

NOTICE

H-QUEST
NEW HEALTH INSURANCE POLICY FILING REQUIREMENT

The attached newly required H-Quest Questionnaire is being required of insurers as part of the Life and Health Division's review of selected types of health insurance policy forms filings. These questions represent additional information the Commissioner has recently directed his staff to gather with respect to proposed health insurance forms filings or changes in previously approved health forms filings.

Please have this questionnaire completed and have a company Executive Officer certify or officially appoint a Designee to certify that the answers given are truthful and complete on the Certification forms provided at the end of the survey. Your company's answers to this questionnaire are subject to the provisions of O.C.G.A. Section 33-2-24(g).

Insurers that submit health insurance related policy forms are hereby notified that this H-Quest Questionnaire is now an officially required part of health policy forms submissions, with the exceptions of health filings in the following product categories:

Health Applications;
Health Advertisements;
Credit A&H Forms, Rates;
Limited Benefit Coverages;
Long Term Care;
Medicare Supplement related forms; and
Health Rates

On and after January 1, 2008, we will track applicable health policy filings for the inclusion of a completed H-Quest questionnaire. If we do not receive a completed H-Quest questionnaire as part of an applicable health form submission, the pending health policy forms filing may either be officially disapproved, or our review may be officially extended, pursuant to O.C.G.A. Section 33-24-9(b) where Georgia law allows the Commissioner to extend the review period for a filing for an additional 90 day period by giving written notice, until this H-Quest questionnaire is completed as part of the support for an applicable health filing.

We look forward to receipt of your completed questionnaire responses as part of your submission so that we may have this additional information as part of your filing to help us finalize our review. Thank you for your cooperation in the completion of this questionnaire and its inclusion in appropriate categories of health policy form submissions. You may refer any questions about these procedures to one of our Health Policy Forms Analysts in our Life and Health Division by calling (404) 656-2085. For your convenience, we have posted the H-Quest Questionnaire and Instructions for its completion on the Department's Web Site: www.gainsurance.org under INSURERS Divisions Life and Health Product Filers. You may wish to review and use electronic versions of the H-Quest form and its Instructions to guide your efforts in completion of these requirements.

Sincerely yours,



Carol L. Clark, ALHC, HIA, FLMI, AIE, ACS
Director, Life and Health Division