



TERRY E. BRANSTAD  
GOVERNOR

SUSAN E. VOSS  
COMMISSIONER OF INSURANCE

KIM REYNOLDS  
LT. GOVERNOR

**BULLETIN 12-03**  
**(Supplemental to Bulletin 12-02)**

To: All Insurance Companies Selling Life Insurance, Health Insurance or Annuities in Iowa

From: Susan E. Voss, Insurance Commissioner

Re: Summary Document of Iowa Life and Health Insurance Guaranty Association

Date: April 3, 2012

The Division and the Iowa Life and Health Insurance Guaranty Association (IL&HIGA) have received several inquiries concerning the application of Chapter 508C's requirement to provide a summary document as explained in Bulletin 12-02.

The summary document is required to be delivered with insurance policies that may have guaranty fund coverage as established in Chapter 508C. It is not intended to be furnished with policies or contracts from companies which are not members of the IL&HGA, such as HMOs and fraternal, or for policies or contracts to which Chapter 508C does not apply. It should be furnished with group and individual life, health and annuity contracts including fixed and variable life and annuity contracts issued by IL&HGA member insurers.

A handwritten signature in black ink that reads "Susan E. Voss".

Susan E. Voss  
Iowa Insurance Division