

Welcome to today's webinar!

- All participants will be muted upon entry; unmute your line to speak
- Enter with video on or off (your choice)
- If you have joined by phone only, to mute and unmute your line, press *6
- On the WebEx screen, mute and unmute your line using the microphone icon
- All attendees may use the chat feature within WebEx for question, comments, or assistance from moderators.
- We encourage all participants to take a few minutes to complete our survey.
Help us improve future webinars!



Spring Webinar Series 2025

Creating and Amending Uniform Standards

Presented by: Sue Ezalarab

April 30, 2025

Agenda

Uniform Standards Development

- Welcome and Overview
- Product Standards Committee
- Development of Uniform Standards
- Five-Year Review Process
- Finding the Uniform Standards
- What's new in Uniform Standard development?
- How can you help?

Compact Team

- **Karen Schutter**

Executive Director

- **Sara Dubsky**

Asst. Dir. - Administrative Operations

- **Sue Ezalarab**

Regulatory Coordinator Consultant

- **Becky McElduff**

Dir. Product Operations

Chief Counsel

➤ Actuarial Review

- **Karen Givens**

Asst. Dir. – Product Review Operations

➤ Form Review

Overview of Insurance Compact

- Agreement among states created through law
- States cooperatively and collectively draft uniform product requirements
- Prompt review and regulatory approval of insurance policy forms for member states

Powers of the Insurance Compact

- Develop Uniform Standards for covered product lines (apply as state's law for Compact-approved products)
- Review under Uniform Standards / Rules
- Approve product filings that satisfy applicable Uniform Standards



Questions?

Product Standards Committee

- Regulators from 21 member jurisdictions
- Annual committee assignment process

- Charged with developing and updating Uniform Standards for product lines offered by Insurance Compact
- Transparent process with active participation from all interested parties
- Member regulators can participate in all calls

Participants in the Uniform Standard Development Process



Actuarial Working Group

- Regulator actuaries from member jurisdictions
- Provide technical assistance and guidance to the PSC
- Focus on actuarial requirements, issues and questions with respect to the Uniform Standards
- Meets on as needed basis

Types of Development

- Historically (2002 – 2012), NAIC Speed-to-Market TF and WGs developed initial drafts of new Uniform Standards
- Compact members now draft and update Uniform Standards
- Compact Bylaws and Rulemaking Rule govern process
 - Standards Identification and Prioritization (annually)
 - Five-Year Review (annually)
 - Advanced Rulemaking (if initiated)
 - Each of the above funnels into the Rulemaking Process

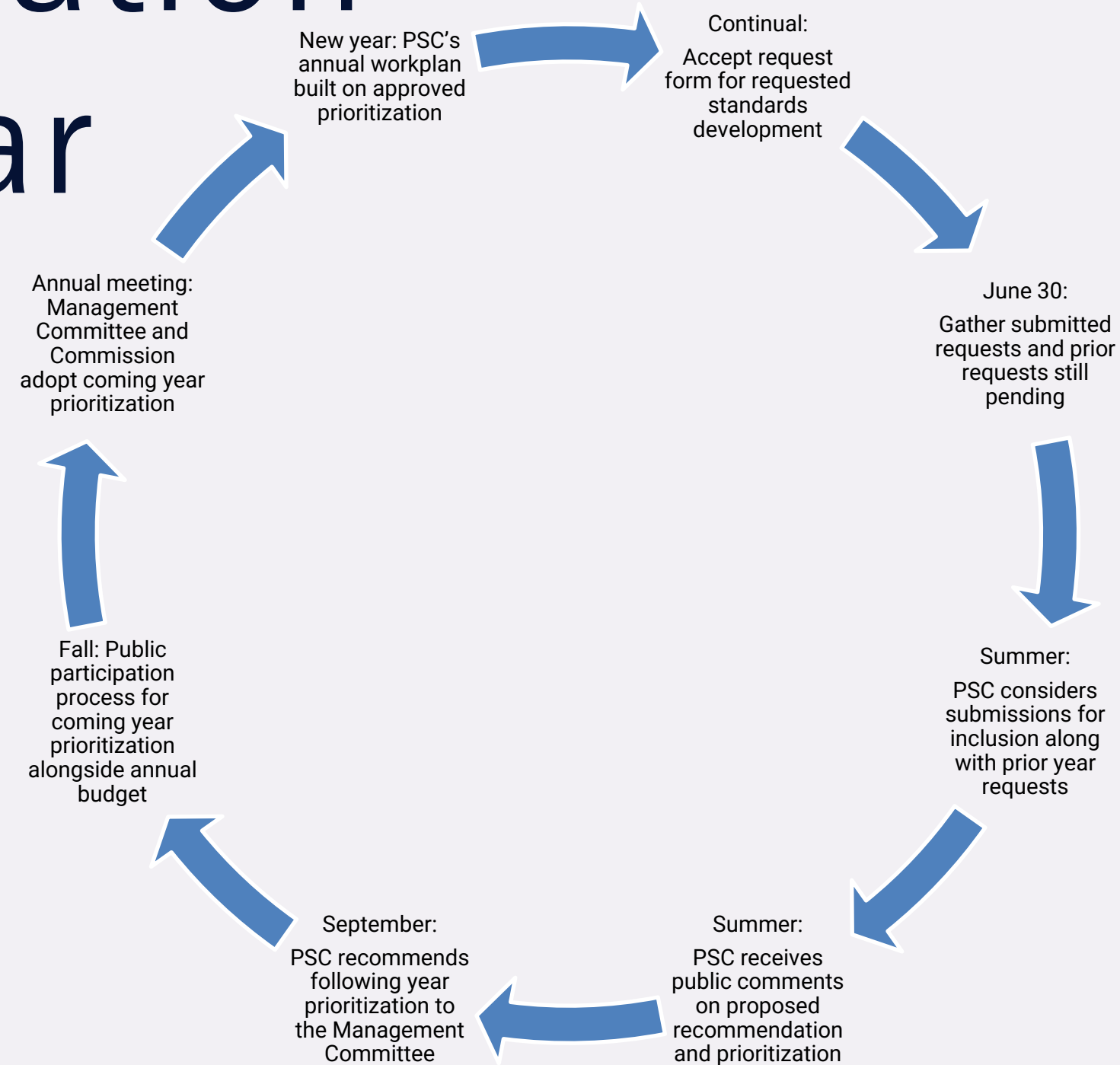
Annual Standards Prioritization

- First implemented in 2021
- Membership-driven process on same calendar as annual budget
- Formal process to identify and prioritize the development of new Uniform Standards to reflect product offerings accepted by the majority or more of Compacting States

Annual Standards Prioritization

- Supplements five-year review
- Requests for new benefit features or new product lines accepted from any party
- Product Standards Committee reviews requests and accepts input on prioritization before recommending up to Management Committee and Commission
- Outcome is following year's workload for Product Standards Committee

Annual Standards Prioritization Calendar



PSC Annual Prioritization List

Commission-Adopted for Prioritization of Uniform Standards Development for 2024

Product Line	Uniform Standard Request	Requesting Party	Description of Request	Reason / Explanation	New or Amend	Recommended Priority
Individual Life	Standards for Accidental Death Benefits and Additional Standards for Accidental Death and Dismemberment Benefits	Compact Office	The Compact Office requests the Commission amend these Uniform Standards to explicitly address the ratio of accidental death benefit (and/or accidental death and dismemberment) amount to the all-cause death benefit. A provision addressing the appropriate ratio could be added to the Benefits section of these respective Uniform Standards and provide explicit guidance for the Compact Office and company filers.	This amendment will provide more transparency to members and filers as to the explicit requirement for the ratio of individual accidental death benefits and accidental death and dismemberment benefits to individual all-cause death benefit.	Amend	HIGH. Effort should be minimal and easy to incorporate in PSC workload.
Standard to apply to all product lines	New uniform standard for Value-Added Services	Compact Office	<p>Compact Office: In consultation with the Compact Officers, and discussed during Compact Roundtables, the Compact Office requests the Commission develop Uniform Standards for requirements for non-insurance benefits, commonly referred to as value-added services to be added to an individual life insurance policy by rider, endorsement or amendment or by incorporation into a policy form. Additional Standards for All Benefit Features while recognizing the benefits are not insurance and are subject to unfair trade practices in states.</p> <p>ACLI: We request that the Compact develop new uniform standards for value-added services (VAS), preferably as a stand-alone standard that could be applied to any product, including life insurance, disability income insurance and group insurance.</p>	<p>During the Compact Roundtables, industry representatives raised the desire to file more specific value-added services benefits with the Compact to be used with their products. Having specific Uniform Standards for value-added benefits—both those that do affect policy values like a credit or premium discount, and those that do not affect policy values—could reduce mix and match and the filing of basic life or annuity products with the states.</p> <p>ACLI: As the number of insurance policies being sold with VAS increases, there is an increasing need for the development of a set of uniform standards for VAS. The NAIC's Uniform Unfair Trade Practices Act was recently amended to explicitly allow for VAS to be offered without being disclosed in the policy, provided they fall into one of several enumerated buckets and also adherence to several other requirements.</p>	New	HIGH: The PSC suggests surveying the states on their laws and types of value-added services allowed before making a recommendation to and getting guidance from the Mgmt Comm to commence drafting a Uniform Standard.

Developing New Uniform Standards

- Compact Office works with member states, company filers and others in advance drafting research:
 - Review state laws & regulations
 - Obtain state checklists
 - Review filed and approved product samples
 - Work with product experts

Developing New Uniform Standards

Product Standards Committee process

- PSC holds member calls for drafting new or amended uniform standards
- Public calls as needed to expose working drafts and receive public comment
- Drafts and comments posted on PSC Committee page
Docket – Exposure Drafts
- Develops final recommendations for Management Committee based on input and discussion


Developing New Uniform Standards

- Rulemaking process
- PSC recommends Uniform Standards to the Management Committee
- Exposed for 60-day public comment period
- Management Committee holds public hearing
- State legislators advised of development of standards
- PSC may provide feedback on comments, if requested
- Supermajority approval (2/3) required
 - Approval by Management Committee
 - Adoption by Commission

Developing New Uniform Standards

New Uniform Standard adoption & implementation

- Effective after 90-day promulgation period
- Compacting State can opt out by regulation within 10 days after promulgation or by legislation at any time
- Insurance Compact Office works closely at every stage to facilitate member concerns and questions



Notices for Developing Uniform Standards

- Committee Call Notices
 - Public and Regulator-Only
- Meeting of the Management Committee
 - Recommendation from the Committee
 - Transmittal Memo
- Publication for 60-day public comment period
- Information posted on the Docket
 - Notice to state legislatures during public comment period

Notices for Developing Uniform Standards

- Joint Meeting of the Management Committee & Commission
- 2/3rds super majority of both the Management Committee and the Commission required for action on Uniform Standards
- Promulgation Notice
 - 90-day seasoning period
 - Provides state's due date for opt out
 - Provides effective date of the Uniform Standards



Questions?

Five-Year Review of Uniform Standards

- Rulemaking Rule requires review of Uniform Standards every five years
- Scope: Have circumstances or underlying assumptions changed since the last adoption or amendment to uniform standard?
- Similar to state rulemaking review process
- Not a time to rehash old debates

Current Five-Year Review Process

- Insurance Compact Office publishes notice for public comment
- 60-day comment period
- Insurance Compact Office prepares and issues a report summarizing comments and suggested recommendations for PSC
- PSC reviews, seek public input and finalizes the recommendations

Five-Year Review of Uniform Standards

- PSC holds public calls as needed for full transparency and input
- Actuarial Working Group weighs in when appropriate
- When the Management Committee receives recommendation, the formal rulemaking process starts
- Same timeframes and Rulemaking requirements as for a new Uniform Standard

Five Year Review – Time for Change?

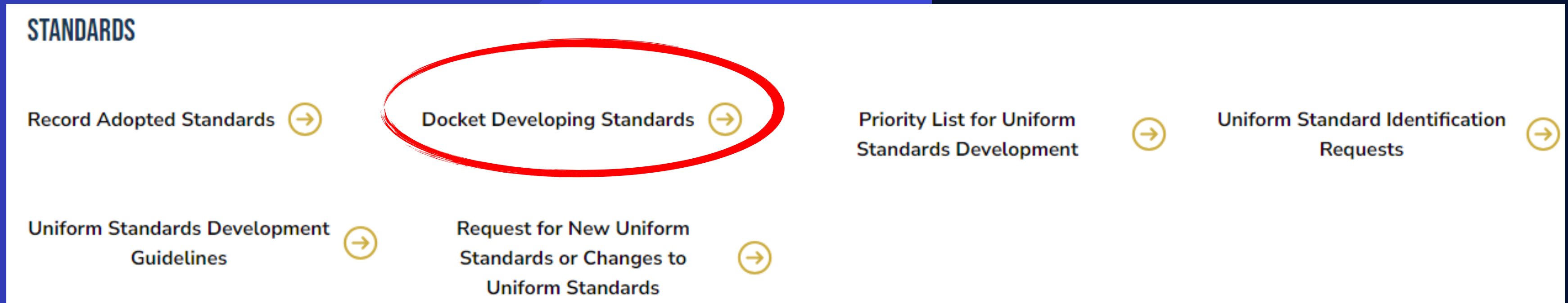
- Current process is time consuming and can impede development of new Uniform Standards
- Is there a way to streamline the process?
- Rulemaking Committee has been asked to review



Questions?

Developing Standards on the Docket

<https://www.insurancecompact.org/standards/docket-developing-standards>



- Uniform Standards published for public comment
- Information on rulemaking dates and deadlines for developing uniform standards
- Access comments submitted by states, industry and other interested parties regarding developing uniform standards

Rulemaking

- Items under Rulemaking have been formally recommended to the Management Committee
- Find relevant rulemaking deadlines, comments received, initial PSC recommendation, etc.

[Home](#) | [Standards](#) | [Docket Developing Stan...](#)

DOCKET DEVELOPING STANDARDS

[? Understanding Docket Developing Standards](#)

Type of Document ?
- Any -

Type of Rulemaking ?
- Any -

Keywords ?

Status ?
- Any -

Apply

Rulemaking

Additional Standards for Guaranteed Minimum Death Benefits for Individual Deferred Variable Annuities
Effective Date: 3/20/2024
Comments Due: 5/20/2024

View Details →

Rulemaking

Additional Standards for Bonus Benefits for Individual Deferred Variable Annuity Contracts
Effective Date: 3/20/2024
Comments Due: 5/20/2024

View Details →

Rulemaking

Additional Standards for Index-Linked Crediting feature for Deferred Non-Variable Annuities and the General Account Portion of Individual Deferred Variable Annuity Contract
Effective Date: 3/20/2024
Comments Due: 5/20/2024

View Details →

Uniform Standards – Searching the Docket

[← Return to all Docket Developing Standards](#)

INDIVIDUAL DISABILITY INCOME KEY PERSON REPLACEMENT INSURANCE UNIFORM STANDARD

Docket Status: Open written comment period

Subject Matter:

Purpose of Proposed New Rule: These standards shall apply to individual Disability Income Key Person Replacement insurance policies that are individually underwritten, including policies that are marketed through employer and association groups ("multi-life" plans).

Date Issued: 11/28/2022

Comments Due: 1/27/2023

Documents Under Review:

[Individual Disability Income Key Person Replacement Insurance Uniform Standard](#) 

Additional Information:

Published Notices of Standards: [Section 105 Notice published on November 28, 2022](#)

Committee Memoranda and Recommendations:

[Product Standards Committee Transmittal Memo - November 15, 2022](#) 

Related Amendments

Rulemaking

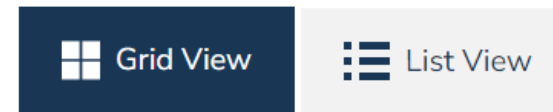
Individual Disability Income Buy Sell Insurance Uniform Standard

Date Issued: 11/28/2022

Comments Due: 1/27/2023

Uniform Standards – Record

- Adopted Uniform Standards
- Checklists
- Standards History



FILTERS

Record Type ?

- ☐ Uniform Standards - Individual
- ☐ Uniform Standards - Group
- ☐ Operating Procedures
- ☐ Compact Bylaws

Product Type ?

- ☐ Disability Income
- ☐ Endowment Life
- ☐ Long-Term Care
- ☐ Non-Variable Annuities
- ☐ Non-Variable Life
- ☐ Term Life
- ☐ Variable Annuities
- ☐ Variable Life
- ☐ Whole Life

Filing Type ?

- ☐ Application
- ☐ Benefit Feature / Rider
- ☐ Policy / Contract
- ☐ Rates

Keywords ?

Citation # ?

Items Per Page

Apply

RESULTS

UNIFORM STANDARDS - INDIVIDUAL

Individual Modified Single Premium
Variable Life Insurance Policy
Standards

Citation #: IIPRC-L-06-I-1
Effective Date: 04/3/2023

View Details →

Individual Flexible Premium
Adjustable Life Insurance Policy
Standards

Citation #: IIPRC-L-09-I
Effective Date: 04/3/2023

View Details →

Individual Joint Last to Die
Survivorship Flexible Premium
Adjustable Life Insurance Policy
Standards

Citation #: IIPRC-L-09-I-2
Effective Date: 04/3/2023

View Details →

Uniform Standards – Record

- Organized by product line
- State participation information for product lines with opt-outs
- Interactive checklists
- Effective date of Uniform Standards
- Standards History

INDIVIDUAL DISABILITY INCOME BUY SELL INSURANCE POLICY STANDARDS

Citation #: IIPRC-DI-I-H11-BuySell

Effective Date: 07/10/2023

States who have Opted Out of the Uniform Standards: Montana, Wyoming, North Dakota, South Dakota

Document

Overview

History

Uniform Standards - Document

[Return to all Record Adopted Standards](#)

ADDITIONAL STANDARDS FOR ACCELERATED DEATH BENEFITS FOR INDIVIDUAL LIFE INSURANCE POLICIES

Citation #: IIPRC-L-08-LB-I-AD-3

Effective Date: 12/4/2014

Document

Overview

History

Table of Contents



Download PDF



1. Date Adopted: August 15, 2014

2. Purpose and Scope: The Additional Standards for Accelerated Death Benefits provide for the advance payment of some or all of the death proceeds payable under a life insurance policy upon the occurrence of a qualifying event. These standards apply to the benefit feature whether added to an individual life insurance policy by rider, endorsement or amendment or by incorporation into a policy form. These standards require the submission of an actuarial certification that the value and premium of the accelerated death benefit is incidental to the life coverage. These standards apply in addition to the general form requirements contained in the Standards for All Benefit Features. Long-term care insurance or products providing long-term care benefits as provided in the Interstate Insurance Product Regulation Commission ("IIPRC") standards for long-term care insurance are outside the scope of these standards.

3. Rules Repealed, Amended or Suspended by the Rule: In accordance with the 5-year Commission Review of Rules required by § 119 of the Rule for the Adoption, Amendment and Repeal of Rules for the Interstate Insurance Product Regulation Commission, this rule amends the Standards for Accelerated Death Benefits originally adopted on February 28, 2007. The amendments apply only to new filings received after the effective date of the amendments. It is not necessary to resubmit previously approved forms to comply with these amendments, or to suspend use of previously approved forms that do not comply with these amendments. See the Transmittal Memo under the Standards History on the Record for a more detailed description of the amendments.

4. Statutory Authority: Among the primary purposes and powers of the Interstate Insurance Product Regulation Commission ("IIPRC") is to establish reasonable uniform standards for the insurance products covered in the Interstate Insurance Product Regulation Compact ("Compact"), specifically pursuant to Article I §2, Article IV §2 and Article VII §1 of the Compact, as enacted into law by each IIPRC member state.

5. Required Findings: Pursuant to the Commission Review of Rules required by § 119 of the Rule for the Adoption, Amendment and Repeal of Rules for the Interstate Insurance Product Regulation Commission, comments from interested parties and the IIPRC Office present circumstances supporting amendment of the existing Standards for Accelerated Death Benefits as specified in the attached draft.

6. Effective Date: December 4, 2014



Uniform Standards - Overview

- Checklists are found at bottom of Overview tab
- Maintained for currently effective Uniform Standards
- Uniform Standards are presented in a digestible format with check boxes
- Text follows the Uniform Standards
- Not a submission requirement but best practice to prepare filing

Document

Overview

History

EFFECTIVE ON 11/19/2018

Subject Matter of Standard:

The purpose of these amendments is to revise the Operating Procedures and Uniform Standards effective between January 1, 2012 and December 31, 2012 in accordance with the Five-Year Commission Review of Rules required by Section 119 of the *Rule for the Adoption, Amendment and Repeal of Rules for the Interstate Insurance Product Regulation Commission*. The procedures adopted by the Management Committee in March 2012 for implementing the Five-Year Review process limit the scope of review under Section 119 to identifying "the need for continuation, repeal or amendment of the rule based primarily on whether circumstances or underlying assumptions have changed since the last time the rule was adopted, amended or reviewed."


Date Approved by Management Committee:

August 3, 2018

Date Amendment Adopted by Commission:

September 3, 2018

Adopted Standard:

[Standards For Riders, Endorsements or Amendments Used to Effect Individual Disability Income Insurance Policy Changes](#) 








Published Notices of Standard:

April 5, 2018
[Notice of this rule was published on April 5, 2018](#)

Date and Location of Public Hearing, if any:

June 4, 2018
Joint teleconference of the Management Committee and Commission

Committee Memoranda:

March 23, 2018
Memoranda from the [Product Standards Committee](#)
[Transmittal Memo and Summary Chart for the Recommendation Pursuant to Section 119 of the Rulemaking Rule - Phase 8 of the Five-Year Review \(Individual Disability Income Insurance Uniform Standards\)](#) 
[Substantive Changes](#) 
[Clarification Changes](#) 
[Conforming Changes](#) 
[Technical Changes](#) 
[Appendix A - Conforming Changes to IDI Based on GDI Provisions](#) 
[Memo from the Product Standards Committee to the Management Committee dated July 25, 2018](#) 

States who have Opted Out of the Uniform Standards:

Montana, Wyoming

Checklists:

Standard Checklist

Uniform Standards – History

- Effective date of Uniform Standards
- Standards History in chronological order
 - Comments received, applicable Briefing Sheets and Transmittal Memos, past versions of Uniform Standards

Document

Overview

History

Effective 12/4/2014

ACTIVE ▲

Subject Matter of Standard:

The purpose of this amendment is to revise the Standards for Accidental Death Benefits in accordance with the 5-year Commission Review of Rules required by § 119 of the Rule for the Adoption, Amendment and Repeal of Rules for the Interstate Insurance Product Regulation Commission. The procedures adopted by the Management Committee in March 2012 for implementing the 5-year review process limit the scope of review under Section 119 to identifying "the need for continuation, repeal or amendment of the rule based primarily on whether circumstances or underlying assumptions have changed since the last time the rule was adopted, amended or reviewed. See the Transmittal Memo for a more detailed description of the proposed amendments.


Date Approved by Management Committee:

August 15, 2014

Date Amendment Adopted by Commission:

August 15, 2014

Adopted Standard:

[Standards for Accidental Death Benefits](#) 



Published Notices of Standard:

May 12, 2014
[Notice of this rule was published on May 12, 2014](#)

Date and Location of Public Hearing, if any:

July 28, 2014
Teleconference

Committee Memoranda:


April 28, 2014
Memoranda from the [Product Standards Committee](#)
[Transmittal Memo for the Recommendation Pursuant to Section 119 of the Rulemaking Rule for Changes and Clarifications to certain Uniform Standards adopted prior to December 31, 2007 \(Phase 1\) Subject to the Five-Year Review Process with Summary Chart](#) 
[Product Standards Committee Clarifications Dated March 4, 2014](#) 

Report and Recommendations:

- [Proposed Framework for 5-Year Review of Uniform Standards](#)
- [Clarification Changes \(8/13 Draft\)](#)
- [Substantive Changes \(8/13 Draft\)](#)
- [Technical Changes \(8/13 Draft\)](#)

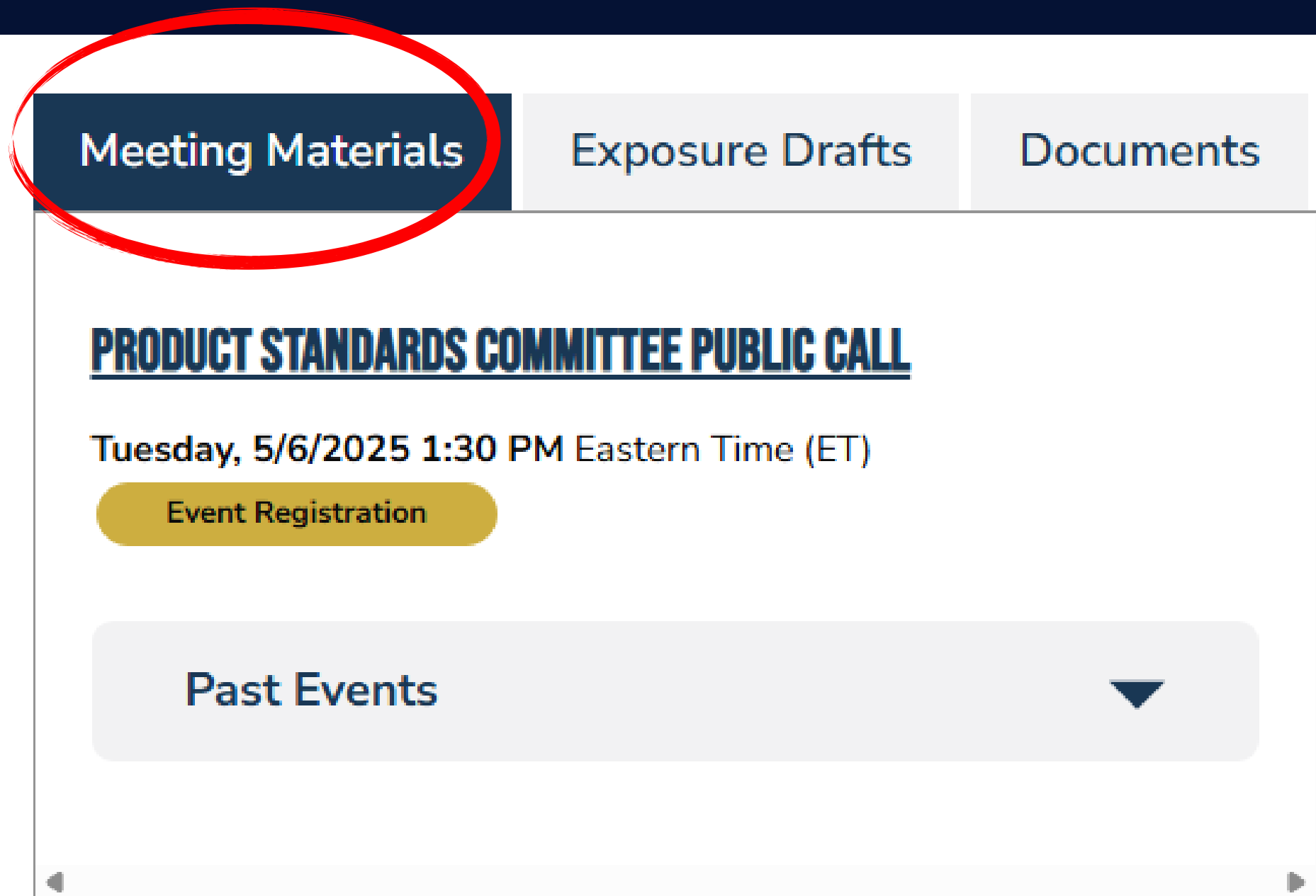
Effective 5/31/2007 to 12/3/2014

INACTIVE ▼



Following the Work of the PSC

<https://www.insurancecompact.org/committees/product-standards-committee>

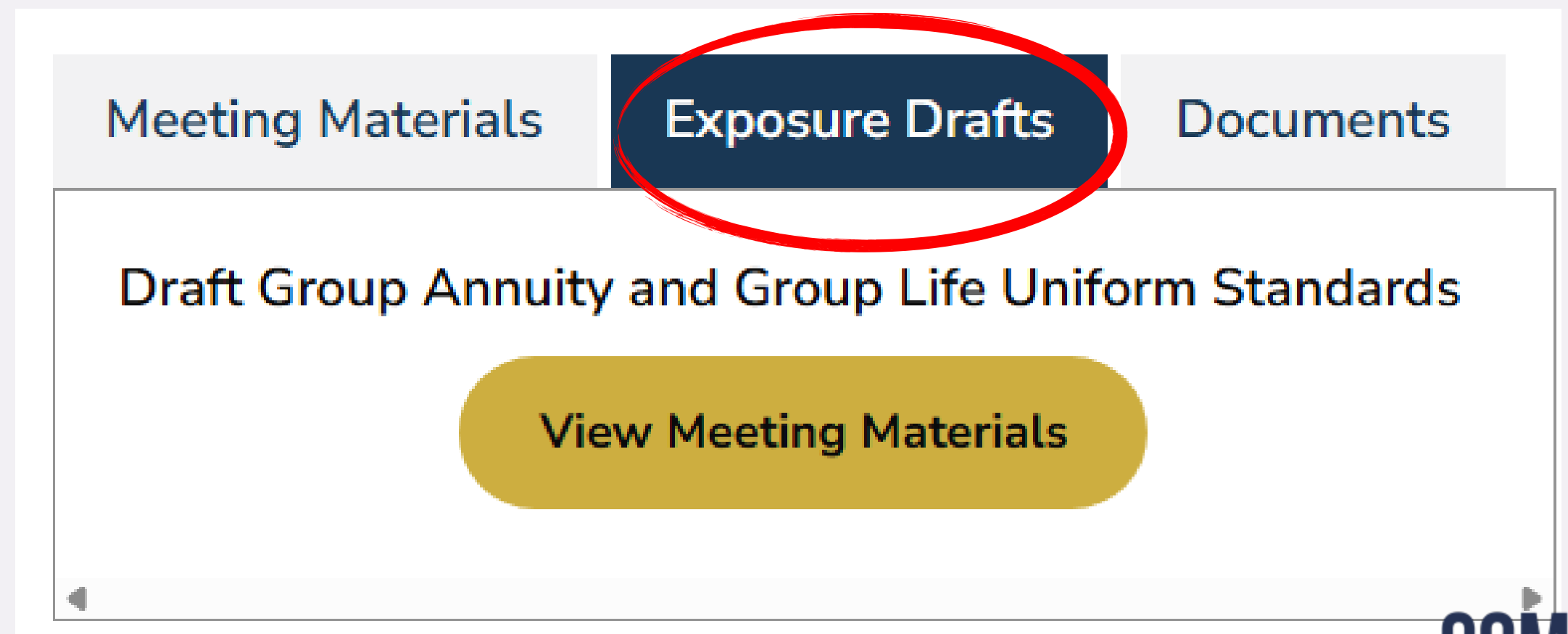


The screenshot shows the Insurance Compact website interface. At the top, there are three tabs: "Meeting Materials", "Exposure Drafts", and "Documents". The "Meeting Materials" tab is highlighted with a red oval. Below the tabs, the content area displays the "PRODUCT STANDARDS COMMITTEE PUBLIC CALL" in bold blue text. Underneath, it specifies the date and time: "Tuesday, 5/6/2025 1:30 PM Eastern Time (ET)". A yellow button labeled "Event Registration" is visible. At the bottom, there is a grey button labeled "Past Events" with a downward-pointing triangle icon.

- Meeting Materials tab
 - Upcoming meetings
 - Date
 - Time
 - Call registration
 - Agenda
 - Past meetings – meetings from the past month
 - Note: past meetings can also be found on the Events page

Exposure Drafts Tab

- Draft documents committees are actively working on can now be found here
 - Uniform Standards and Operating Procedures on Docket have been recommended to Management Committee



Documents Tab

- Things formerly found on About page are now located on the Committee's page
- Committee charter
 - Workplan
 - Call Summaries
 - Any committee-specific documentation

[Meeting Materials](#) [Exposure Drafts](#) [Documents](#)

[Product Standards Committee Charter](#)
[Product Standards Committee 2025 Calendar](#)
[Request Form for New Uniform Standards or Changes to Uniform Standards](#)

Call Summaries 2025 ▲

Member Calls
[April 1, 2025](#)
[March 18, 2025](#)
[March 4, 2025](#)
[February 4, 2025](#)
[January 21, 2025](#)

Public Calls
May 6, 2025

Call Summaries 2024 ▼

[Product Standards Committee Call Summaries Archive - 2014-2023](#)



Questions?

What's New In Uniform Standard Development?

➤ **Uniform Standards Development and Prioritization**

- Deadline for 2026 Prioritization is July 1
- Product Standards Committee (PSC) will hold two public calls to receive comments for 2026 requests
- PSC will refer 2026 Prioritization list for final adoption to Management Committee during fall meeting
- Supplements five-year review, not replaces

What's New In Uniform Standard Development?

- ***New draft Uniform Standards: *Additional Standards for Graded Death Benefit for Group Term Life Insurance Policies and Certificates* and *Additional Standards For Waiver Of Premium Benefits For Total Disability And Other Qualifying Events For Group Term Life Insurance Policies And Certificates****
 - PSC will hold public call on May 6 to receive comments

What's New In Uniform Standards Development?

- ***Additional Standards For Forms Used To Provide Tax Qualified Plan Provisions For Group Annuity Contracts and Additional Standards For Forms Used To Provide Tax Qualified Plan Provisions For Group Life Policies***
 - Proposed new standards
 - PSC will hold public call on May 6 to receive comments

What's New In Uniform Standards Development?

Spring Webinar Series 2025

- Amendments to group annuity uniform standard to allow for non-employer groups and two new standards to allow for contract and certificate changes:
 - *Uniform Standards For Riders, Endorsements Or Amendments Used To Effect Group Annuity Contract Changes (NEW)*
 - *Uniform Standards For Riders, Endorsements Or Amendments Used To Effect Group Annuity Certificate Changes (NEW)*
 - *Group Fixed Annuity Contract Uniform Standards (AMENDED)*
 - *Uniform Standards for Group Guaranteed Interest Contracts for Non-variable Annuities (AMENDED)*
 - *Group Annuity Certificate Uniform Standards (AMENDED)*
- PSC will hold public call on May 6 to receive comments

Priority List for Uniform Standards Development

<https://www.insurancecompact.org/standards/priority-list-uniform-standards-development>

[Home](#) | [Standards](#) | [Priority List For Unif...](#)

PRIORITY LIST FOR UNIFORM STANDARDS DEVELOPMENT

On July 1 each year, the [Product Standards Committee](#) (PSC) commences its Uniform Standards development prioritization process. Members and interested parties may request new or amended Uniform Standards by completing the [Request Form for New Uniform Standards or Changes to Uniform Standards](#). The PSC will accept completed forms with suggestions for new or amended Uniform Standards until June 30. Completed forms may be submitted to the Compact Office via email: comments@insurancecompact.org.

The procedure for annual identification of Uniform Standards Development is outlined in the [Uniform Standards Development Guidelines](#).

The PSC holds at least one public call prior to developing its prioritization recommendation and at least one public call before presenting its recommendation for the annual development of Uniform Standards prioritization to the Management Committee. All requests for new or amended Uniform Standards that are identified by June 30 each year will be considered for inclusion on the recommendation to the Management Committee and Commission for the following year's prioritization for Uniform Standards, including pending requests that have not yet been addressed from older priority lists. The PSC makes its prioritization recommendation by the end of September to coincide with the annual budget process.

INSURANCE COMPACT UNIFORM STANDARDS DEVELOPMENT PRIORITIZATION LIST

The [current Uniform Standards Development Prioritization list](#) was recommended by the Product Standards Committee in October 2024 and adopted by the Commission in November 2024. The Product Standards Committee's 2025 work goals are based on this Prioritization list.

2025

2024

Uniform Standards Request Form

<https://www.insurancecompact.org/form/request-for-new-uniform-standard>

[Home](#) | [Form](#) | Request For New Unifor...

REQUEST FOR NEW UNIFORM STANDARDS OR CHANGES TO UNIFORM STANDARDS

Pursuant to Section V.C of the [Uniform Standards Development Guidelines](#), please use this form to complete and submit a request a new or amended Uniform Standard.

Name of Person Requesting Change *

Affiliation *

- ☐ Legislative Committee
- ☐ Consumer Advisory Committee
- ☐ Industry Advisory Committee
- ☐ Compact Filing Company
- ☐ Other Interested Party
- ☐ Compact Office
- ☐ Compacting State Regulator

Contact Email *

Contact Phone Number *

Uniform Standards Identification Requests Page

<https://www.insurancecompact.org/standards/uniform-standard-identification-requests>

UNIFORM STANDARD IDENTIFICATION REQUESTS

2026 ANNUAL IDENTIFICATION REQUESTS FOR UNIFORM STANDARDS DEVELOPMENT

The following are all the requests received for the annual Uniform Standards development prioritization process. The procedure for annual identification of Uniform Standards Development is outlined in the [Uniform Standards Development Guidelines](#). The [Product Standards Committee \(PSC\)](#) will hold at least one public call prior to developing its prioritization recommendation and at least one public call before presenting its recommendation for the annual development of Uniform Standards prioritization to the Management Committee.

Product Line	Uniform Standard Request	New or Amend	Requestor/Copy of Request
Group Term Life	Group Term Life Insurance Uniform Standards for Accidental Death and Dismemberment Benefits	Amend	AFLAC
Group Long Term Care	Group Long Term Care/Long Term Care Rider	New	Mass Mutual
Individual Variable Annuity	Protected Income Solutions	New	Prudential
Group Annuity	Group Fixed and Variable Annuity Contracts	New	The Standard

How Can You Help?

- Follow the PSC meetings
 - Review Call Summaries and developing standards
 - Participate in public calls
 - Submit written comments on drafts
- Provide feedback on what works well in your state
- Share state laws, regulations and checklists for developing standards
- Offer subject matter expertise
- Help achieve consensus



Questions?

CONTACT THE INSURANCE COMPACT

Email Address

Comments@insurancecompact.org

Phone Number

(202) 471-3962

Website

www.insurancecompact.org

