

**Title 23. Public Utilities and Regulated Industries**  
**Chapter I. State Insurance Department, Department of Commerce**  
**Subchapter B. Life, Health, and Accident**  
**Part 105. Life and Health Insurance Guaranty Association Notices**

**Codification Notes.** This part as promulgated prior to codification into the Code of Arkansas Rules provided as follows:

"Section 1. Authority

This Rule is issued pursuant to the authority vested in the Commissioner under Ark. Code Ann. §§ 25-15-201, et seq., 23-61-108, 23-96-107(c)(2) and other provisions of the Arkansas Insurance Code."

"Section 4. Severability

Any section or provision of this Rule held by a court of competent jurisdiction to be unconstitutional or otherwise invalid will not affect the validity of any other section or provision of this Rule.

Section 5. Effective Date

This Rule shall be effective upon the date of the Commissioner's signature."

**Subpart 1. Generally**

**23 CAR § 105-101. Purpose and scope.**

(a) The purpose of this part is to implement and provide guidance for compliance with the Arkansas Life and Health Insurance Guaranty Association Act, Arkansas Code § 23-96-101 et seq.

(b) This part applies to every member insurer of the Arkansas Life and Health Insurance Guaranty Association as defined in Arkansas Code § 23-96-104(13).

**Authority.** Arkansas Code §§ 23-61-108, 23-96-107.

**23 CAR § 105-102. Notices.**

(a) Pursuant to Arkansas Code § 23-96-105 and § 23-96-107(c), the Insurance Commissioner hereby promulgates this part in order to establish the form and content of the coverage documents to be delivered to policy or contract owners.

(b) Appendix A is to be used by each member insurer and shall be given to each policy or contract owner prior to or at the time of delivery of the policy or contract.

(c) At the option of the member insurer, Appendix B may be given to a prospective policy or contract owner at the time of solicitation and sale of a policy or contract.

**Authority.** Arkansas Code §§ 23-61-108, 23-96-107.

**Appendix A. Limitations and Exclusions Under the Arkansas Life and Health Insurance Guaranty Association Act**

**Link:**

<https://CodeOfARRules.arkansas.gov/docs/CARCodeAppendices/Appendices/189/23CARpt.105AppendixA.pdf>

**Appendix B. Notice of the Arkansas Life and Health Insurance Guaranty Association Act**

**Link:**

<https://CodeOfARRules.arkansas.gov/docs/CARCodeAppendices/Appendices/190/23CARpt.105AppendixB.pdf>