



AGENDA

Regulator-Only Product Standards Committee Call

Tuesday, November 18, 2025

1:30 pm ET / 12:30 pm CT / 11:30 am MT / 10:30 am PT / 9:30 am AKT / 7:30 am HT

State	Member	Designated Representative for the Committee
Iowa	Doug Ommen, Chair	Andria Seip
Vermont	Kaj Samsom, Vice-Chair	Mary Block
Alabama	Mark Fowler	Yada Horace
Alaska	Heather Carpenter	Sharon Comstock Mae Gabor
Arkansas	Jimmy Harris	
Colorado	Michael Conway	Sydney Sloan
Delaware	Trinidad Navarro	Jessica Luff
Illinois	Ann Gillespie	Jeff Varga
Kentucky	Sharon Clark	Angi Raley
Maryland	Marie Grant	Nour Benchaaboun
Missouri	Angela L. Nelson	Jo LeDuc
New Hampshire	D. J. Bettencourt	Victoria Fowler
New Jersey	Justin Zimmerman	Michael Fahncke
North Carolina	Mike Causey	Ted Hamby
North Dakota	Jon Godfread	Chrystal Bartuska
Ohio	Judith French	Scott Stewart
Pennsylvania	Michael Humphreys	Lars Thorne
Tennessee	Carter Lawrence	Emily Marsh
Texas	Cassie Brown	Debra Diaz-Lara
Utah	Jonathan Pike	Tanji Northrup Tomasz Serbinowski
Washington	Patty Kuderer	Todd Lovshin

INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION (INSURANCE COMPACT)

1101 K Street, NW ★ Suite 650 ★ Washington, DC 20001

(202) 471-3962 ★ www.insurancecompact.org ★ comments@insurancecompact.org ★ @InsCompact

1. Roll Call

- 2. Individual Deferred Paid-Up Non-Variable Annuity Contract Standards. Review a request to add participating/nonparticipating distinctions to apply to initial premium requirements. Review history of 3. B. (1)(c) and discuss ACLI proposed amendments to Section 1.B.(1)(g) and Appendix A (Actuarial Certification)**

Explanation: Materials are the ACLI request to amend the uniform standard, the May 22, 2017 NML letter to amend 3.B. (1)(c), the PSC call summary of July 25, 2017, and the draft amendments

- 3. Review draft to amend the Uniform Standard regarding the proportion of Accidental Death Benefit in Relation to All Cause Death Benefit for Individual Life Insurance Forms Submitted to the Interstate Insurance Product Regulation Commission and finalize.**

Explanation: Materials are the draft standard, the ACLI suggested edits and the ACLI response to PSC questions.

4. Any Other Matters

The 2026 Uniform Standards Identification List draft list was referred to the Management Committee.

The next meeting will be a Regulator-Only call on December 2, 2025.