

**STATE OF CALIFORNIA  
DEPARTMENT OF INSURANCE  
300 South Spring Street  
Los Angeles, California 90013**

**NOTICE**

**January 12, 2005**

**TO: All Licensed Life Insurance Companies and Other Interested Persons**

**SUBJECT: Life Insurance and Annuity Contract Form Filings under AB 2384**

Assembly Bill No. 2384 was enacted in California in September 2004 to amend California Insurance Code (CIC) Sections 10163.3, 10172.5, 10174 and 10489.93, and to add Sections 10163.35 and 10168.93.

The changes require, among other things, that effective January 1, 2005, life insurance policy forms subject to nonforfeiture laws per CIC Sections 10159.1 et seq., and annuity contract forms subject to nonforfeiture laws per CIC Sections 10168.1 et seq., are to be filed with the California Department of Insurance.

The purpose of this Notice is to clarify that under the revised law:

1. Any life insurance policy or annuity contract form that is first sold on or after January 1, 2005, which is subject to the life or the annuity nonforfeiture law is required to be filed with the Department.
2. Any life insurance policy or annuity contract form which was sold prior to January 1, 2005 is not required to be filed if it was not subject to filing according to the law that was in effect prior to January 1, 2005. However, the entire form must be filed if it is amended in any way on or after January 1, 2005.
3. Any life insurance policy or annuity contract form which was sold prior to January 1, 2005 and which was previously filed does not have to be filed again, unless it is amended on or after January 1, 2005.

Any questions regarding this Notice may be referred to:

Associate Life Actuary  
California Department of Insurance  
300 South Spring Street  
Los Angeles, CA 90013  
Attention: Assembly Bill No. 2384

Fax: (213) 897-9761