



TO: Interested Parties

FROM: Product Standards Committee

DATE: August 5, 2025

SUBJECT: Summary of the amendments to the Standards For Accidental Death Benefit and the Additional Standards For Accidental Death And Dismemberment Benefits

The Compact Office requested amendments to the Standards For Accidental Death Benefit and the Additional Standards For Accidental Death And Dismemberment Benefits to explicitly address the ratio of accidental death benefit (and/or accidental death and dismemberment) amount to the all-cause death benefit. The Compact Office determined the proportion of the accidental death benefit amount should not exceed more than three times the life insurance death benefit amount.

The PSC recommended adding the following provisions in the Benefits section of the Additional Standards for Accidental Death Benefits and the Additional Standards for Accidental Death and Dismemberment Benefits to address the appropriate ratio:

The proportion of the accidental death benefit amount shall not exceed more than three times the life insurance death benefit amount that the accidental death benefit is attached to within the policy or by rider or endorsement.