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**IDAPA 18
TITLE 01
CHAPTER 68**

**18.01.68 – MINIMUM RESERVE STANDARDS FOR INDIVIDUAL AND
GROUP HEALTH INSURANCE CONTRACTS**

000. LEGAL AUTHORITY.

This rule is promulgated and adopted pursuant to and in accordance with the provisions of Sections 41-211, 41-355 and 41-608, Idaho Code, and Title 67, Chapter 52, Idaho Code. (3-30-07)

001. TITLE AND SCOPE.

01. Title. This rule shall be cited as IDAPA 18.01.68, “Minimum Reserve Standards for Individual and Group Health Insurance Contracts.” (3-30-07)

02. Scope. These standards apply to all individual and group health (disability) insurance coverages including single premium credit disability insurance. (3-30-07)

002. WRITTEN INTERPRETATIONS.

In accordance with Section 67-5201(19)(b)(iv), Idaho Code, this agency may have written statements which pertain to the interpretation of the rules of the chapter, or to the documentation of compliance with the rules of this chapter. these documents will be available for public inspection and copying in accordance with the public records act. (3-30-07)

003. ADMINISTRATIVE APPEALS.

All administrative appeals shall be governed by Title 41, Chapter 2, Idaho Code, the Idaho Administrative Procedure Act, Title 67, Chapter 52, Idaho Code and IDAPA 04.11.01, “Idaho Rules of Administrative Procedure of the Attorney General.” (3-30-07)

004. INCORPORATION BY REFERENCE.

The NAIC Accounting Practices and Procedures Manual as adopted by the Director pursuant to Section 41-335, Idaho Code, is hereby incorporated by reference. (3-30-07)

005. OFFICE – OFFICE HOURS – MAILING ADDRESS, STREET ADDRESS AND WEB SITE.

01. Office Hours. The Department of Insurance is open from 8 a.m. to 5 p.m. except Saturday, Sunday and legal holidays. (3-30-07)

02. Mailing Address. The department’s mailing address is: Idaho Department of Insurance, P.O. Box 83720, Boise, ID 83720-0043. (3-30-07)

03. Street Address. The principal place of business is 700 West State Street, 3rd Floor, Boise, Idaho 83702-0043. (3-30-07)

04. Web Site Address. The department’s website is <http://www.doi.idaho.gov>. (3-30-07)

006. PUBLIC RECORDS ACT COMPLIANCE.

Any records associated with these rules are subject to the provisions of the Idaho Public Records Act, Title 74, Chapter 1, Idaho Code. (3-30-07)

007. -- 009. (RESERVED)

010. DEFINITIONS.

As used in this valuation standard, the following terms have the following meaning: (10-1-93)

01. NAIC Accounting Practices and Procedure Manual. The manual annually adopted and published by the National Association of Insurance Commissioners (NAIC), which contains statutory accounting

guidance, as adopted by the director of the department of insurance in accordance with section 41-335, Idaho Code.
(3-30-07)

011. MINIMUM RESERVE STANDARDS.

Unless otherwise prescribed or permitted, the Minimum Reserve Standards for Individual and Group Health Insurance Contracts set forth in the National Association of Insurance Commissioners' Accounting Practices and Procedures Manual apply to all individual and group health (disability) insurance coverages including single premium credit disability insurance. All other credit insurance is not subject to this rule. (3-30-07)

012. -- 999. (RESERVED)

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