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# REQUEST FOR NEW UNIFORM STANDARDS OR CHANGES TO UNIFORM STANDARDS

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**REQUEST IS FOR:** New Standard

**DETAILED DESCRIPTION OF THE REQUEST, INCLUDING THE SCOPE IF A NEW UNIFORM STANDARD, AND IF APPROPRIATE ALSO INCLUDE PROPOSED LANGUAGE CONSIDERATION:** We respectfully request that the IIPRC develop and adopt new Uniform Standards for individual Critical Illness insurance policies. These standards would provide a consistent regulatory framework for a product type that has become increasingly important in meeting consumers' needs for financial protection in the event of serious health conditions, such as cancer, heart attack, stroke, and other specified illnesses. Critical Illness policies provide fixed benefits upon diagnosis of covered condition and often supplement traditional health and disability coverage.

**Scope of Proposed Uniform Standard:**

The proposed standards should address individual Critical Illness insurance products that pay a fixed, lump-sum benefit upon the first (and optionally subsequent) diagnosis of a covered critical illness or medical event. These products are typically filed as fixed-benefit, non-indemnity, non-major medical insurance.

The standards should include requirements related to:

- Benefit triggers and definitions (e.g., definition of heart attack, stroke, cancer)
- Covered conditions and minimum condition requirements
- Recurrence provisions and benefit multipliers
- Elimination periods, waiting periods, and benefit limitations
- Pre-existing condition exclusion parameters
- Disclosure requirements
- Application and underwriting standards
- Rate and form filing elements

**DETAILED EXPLANATION OF THE REASON FOR THE REQUEST. IF A NEW UNIFORM STANDARD, PLEASE PROVIDE SUPPORT THAT THIS TYPE OF PRODUCT HAS BEEN FILED AND APPROVED IN COMPACTING STATES. IF AN AMENDMENT TO AN EXISTING UNIFORM STANDARDS, PLEASE PROVIDE SUPPORT FOR HOW CIRCUMSTANCES OR UNDERLYING ASSUMPTIONS (WHETHER IN REGULATION, IN THE MARKETPLACE OR OTHERWISE) HAVE CHANGED:** There are Critical Illness insurance policies on the market today, however carriers are required to file these policies with Compact member states individually. Due to the lack of existing Compact standards, carriers are unable to take advantage of the efficiencies offered by the Compact for this product line. The creation of new standards would promote regulatory uniformity, streamline product filing processes, and ultimately enhance speed to market, while ensuring strong consumer protections.

**IS THIS CHANGE CURRENTLY ACCEPTED IN COMPACT STATES?** Unknown

**WOULD THIS CHANGE CONFLICT WITH ANY NAIC MODEL LAWS OR REGULATIONS?** Unknown