



DEPARTMENT OF EDUCATION & EARLY DEVELOPMENT  
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# STATE OF ALASKA

Schedule No: 82000

Agency I.D: 680

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## RECORDS RETENTION SCHEDULE

### RETENTION KEY

### FORMAT KEY

DEPARTMENT OF COMMERCE, COMMUNITY & ECONOMIC DEVELOPMENT  DIVISION OF INSURANCE  FILINGS REVIEW & MARKET REGULATIONS	A - Audit C - Cut-off date/event CY - Current Year CFY - Current Fiscal Year	PA - Permanent (Transfer to State Archives) PO - Permanent (Retain in Office) TO - Term of Office Bus. Ess. - Business Essential Record	H - Hardcopy E - Electronic D - Database S - Scanned M - Microform
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The Agency will follow retention periods for common records as listed in the most current State of Alaska General Administrative Records Retention Schedule (GARRS), unless those records have been listed on this schedule.

Unless otherwise noted, all records series are retained on a Calendar year basis.

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.

Unless otherwise indicated all records series are non-confidential. This records schedule supersedes #82805.

Statutory/Regulatory Authority: AS 21; 3 AAC 21 thru 3 AAC 31.

The purpose of the Division of Insurance is to protect and serve Alaska by developing, interpreting, and enforcing the insurance statutes and regulations; by protecting Alaska insurance consumers; by enhancing the insurance business environment and providing information and resources to the public for the knowledgeable management of their insurance affairs.

The Filings Review and Market Regulations Section analyze rates and forms filled by insurers for use in Alaska and perform market conduct examinations of insurers and producers.

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, the records listed below are approved for retention and disposition as indicated.

Typed name of Division Director	State Archivist	Date	Attorney General	Date	
Linda S. Hall	D. Dawson	2/16/12	Alan Bly	1/23/2012	
Signature of Division Director/Designee	Date	Records Analyst	Date	FOR Commissioner of Administration	Date
	2/10/12		2/15/12		2/1/2012

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Prev. Item No.	Item No.	Records Series Title & Description	Format	Retention			Bus. Ess.	Remarks
				Office	Records Center	Total Retention		
-		<b>Advisory Organization Files</b>						
	1A	Originals	H	S	-	S		S = Until scanned.
	1B	Electronic	S, D & E	C	-	C		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.
		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.						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>Underwriting Organization Files</b>						
	2A	Originals	H	S	-	S		S = Until scanned.
	2B	Electronic	S, D & E	C+10	-	C+10		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.
		This series documents the activities of organizations which engage in joint underwriting and may include lists of subscribers, correspondence, rate/form filings, and examinations.					X	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.

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Prev. Item No.	Item No.	Records Series Title & Description	Format	Retention			Bus. Ess.	Remarks
				Office	Records Center	Total Retention		
-	3A 3B	<b>Rate Organization Files</b>  Originals Electronic  This series documents the State's licensing of rating organizations.	H  S, D & E	S  C+10	-  -	S  C+10	X	C = Until file is closed.  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.  S = Until scanned.  An electronic record disposition report is generated from the electronic storage system for staff confirmation that all records meet disposition dates prior to deletion.
-	4A 4B	<b>Ratings Organizational Files (Rate &amp; Form Filings)</b>  Originals Electronic  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, D & E	S  C+20	-  -	S  C+20	X	S = Until scanned.  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.  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 18 Year Retention: Administrative/Legal need.

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Prev. Item No.	Item No.	Records Series Title & Description	Format	Retention			Bus. Ess.	Remarks
				Office	Records Center	Total Retention		
-		<b>Life &amp; Annuity Rate &amp; Form Filings</b>						
	5A	Originals	H	S	-	S		S = Until scanned.
	5B	Electronic	S, D & E	18	-	18	X	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.  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>Health Rate &amp; Forms Filing</b>						
	6A	Originals	H	S	-	S		S = Until scanned.
	6B	Electronic	S, D & E	18	-	18	X	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.  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.
		Filings required under AS 21.42.120; AS 21.84.270						
		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.						

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Prev. Item No.	Item No.	Records Series Title & Description	Format	Retention			Bus. Ess.	Remarks
				Office	Records Center	Total Retention		
-		<b>Credit Rate &amp; Form Filings</b>						S = Until scanned.
	7A	Originals	H	S	-	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.  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.
	7B	Electronic  Filings required under AS 21.57.080; AS 21.57.090	S, D & E	18	-	18	X	
-		<b>Title Rate &amp; Form Filings</b>						S = Until scanned.
	8A	Originals	H	S	-	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.  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.
	8B	Electronic  Filings required under AS.21.66.370; AS 21.66.450.	S, D & E	18	-	18	X	

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Prev. Item No.	Item No.	Records Series Title & Description	Format	Retention			Bus. Ess.	Remarks
				Office	Records Center	Total Retention		
		<b>Property/Casualty Rate &amp; Form Filings Made By Alaska Domestic Insurers</b>						S = Until scanned.
	9A	Originals	H	S	-	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.  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.
	9B	Electronic  Filings required under AS 21.39.404; AS 21.42.120.	S, D & E	18	-	18	X	
		<b>Workers' Compensation Rate &amp; Form Filings</b>						S = Until scanned.
	10A	Originals	H	S	-	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.  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.
	10B	Electronic  Filings required under AS 21.39.040; AS 21.42.120.	S, D & E	18	-	18	X	

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Prev. Item No.	Item No.	Records Series Title & Description	Format	Retention			Bus. Ess.	Remarks
				Office	Records Center	Total Retention		
-	11A 11B	<b>Medical Malpractice Rate &amp; Form Filings</b> Originals Electronic Filings required under AS 21.39.040; AS 21.42.120.	H S, D & E	S 18	- -	S 18	X	S = Until scanned.  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.  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.
-	12A 12B	<b>Other Property/Casualty Rate &amp; Form Filings Made By Foreign Insurers</b> Originals Electronic Filings required under AS 21.39.040; AS 21.42.120.	H S, D & E	S 18	- -	S 18	X	S = Until scanned.  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.  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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				Office	Records Center	Total Retention		
-	13A 13B	<b>Rating Manuals</b>  Originals  Electronic  This series consists of a reference file of insurer's rules and rates.	H  S, D & E	S  C	-  -	S  C	S = Until scanned.  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.  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.	
-	14A 14B	<b>Statistical Organization Files</b>  Originals  Electronic  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, D & E	S  CY+5	-  -	S  CY+5	S = Until scanned.  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.  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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-	15A 15B	<b>Medicare Supplement Insurance Files</b> Originals Electronic Required under 3 AAC 28.410-510	H S, D & E	S CY+18	- -	S CY+18	X	S = Until scanned.  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.  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.
-	16A 16B	<b>Monitoring Files</b> Originals Electronic Consists of investigative backup regarding companies or issues that may lead to an exam in the future.	H S, D & E	S C	- -	S C		S = Until scanned.  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.  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.

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Prev. Item No.	Item No.	Records Series Title & Description	Format	Retention			Bus. Ess.	Remarks
				Office	Records Center	Total Retention		
-	17A	<b>Market Conduct Examination (MCE)</b> Originals	H	S	-	S		S = Until scanned.
	17B	Electronic  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.	S, D & E	C+7	-	C+7	X	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.  C = Until the file is closed and any hearings or subsequent proceedings are completed, then the examination report is made public.  An electronic record disposition report is generated for staff confirmation of the disposal dates is included in this series.