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BULLETIN NO. 2015-03

TO: Preneed Providers holding certificates of authority under the Alabama Preneed Funeral and Cemetery Act

FROM: Jim L. Ridling
Commissioner of Insurance 

DATE: February 2, 2015

RE: Rescission of Preneed Bulletins

EFFECTIVE: Immediate

Due to legislative amendments to the Alabama Preneed Funeral and Cemetery Act effective in 2014, new rules went into effect January 1, 2015. These rules incorporated the subject matter of Preneed Bulletins previously issued.

The following Bulletins are rescinded or withdrawn effective immediately:

- Bulletin No. 2012-04, July 9, 2012, "Sale of 'return of mortal remains plans'"
- Bulletin No. 2009-05, May 4, 2009, "Status of preneed merchandise and services trusts and cemetery endowment care trusts during economic downturn, Use of preneed contract and cemetery property sales logs"
- Bulletin No. 2009-02, February 19, 2009, "Adjustments to endowment care fund deposits"
- Bulletin dated December 5, 2008, "Installation of vaults or outer burial containers before need"
 - This bulletin superceded the Bulletin issued on July 30, 2008, also entitled "Installation of vaults or outer burial containers before need"
 - The disclosure form which was attached to the Bulletin dated December 5, 2008, can be found under "Forms" in the Preneed section of the Department website, www.aldoi.gov.
- Bulletin dated August 21, 2008, "Certain forms of preneed transactions as 'preneed contracts'"

- Bulletin dated August 1, 2008, “Compliance with Alabama insurance laws in connection with preneed sales”
- Bulletin dated July 31, 2008, “Alabama Act. No. 2008-271—investment in life insurance and annuities by preneed funeral merchandise and services trusts”
- Bulletin dated July, 29, 2008, “Sale of interment rights”
- Bulletin dated January 28, 2005, “Surrenders or Transfers of Preneed Certificates of Authority”

Compliance based on these Bulletins for clarification of business practices or subject matters they address shall be deemed a “safe harbor” in the event of an examination or other inquiry by the Department for activities prior to January 1, 2015.

Questions concerning this Bulletin may be directed to:

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JLR/KH/bc