insurance industry advisory organizations which offer research assistance for rate development. AS 21.39.100(b) outlines types of documents to be filed with the division. The series also includes the examinations done under AS 21.39.120.	H	S		60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.
<b>001.2 - Advisory Organization Files (Electronic)</b> This series documents the activities of nationwide insurance industry advisory organizations which offer research assistance for rate development. AS 21.39.100(b) outlines types of documents to be filed with the Division. The series also includes the examinations done under AS 21.39.120.	S, D & E	C		C = Until expiration of license.  An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.
<b>002.1 - Underwriting Organization Files (Originals)</b> This series documents the activities of organizations which engage in joint underwriting and may include lists of subscribers, correspondence, rate/form filings, and examinations.	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.
<b>002.2 - Underwriting Organization Files (Electronic)</b> This series documents the activities of organizations which engage in joint underwriting and may include lists of subscribers, correspondence, rate/form filings, and examinations.	S, D & E	C+10	Y	C = Until file is closed.  An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.
<b>003.1 - Rate Organization Files (Originals)</b> This series documents the State's licensing of rating organizations.	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.

You can transfer records to an approved records center at any point - complete a Records Transfer List (RTL) and submit it to your Records Officer for approval.

<b>Retention Key</b> A = Until Audit C = Cut-off event/date CY = Current Year CFY = Current Fiscal Year PA = Permanent (Transfer to State Archives) PO = Permanent (Retain in agency office) S = Until Scanned T = Transfer TO = Term of Office	<b>Format Key</b> H = Hardcopy E = Electronic D = Database M = Microform	<b>Bus. Ess = Business Essential</b> 1. Are necessary for emergency response 2. Are necessary to resume or continue operations
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<b>003.2 - Rate Organization Files (Electronic)</b> This series documents the State's licensing of rating organizations.	S, D & E	C+10	Y	C = Until file is closed.  An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.
<b>004.1 - Ratings Organizational Files (Rate &amp; Form Filings) (Originals)</b> Filings required under AS 21.42.120; AS 21.85.070; AS21.86.070; AS 21.87.180; AS21.87.190.  Health rate filings also include long term care insurance forms filed under AS 21.42.120	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.
<b>004.2 - Ratings Organizational Files (Rate &amp; Form Filings) (Electronic)</b> Filings required under AS 21.42.120; AS 21.85.070; AS21.86.070; AS 21.87.180; AS21.87.190.  Health rate filings also include long term care insurance forms filed under AS 21.42.120	S, D & E	C+20	Y	C = Until file is closed.  An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.  Justification for 20 Year Retention: Administrative/Legal need.
<b>005.1 - Life &amp; Annuity Rate &amp; Form Filings (Originals)</b> Filings required under AS 21.42.120; AS 21.84.270.	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.

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<b>005.2 - Life &amp; Annuity Rate &amp; Form Filings (Electronic)</b> Filings required under AS 21.42.120; AS 21.84.270.	S, D & E	18	Y	An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.  Justification for 18 Year Retention: Administrative/Legal need.
<b>006.1 - Health Rate &amp; Forms Filings (Originals)</b> Filings required under AS21.42.120; AS 21.85.070; AS 21.86.070; AS 21.87.70; AS 21.87.190.  Health rate filings also include long term care insurance forms filed under AS 21.42.120.	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.
<b>006.2 - Health Rate &amp; Forms Filings (Electronic)</b> Filings required under AS21.42.120; AS 21.85.070; AS 21.86.070; AS 21.87.70; AS 21.87.190.  Health rate filings also include long term care insurance forms filed under AS 21.42.120.	S, D & E	18	Y	An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.  Justification for 18 Year Retention: Administrative/Legal need.
<b>007.1 - Credit Rate &amp; Forms Filings (Originals)</b> Filings required under AS 21.57.080; AS 21.57.090.	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.

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<p align="center"><b>Retention Key</b></p> <p>A = Until Audit                      PO = Permanent (Retain in agency office)                      C = Cut-off event/date              S = Until Scanned                      CY = Current Year                      T = Transfer                      CFY = Current Fiscal Year              TO = Term of Office                      PA = Permanent (Transfer to State Archives)</p>	<p align="center"><b>Format Key</b></p> <p>H = Hardcopy                      E = Electronic                      D = Database                      M = Microform</p>	<p align="center"><b>Bus. Ess = Business Essential</b></p> <p>1. Are necessary for emergency response                      2. Are necessary to resume or continue operations</p>
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<b>007.2 - Credit Rate &amp; Forms Filings (Electronic)</b> Filings required under AS 21.57.080; AS 21.57.090.	S, D & E	18	Y	An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.  Justification for 18 Year Retention: Administrative/Legal need.
<b>008.1 - Title Rate &amp; Forms Filings (Originals)</b> Filings required under AS 21.66.370; AS 21.66.450.	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.
<b>008.2 - Title Rate &amp; Forms Filings (Electronic)</b> Filings required under AS 21.66.370; AS 21.66.450.	S, D & E	18	Y	An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.  Justification for 18 Year Retention: Administrative/Legal need.
<b>009.1 - Property/Casualty Rate &amp; Form Filings Made By Alaska Domestic Insurers (Originals)</b> Filings required under AS 21.39.404; AS 21.42.120.	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.
<b>009.2 - Property/Casualty Rate &amp; Form Filings Made By Alaska Domestic Insurers (Electronic)</b> Filings required under AS 21.39.404; AS 21.42.120.	S, D & E	18	Y	An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.  Justification for 18 Year Retention: Administrative/Legal need.

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<b>010.1 - Workers' Compensation Rate &amp; Forms Filings (Originals)</b> Filings required under AS 21.39.040; AS 21.42.120.	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.
<b>010.2 - Workers' Compensation Rate &amp; Forms Filings (Electronic)</b> Filings required under AS 21.39.040; AS 21.42.120.	S, D & E	18	Y	An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.  Justification for 18 Year Retention: Administrative/Legal need.
<b>011.1 - Medical Malpractice Rate &amp; Forms Filings (Originals)</b> Filings required under AS 21.39.040; AS 21.42.120.	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.
<b>011.2 - Medical Malpractice Rate &amp; Forms Filing (Electronic)</b> Filings required under AS 21.39.040; AS 21.42.120.	S, D & E	18	Y	An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.  Justification for 18 Year Retention: Administrative/Legal need.
<b>012.1 - Other Property/Casualty Rate &amp; Forms Filings Made By Foreign Insurers (Originals)</b> Filings required under AS 21.39.040; AS 21.42.120.	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.

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<b>012.2 - Other Property/Casualty Rate &amp; Forms Filings Made By Foreign Insurers (Electronic)</b> Filings required under AS 21.39.040; AS 21.42.120.	S, D & E	18	Y	An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.  Justification for 18 Year Retention: Administrative/Legal need.
<b>013.1 - Ratings Manuals (Originals)</b> This series consists of a reference file of insurer's rules and rates.	H	S		60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.
<b>013.2 - Ratings Manuals (Electronic)</b> This series consists of a reference file of insurer's rules and rates.	S, D & E	C		C = Until records are obsolete, superseded or administrative need is met.  An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.
<b>014.1 - Statistical Organization Files (Originals)</b> Filings required under AS 21.39.040; AS 21.42.120. This series consists of reporting plans and reports from rating and statistical organizations.	H	S		60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.
<b>014.2 - Statistical Organization Files (Electronic)</b> Filings required under AS 21.39.040; AS 21.42.120. This series consists of reporting plans and reports from rating and statistical organizations.	S, D & E	CY+5		An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.

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<b>015.1 - Medicare Supplement Insurance Files (Originals)</b> Required under 3 AAC 28.410-510.	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.
<b>015.2 - Medicare Supplement Insurance Files (Electronic)</b> Required under 3 AAC 28.410-510.	S, D & E	CY+18	Y	An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.  Justification for 19 Year Retention: Administrative/Legal need.
<b>016.1 - Monitoring Files (Originals)</b> Consists of investigative backup regarding companies or issues that may lead to an exam in the future.	H	S		60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.
<b>016.2 - Monitoring Files (Electronic)</b> Consists of investigative backup regarding companies or issues that may lead to an exam in the future.	S, D & E	C		C = Until obsolete, superseded or administrative need is met.  An electronic record disposition report is generated for staff confirmation of the disposal dates is included in the series.
<b>017.1 - Market Conduct Examination (MCE) (Originals)</b> The series includes: examination reports by Alaska and other states, company responses, work papers, criticisms of company, correspondence, memos, company manuals, consumer complaints and examiner billings.	H	S	Y	60 days after the hard copy is scanned into the electronic storage system and documents have passed a division integrity check, the hard copy is destroyed.

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<p><b>017.2 - Market Conduct Examination (MCE) (Electronic)</b>                      The series includes: examination reports by Alaska and other states, company responses, work papers, criticisms of company, correspondence, memos, company manuals, consumer complaints and examiner billings.</p>	S, D & E	C+7	Y	<p>C = Until the file is closed and any hearings or subsequent proceedings are completed, then the examination report is made public.</p> <p>An electronic record disposition report is generated for staff confirmation of the disposal dates is included in this series.</p>

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