

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

Navigating Compact Information

Presented by: Sarah Neil

April 16, 2025

Webinar Agenda

Spring Webinar Series 2025

- Resources on the Website
 - Home Page
 - Accessing the Rulemaking Record
 - Developing Standards on the Docket
 - Industry Resources
 - Regulator Resources
 - Events Page
 - Committee Pages
- Compact Emails
- Questions & Conclusion

Compact Homepage

www.insurancecompact.org

➤ Organized by audience type

- **Commissioners & Staff**
- **Company Filers**
- **Committees**

➤ Links to **Docket Developing Standards** and **Record Adopted Standards**


INTERSTATE INSURANCE COMPACT

A transformative state-based collaboration of regulators and legislators to streamline product approval requirements and processes across the Compacting States.



COMMISSIONERS & STAFF


View relevant documents for Commissioners and staff.

[View Details](#) 



COMPANY FILERS


View relevant documents for company filers.

[View Details](#) 



COMMITTEES

View relevant documents for committee work.

[View Details](#) 

DOCKET DEVELOPING STANDARDS

Review Items Open for Comment, including Rulemaking, Advance Rulemaking, Five-Year Reviews, and the Annual Prioritization of Uniform Standards, here.

[Review the Docket](#)

RECORD ADOPTED STANDARDS

Review Commission-adopted Uniform Standards, Operating Procedures, Compact Bylaws and rulemaking documents here.

[Review the Record](#)

Compact Homepage

www.insurancecompact.org

- Upcoming **Events**
- **Member States** Drop Down Menu
 - Current Member
 - Enactment of Compact legislation
 - Effective date of membership
 - Citation

EVENTS

May 3, 2024

Adjunct Services Committee
Regulator-Only Call

Adjunct Services Committee

Read More →

May 7, 2024

Product Standards Committee
Regulator-Only Call

Product Standards Committee

Read More →

May 8, 2024

Open to All – Navigating Compact
Information Webinar

Webinars

Read More →

[View All Events](#) →

MEMBER STATES

The Interstate Insurance Product Regulation Commission serves insurance regulators, consumers, and insurers by improving the efficiency and effectiveness in the ever-changing insurance marketplace.

Select your State



Compact Homepage

www.insurancecompact.org

➤ Committee Work in Progress

➤ News

- News and Weekly Tips located here

➤ Link to **About**

- Annual Reports, Budgets, Meeting Minutes, Product Filing Statistics

➤ Links to **FAQs**

COMMITTEE WORK IN PROGRESS

Committees

Audit Committee
Work is in progress

[View Details](#)

[View All Committees](#)

Committees

Commission Officers and Management Committee
Work is in progress

[View Details](#)

Committees

Finance Committee
Work is in progress

[View Details](#)

NEWS

Supporting Documentation Update (SDU) Filing Reminders

Apr 3, 2025

[View Article](#)

Update on Completion of the SOI

Mar 21, 2025

[View Article](#)

Paying Fees in New SERFF

Mar 13, 2025

[View Article](#)

[View All News](#)

ABOUT THE COMPACT



The Insurance Compact enhances the efficiency and effectiveness of the way insurance products are filed, reviewed, and approved allowing consumers to have faster access to competitive insurance product.

[More About Us](#)

FAQ



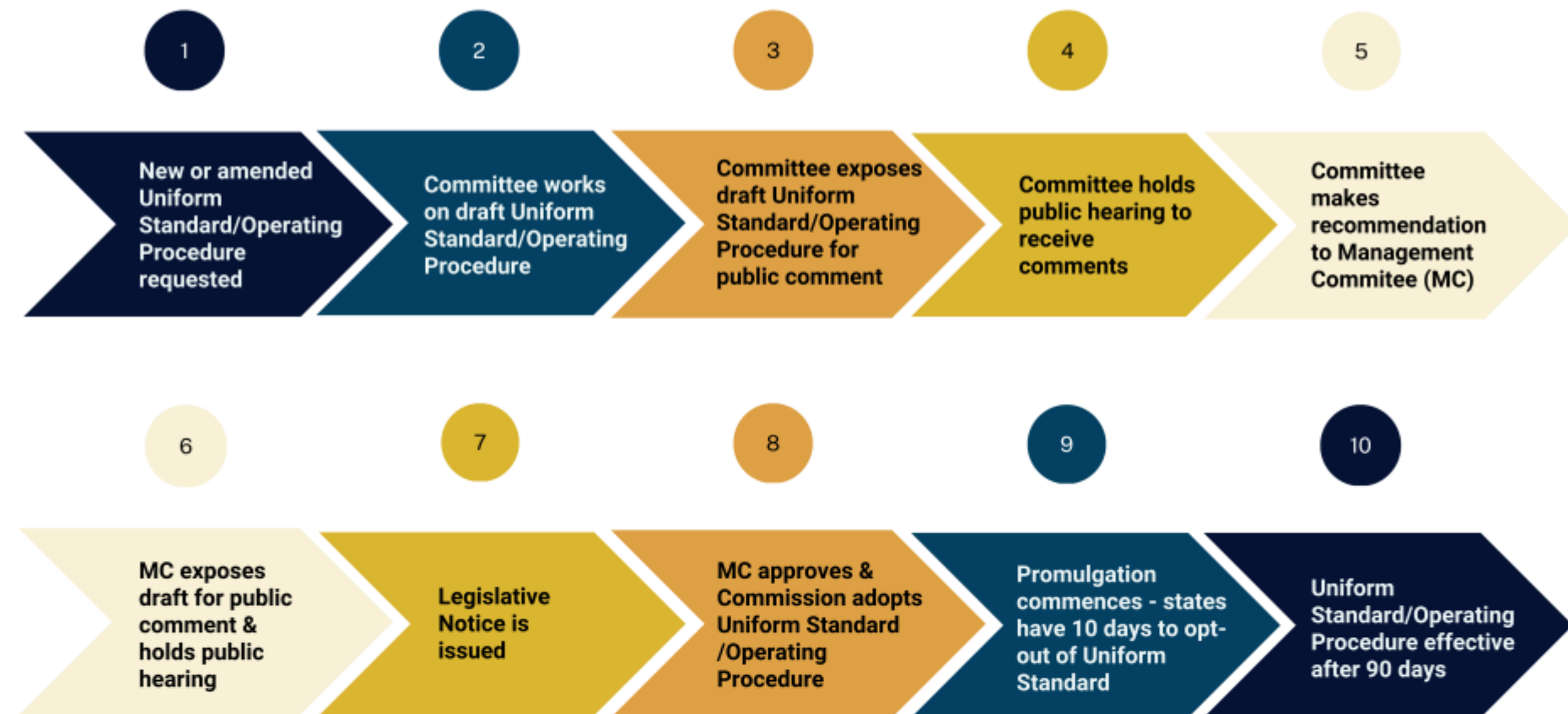
Read the most frequently asked questions the Compact receives, and learn more about what an interstate compact is, the reasons and how we keep our work current.

[Get the Answers](#)

Uniform Standards – Landing Page

<https://www.insurancecompact.org/standards>

RULEMAKING THROUGH ADOPTION - DEVELOPMENT OF UNIFORM STANDARDS & OPERATING PROCEDURES



Are you looking for more information about what the Compact is working on or has adopted? The Docket Developing Standards is the place to go to find the Uniform Standards, Operating Procedures, and other documents moving through the rulemaking process, ones published for public comment by the Management Committee or Commission. The Record Adopted Standards is the place to go to find Uniform Standards and Operating Procedures adopted by the Commission, including applicable amendments and development history materials. [A list of all adopted Uniform Standards](#) on the Record is also available.

[View the Docket Developing Standards](#)

[View the Record Adopted Standards](#)

[View the Uniform Standards Development Guidelines](#)

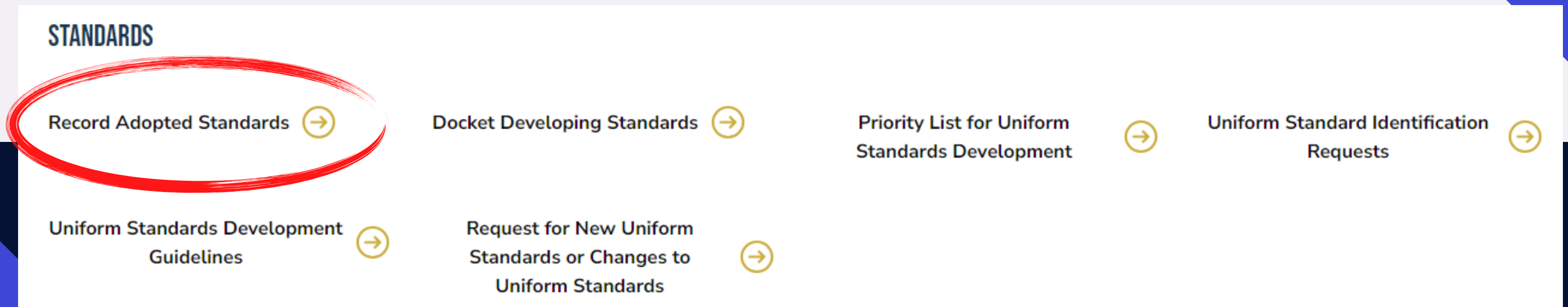
[View the Uniform Standard Identification Request](#)

[View the Priority List for Uniform Standard Development](#)

[View Request Form for New or Amended Uniform Standards](#)



Accessing the Rulemaking Record

<https://www.insurancecompact.org/standards/record-adopted-standards>



- Access all available Uniform Standards here!
- Interactive filer checklists for each Uniform Standard
- Information on the development of each Uniform Standard
- Comprehensive Index of Available Uniform Standards
- Insurance Compact Bylaws & Operating Procedures

Uniform Standards – Record

 Grid View  List View

 [Understanding Record Adopted Standards](#)

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 KEY PERSON REPLACEMENT INSURANCE POLICY STANDARDS

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

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

ADDITIONAL STANDARDS FOR MARKET VALUE ADJUSTMENT FEATURE PROVIDED THROUGH THE GENERAL ACCOUNT

Citation #: IIPRC-A-07-I-2

Effective Date: 10/13/2021

Document

Overview

History

+ [NEW Amendments - effective December 2, 2024](#)

Table of Contents

Download PDF



1. Date Adopted: June 29, 2021

2. Purpose and Scope: These standards apply to market value adjustment (MVA) features provided through the general account that are built into individual deferred nonvariable annuity contracts (including index-linked annuities) or the general account portions of individual deferred variable annuities (including index-linked annuities) or added to such contracts at issue by rider, endorsement or amendment. The MVA feature is a positive or negative adjustment that may apply to the account value/cash value of the annuity upon withdrawal, surrender, or annuitization, based upon the movement of an index or the company's current guaranteed interest rate being offered on new premium (or new rates for renewal periods for CD annuities), if that withdrawal, surrender, or annuitization occurs at a time other than on a specified guaranteed benefit date. These standards do not apply to MVA features provided through the use of separate accounts.

3. Rules Repealed, Amended or Suspended by the Rule: This rule amends the Additional Standards for Market Value Adjustment Feature Provided Through the General Account originally adopted by the Interstate Insurance Product Regulation Commission ("IIPRC") on April 30, 2009, and amended on March 25, 2010, and April 2, 2016. The amendments add a definition for "nonforfeiture rate" and clarify throughout that references to NAIC Model 805 are modified to use this definition for annuities filed with the Compact. 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: None



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 10/13/2021

Subject Matter of Standard:
Amendments to indicate that the minimum nonforfeiture rate follow the provision based on each state's statute in effect at the time a policy is issued.

Date Approved by Management Committee:
June 29, 2021

Date Amendment Adopted by Commission:
June 29, 2021

Adopted Standard:
[Additional Standards for Market Value Adjustment Feature Provided Through the General Account](#) PDF

Published Notices of Standard:
March 25, 2021
[Notice of Proposed Rule](#)

Date and Location of Public Hearing, if any:
May 27, 2021
Teleconference of the Management Committee

Committee Memoranda:
March 25, 2021
[Memoranda from the Product Standards Committee](#)
[Transmittal Memo - Model 805 Amendments](#) PDF
[Emergency Rule 1 \(ER-1\)](#) PDF
[Emergency Rule 2 \(ER-2\)](#) PDF
[Emergency Rule 3 \(ER-3\)](#) PDF

Checklists:

Standard Checklist Amended Checklist

Uniform Standards - History

Document	Overview	History
Effective 12/4/2014		
ACTIVE		
Effective 5/31/2007 to 12/3/2014		
INACTIVE		

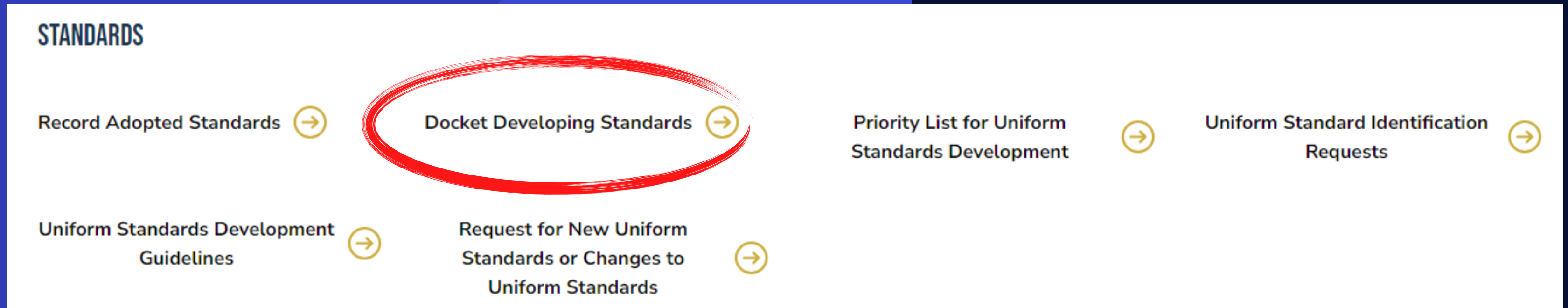
- Effective date of Uniform Standards
- Standards History in chronological order
 - Comments received, applicable Briefing Sheets and Transmittal Memos, past versions of Uniform Standards



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
- Rulemaking Citation indicates whether recommended item is new or amended
- Find relevant rulemaking deadlines, comments received, initial committee recommendation, etc.

The screenshot shows a web application interface for 'DOCKET DEVELOPING STANDARDS'. At the top, there is a navigation bar with links for 'Home', 'Standards', and 'Docket Developing Stan...'. Below this is a large blue header with the title 'DOCKET DEVELOPING STANDARDS' in white. A yellow banner with a question mark icon and the text 'Understanding Docket Developing Standards' is positioned below the header. The main content area features four filter sections: 'Type of Document' and 'Type of Rulemaking' (both with dropdown menus set to '- Any -'), 'Keywords' (a text input field), and 'Status' (a dropdown menu set to '- Any -'). A yellow 'Apply' button is located to the right of the filters. Below the filters, three rulemaking items are displayed as cards. Each card includes the title, effective date, and comments due date, along with a 'View Details' link.

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

Uniform Standards for Filing Revisions to Rate Filing Schedules in Group Disability Income Insurance Policies
Effective Date: 9/16/2024
Comments Due: 11/15/2024
[View Details](#)

Rulemaking

Uniform Standards for Riders, Endorsements or Amendments Used to Effect Group Disability Income Insurance Certificate Changes
Effective Date: 9/16/2024
Comments Due: 11/15/2024
[View Details](#)

Rulemaking

Uniform Standards for Group Disability Income Insurance Enrollment Forms and Statement of Insurability Forms
Effective Date: 9/16/2024
Comments Due: 11/15/2024
[View Details](#)

Uniform Standards – Searching the Docket

Type of Document

- Any -

- Any -
- Bylaws
- Operating Procedure
- Other
- Uniform Standard

Type of Rulemaking

- Any -

Status

- Any -

Apply

Type of Document

- Any -

Keywords

Type of Rulemaking

- Any -

- Any -

- Annual Prioritization of Uniform Standards
- Five-Year Review
- Rulemaking
- Any

Apply

Type of Document

- Any -

Keywords

Type of Rulemaking

- Any -

Status

- Any -

- Any -

- Estimated date of final action
- Open written comment period
- Scheduled public hearing

Apply

RESULTS

Uniform Standards – Searching the Docket

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

ADDITIONAL STANDARDS FOR MARKET VALUE ADJUSTMENT FEATURE PROVIDED THROUGH A SEPARATE ACCOUNT

Related Adopted Standards:

Additional Standards for Market Value Adjustment Feature Provided Through A Separate Account

[View Details →](#)

Docket Status: Pending final action

Subject Matter:

Purpose of Proposed New Rules: The purpose of this amendment is to revise the Additional Standards for Market Value Adjustment Feature For Modified Guaranteed Annuities and Index-Linked Variable Annuities Uniform Standard to apply to market value adjustment (MVA) features that are built into certain individual deferred non-variable annuity contracts (including index-linked annuities) or the non-variable portions of individual deferred variable annuities (including index-linked annuities) or added to such contracts at issue by rider, endorsement or amendment.

Effective Date: 1/31/2024

Hearing Date: 3/18/2024

Comments Due: 4/2/2024


Documents Under Review:

[Additional Standards for Market Value Adjustment Feature for Modified Guaranteed Annuities and Index-Linked Variable Annuities](#) 


Additional Information:

Published Notices of Standards: [Citation of Notice published on January 31, 2024](#)

Committee Memoranda and Recommendations:

[Product Standards Committee Transmittal Memo - Index-Linked Variable Annuities January 31, 2024](#) 

Comments Submitted:

[Oregon Division of Financial Regulation Comment Letter dated March 26, 2024](#) 

Related Amendments:

Rulemaking

Standards for Individual Deferred Index Linked Variable Annuity Contracts (Commonly Marketed as Registered Index Linked Annuities)

[View Details →](#)

Uniform Standards Developing Standards

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

UNIFORM STANDARDS DEVELOPMENT GUIDELINES

[Table of Contents](#)

[Download PDF](#)

- [I. INTRODUCTION](#)
- [II. PURPOSE](#)
- [III. AUTHORITY](#)
- [IV. DEFINITIONS/ACRONYMS FOR PURPOSES OF THESE GUIDELINES](#)
- [V. TYPES OF UNIFORM STANDARDS DEVELOPMENT](#)
 - [A. New Uniform Standards Development](#)
 - [B. Amendments](#)
 - [C. Annual Prioritization System](#)
 - [D. Five-Year Review Process](#)
- [VI. RULEMAKING REQUIREMENTS](#)
- [VII. DRAFTING PRINCIPLES](#)
- [VIII. GUIDELINES FOR SUBMISSION OF COMMENTS AND SUGGESTIONS](#)
- [IX. GUIDELINES FOR DEVELOPMENT AND CONSIDERATION](#)
- [X. POST ADOPTION OF A UNIFORM STANDARD](#)
- [XI. HOW TO FOLLOW UNIFORM STANDARDS DEVELOPMENT](#)

I. INTRODUCTION

The Interstate Insurance Product Regulation Compact is a statute adopted by Compacting States which forms an agreement to develop Uniform Standards to promote and protect the interest of consumers of individual and group annuities, life insurance, disability income insurance, and long-term care insurance. The Insurance Compact and its state member-driven Commission (collectively referred to as the "Compact") have developed a robust Uniform Standards development process, i.e., rulemaking process, which encourages regulatory collaboration and input of valuable expertise. This process also promotes transparency and input from all constituents including company filers, state legislators, consumers, and their representatives and industry representatives. In its strategic plan, *Insurance Compact Compass: Strategic Plan 2020 – 2022*, the members have identified the need to provide written, consistent guidance for the Uniform Standards development process.

Uniform Standard Identification Request

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

2025 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	Uniform Standards for Riders, Endorsements or Amendments Used to Effect Group Term Life Insurance Policy Changes	Amend	Compact Office
Individual Annuity	Contingent Deferred Annuities	New	American Council of Life Insurers (ACLI)
Individual Variable Annuity	Protected Income Solutions	New	American Council of Life Insurers (ACLI)
Group Term Life	Group Term Life Insurance Uniform Standards for Waiver of Premium While the Employee is Total Disabled	Amend	American Council of Life Insurers (ACLI)
Variable Universal Life	Group Private Placement	New	American Council of Life Insurers (ACLI)
Disability Income	Paid Family Leave (PFL) Insurance Products	New	American Council of Life Insurers (ACLI)
Group Life	Standards for Accidental Death and Dismemberment Benefits	New	American Council of Life Insurers (ACLI)
All Group Standards	Include portability trusts as an eligible non-employer group	Amend	American Council of Life Insurers (ACLI)
Group Annuity	Actuarial Memorandum Requirements	Amend	Compact Office
Individual Adjustable Life	Bonus Benefits	New	Compact Office
Group Insurance	Tax Qualified Riders/Endorsements	New	Compact Office
Individual Annuity	Additional Standards of Waiver of Surrender Charge Benefit	Amend	Compact Office

NEW! Uniform Standards Request Form

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

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 *



Questions?

Industry Resources

<https://www.insurancecompact.org/industry-resources>

INDUSTRY RESOURCES

[Resources for New Filers](#) →

[Creating a Compact Filing](#) →

[Expedited Review Process](#) →

[Filing Fees](#) →

[Mix and Match](#) →

[Filing Reference Materials](#) →

[Filing Information Notices \(FIN\)](#) →

[State-Specific Information](#) →

[Webinar Recordings](#) →

- Resources for Filers – frequent or new
- Step-by-step instructions
- Expedited Review Process Information
- Fee Information
- Filing Information Notices (FINs)

FINs

<https://www.insurancecompact.org/industry-resources>

[Home](#) | [Industry Resources](#) | [Filing Information Not...](#)

FILING INFORMATION NOTICES (FIN)

[FIN 2024-1: Requesting Trade Secret Treatment of Information Submitted in a Product Filing to the Interstate Insurance Product Regulation Commission \(Insurance Compact\)](#)

[FIN 2023-2: 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 \(Commission\)](#)

[FIN 2023-1: Filing Process for Product Filings to Demonstrate Compliance with Suicide Exclusion Provision Amendments](#)

[FIN 2021-2: Filing Process for Product Filings that Include Montana to Address the Amendment of § 49-2-309, Montana Code Annotated](#)

- [FIN 2021-2 Overview](#)

[FIN 2021-1: Filing Guidance for Implementation of ER-2 and Amendments for Annuity Minimum Nonforfeiture Rate to Follow State Law](#)

[FIN 2020-1: New, Amended and Refiled Product Filings due to Changes in Interest Rates for Nonforfeiture Values in Life Insurance Products](#)

- [IRC § 7702 Revisions Resource Page](#)

[FIN 2018-1: Individual Disability Income Insurance Filings](#)

[FIN 2017-2: Individual Long-Term Care Filings](#)

- Documents issued by the Insurance Compact Office to provide guidance, instruction, and best practices to facilitate the submission of compliant product filings to the Insurance Compact.
- FINs show in chronological order.

NEW! Webinar Recordings Page

SPRING SERIES 2024

OPEN TO ALL - INTRODUCTION TO THE COMPACT

This 60-minute session will cover basic information about the background, mission, purposes, structure, activities, and operations of the Compact and is useful for those who are unfamiliar with the Compact.

[Watch recording](#)

OPEN TO ALL - NAVIGATING COMPACT INFORMATION

This 60-minute session will cover the communications that come from the Insurance Compact and where to find more basic information about the operations of the organization.

[Watch recording](#)

OPEN TO ALL - MIX AND MATCH

Information about the rules and process for mix and match are covered in this 60-minute session. This session is geared toward rate & form filing and market regulators who work with products within the scope of the Compact.

[Watch recording](#)

OPEN TO ALL - CREATING AND AMENDING UNIFORM STANDARDS

Information on the different methods for uniform standards development and the rulemaking process as well as an overview of the Uniform Standards Development guidelines is covered in this 60-minute session.

[Watch recording](#)

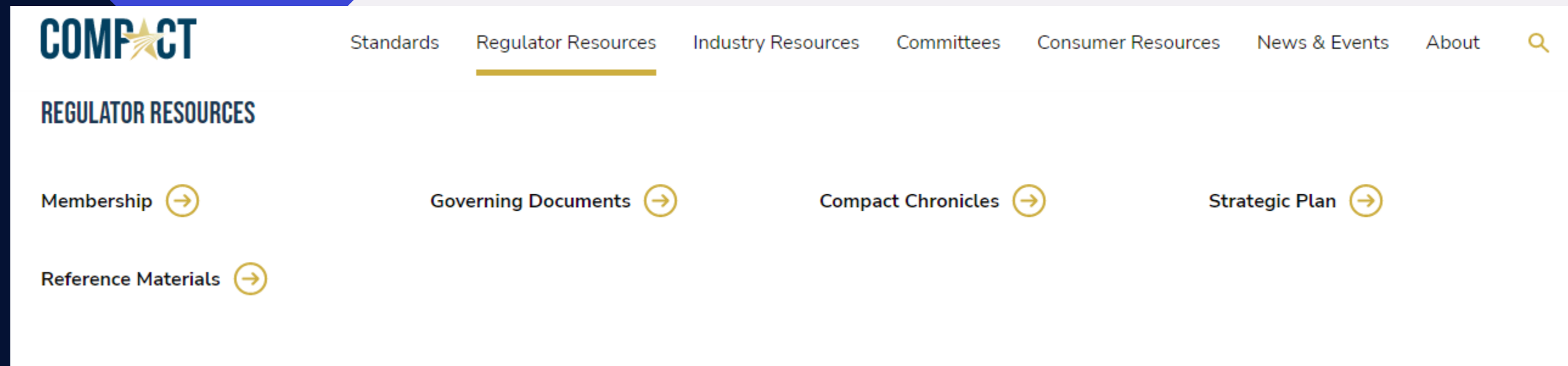
INDUSTRY-FOCUSED - COMPACT 101 FOR THE COMPANY FILERS

This 60-minute session is a primer for company filers who want to better follow the Compact Committee process and keep up on the Compact's regulatory and committee activities.

[Watch recording](#)

Regulator Resources

<https://www.insurancecompact.org/regulator-resources>



- Membership - full list of Commission and map
- Governing Documents
- Compact Chronicles – member newsletter
- Strategic Plan 2.0
- Reference Materials

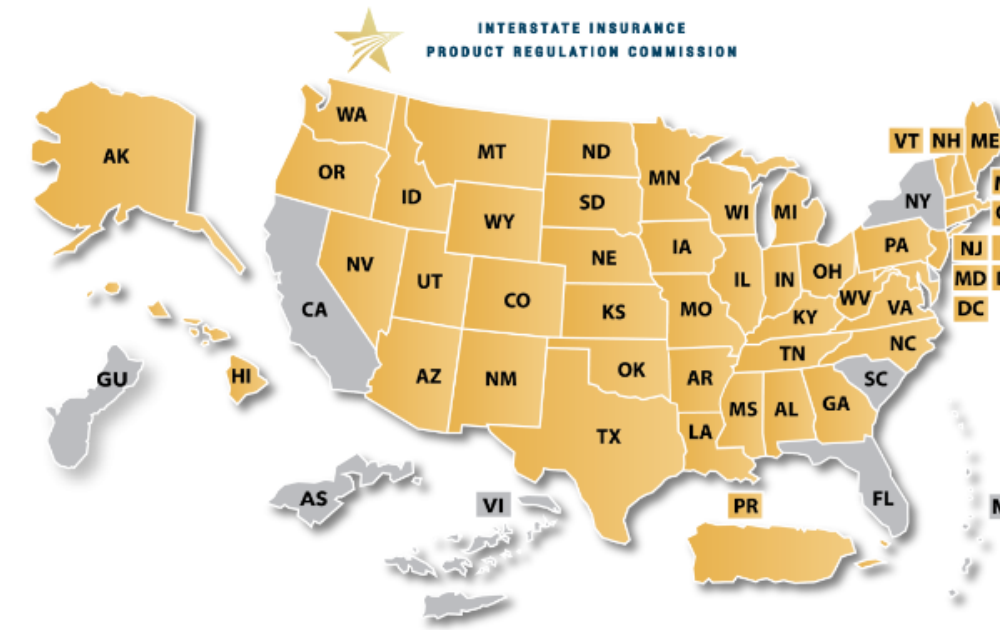
Membership

<https://www.insurancecompact.org/regulator-resources/membership>

- Map of Current Compacting States
- List of current members
- Implementation Date Resource

COMMISSION MEMBER STATES

Alabama, Commissioner Mark Fowler
Alaska, Director Lori K. Wing-Heier
Arizona, Cabinet Executive Officer Barbara Richardson
Arkansas, Commissioner Alan McClain
Colorado, Commissioner Michael Conway
Connecticut, Commissioner Andrew N. Mais
Delaware, Commissioner Trinidad Navarro
District of Columbia, Commissioner Karima Woods
Georgia, Commissioner John F. King
Hawaii, Commissioner Gordon Ito
Idaho, Director Dean L. Cameron
Illinois, Acting Director Ann Gillespie
Indiana, Commissioner Amy Beard
Iowa, Commissioner Doug Ommen
Kansas, Commissioner Vicki Schmidt
Kentucky, Commissioner Sharon P. Clark
Louisiana, Commissioner Tim Temple
Maine, Superintendent Robert Carey
Maryland, Interim Commissioner Joy Y. Hatchette
Massachusetts, Acting Commissioner Kevin P. Beagan
Michigan, Director Anita Fox
Minnesota, Commissioner Grace Arnold
Mississippi, Commissioner Mike Chaney
Missouri, Director Chlora Lindley-Myers
Montana, Commissioner Troy Downing
Nebraska, Director Eric Dunning
Nevada, Commissioner Scott Kipper
New Hampshire, Commissioner D.J. Bettencourt
New Jersey, Acting Commissioner Justin Zimmerman
New Mexico, Superintendent Alice Kane
North Carolina, Commissioner Mike Causey
North Dakota, Commissioner Jon Godfread
Ohio, Director Judith French
Oklahoma, Commissioner Glen Mulready
Oregon, Commissioner Andrew Stolfi
Pennsylvania, Commissioner Michael Humphreys
Puerto Rico, Commissioner Alexander S. Adams Vega
Rhode Island, Director Elizabeth Kelleher Dwyer
South Dakota, Director Larry Deiter
Tennessee, Commissioner Carter Lawrence
Texas, Commissioner Cassie Brown
Utah, Commissioner Jonathan Pike
Vermont, Commissioner Kevin Gaffney
Virginia, Commissioner Scott A. White
Washington, Commissioner Mike Kreidler
West Virginia, Commissioner Allan McVey
Wisconsin, Commissioner Nathan Houdek
Wyoming, Commissioner Jeff Rude



ADDITIONAL INFORMATION

[Print Map](#)

[Implementation Dates](#)

[State Premium Volume Chart](#)

Strategic Plan

<https://www.insurancecompact.org/regulator-resources/strategic-plan>



SETTING THE STRATEGIC DIRECTION FOR 2025 - 2028

It has been five years since the Interstate Insurance Product Regulation Commission (Commission) set course on its first formal strategic plan, *Insurance Compact Compass: Strategic Plan 2020 - 2022 (Compass)*. The Compass centered on three key priorities:

- Uniform standards states support and companies willingly use;
- Nationally recognized regulatory review process; and,
- Resource for Compacting States, regulated entities and consumers.

The Commission has fulfilled the objectives and goals set within the Compass and is ready to chart its route for the next three years and beyond. The Compass was focused on strengthening the organization's governance, communications, processes, and financial, and operational health. The *Insurance Compact Compass 2.0 (Compass 2.0)* will utilize the three overarching priorities listed above, to plot its action items for the next voyage of its strategic journey.

The Compass objectives remain constant as the Commission develops strategic action items for *Compass 2.0*. Uniform Standards are robust, responsive, and reasonable and deliver strong consumer protection. Its regulatory review process is responsive and reliable and fosters regulatory collaboration. As a resource, it is perceived as responsible, respected and ready.

Compass 2.0 identifies 26 member-driven strategic action items to guide the work of the Commission and its Compact Office over the next three years and beyond. This new strategic plan visits the accomplishments under the previous plan and overviews the process for wide input from members, regulators, state legislators, consumer representatives, and industry/company representatives.

These detailed action items are positioned under the ballast of their priorities and objectives. They are balanced and centered on fulfilling the Insurance Compact mission and purposes for and on behalf of its 48 Compacting States.

[Click Here to View Compass 2.0](#)

Reference Materials

<https://www.insurancecompact.org/regulator-resources/reference-materials>

[Home](#) | [Regulator Resources](#) | [Reference Materials](#)

REFERENCE MATERIALS

LONG-TERM CARE REPORTS

[2022 Report on Compact-Approved Individual Long-Term Care Insurance Rate Schedule Certifications - December 3, 2023](#)

[2021 Report on Compact-Approved Individual Long-Term Care Insurance Rate Schedule Certifications - January 19, 2022](#)

[2020 Report on Compact-Approved Individual Long-Term Care Insurance Rate Schedule Certifications - December 4, 2020](#)

[2019 Report on Compact-Approved Individual Long-Term Care Insurance Rate Schedule Certifications - December 9, 2019](#)

[Non-Duplication of Benefits Referral to NAIC Senior Issues \(B\) Task Force](#)

ROUNDTABLE SUMMARIES

[Washington, D.C. Roundtable - May 15, 2024](#)

[Omaha Compact Roundtable - October 25, 2023](#)

[Washington, D.C. Compact Roundtable - May 17, 2023](#)

[Omaha Compact Roundtable - October 26, 2022](#)

[New York City Compact Roundtable - July 13, 2022](#)

AD HOC SUMMARIES

[Ad Hoc Committee call with Legislative Committee and Consumer Advisory Committee - February 7, 2023](#)

[Ad Committee call with Industry Advisory Committee - February 2, 2023](#)

- Reference Materials page has information useful to regulators, such as:
 - Long-Term Care Reports
 - Roundtable Summaries
 - Ad Hoc Summaries
- Public information will be published here as available
 - Regulator-only materials available on NAIC Connect

News & Events

<https://www.insurancecompact.org/news-events>



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[Regulator Resources](#)

[Industry Resources](#)

[Committees](#)

[Consumer Resources](#)

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NEWS & EVENTS

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NEWS

The Compact is Growing

May 2, 2024

[View Article](#) →

Supporting Documentation Update (SDU) Filing Type Reminders

Apr 18, 2024

[View Article](#) →

Weekly Tip – Trade Secret FIN

Apr 3, 2024

[View Article](#) →

[View All News](#) →

Compact Chronicles

Work is in progress.

[View Chronicles](#) →

Weekly Tips

Work is in progress.

[View Weekly Tips](#) →

- News
 - Weekly Tips
 - Filing Announcements
 - News
- Events
 - Upcoming calls
 - Past calls






Insurance Compact Events

<https://www.insurancecompact.org/news-events/events>

[View past events >](#)

EVENT SEARCH

Start Date  End Date  Event Type 

Oct 8, 2024

Product Standards Committee
Public Call

Oct 9, 2024

Open to All – Introduction to the
Compact Webinar

Oct 15, 2024

Adjunct Services Committee
Public Call

- Regulator-Only and Public committee calls
- Joint Meetings of the Management Committee & Commission
- Webinars (Training)

For each event, you can access...

- Registration information
- Call Agendas
- All Published Materials (public calls only)

Weekly Tips

https://www.insurancecompact.org/news-events/news

COMPACT Standards Regulator Resources Industry Resources Committees Consumer Resources News & Events About

NEWS & EVENTS

News → Events →

NEWS

Keywords

News Type

- Any -

- Any -

Filing Announcement

News

Apply

Supporting Documentation Update (SDU) Filing Reminders

Apr 3, 2025 View Article →

Update (Weekly Tips)

Mar 21, 2025 View Article →

Fees in New SERFF

Mar 13, 2025 View Article →

- Published to the website on a weekly basis
 - Search results are chronological
- Filing tips and tricks for all product lines

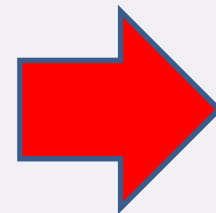


Questions?

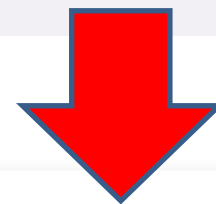
Committees

<https://www.insurancecompact.org/committees>

➤ Access from the top toolbar



➤ Access from homepage



COMMITTEES

Commission Officers and Management Committee	Actuarial Working Group	Adjunct Services Committee	Audit Committee
Finance Committee	Governance Committee	Product Standards Committee	Rulemaking Committee
Consumer Advisory Committee	Industry Advisory Committee	Legislative Committee	

COMMITTEE WORK IN PROGRESS

<p>Committees</p> <p>Audit Committee Work is in progress</p> <p>View Details</p>	<p>Committees</p> <p>Commission Officers and Management Committee Work is in progress</p> <p>View Details</p>	<p>Committees</p> <p>Finance Committee Work is in progress</p> <p>View Details</p>
<p>Committees</p> <p>Governance Committee Work is in progress</p> <p>View Details</p>	<p>Committees</p> <p>Product Standards Committee Work is in progress</p> <p>View Details</p>	<p>Committees</p> <p>Rulemaking Committee Work is in progress</p> <p>View Details</p>

[View All Committees](#)

What is on Committee pages?

- Membership and purpose
- Compact support staff
- Upcoming meetings
- Discussion drafts
- Call summaries
- Committee charters and workplans

PRODUCT STANDARDS COMMITTEE

Members:

Commissioner Doug Ommen, Chair - Iowa

Acting Commissioner Sandy Bigglestone, Vice Chair - Vermont

Commissioner Mark Fowler - Alabama

Director Lori Wing-Heier - Alaska

Commissioner Alan McClain - Arkansas

Commissioner Michael Conway - Colorado

Commissioner Trinidad Navarro - Delaware

Acting Director Ann Gillespie - Illinois

Commissioner Sharon P. Clark - Kentucky

Commissioner Marie Grant - Maryland

Director Angela L. Nelson - Missouri

Commissioner DJ Bettencourt - New Hampshire

Commissioner Justin Zimmerman - New Jersey

Commissioner Mike Causey - North Carolina

Commissioner Jon Godfread - North Dakota

Director Judith L. French - Ohio

Commissioner Michael Humphreys - Pennsylvania

Commissioner Carter Lawrence - Tennessee

Commissioner Cassie Brown - Texas

Commissioner Jonathan Pike - Utah

Commissioner Patricia E. Kuderer- Washington

Purpose:

1. To collaborate as regulators from Compacting States to develop recommendations for consideration, approval and adoption by the Management Committee and the Interstate Insurance Product Regulation Commission (Insurance Compact Commission).
2. To develop new and amended Uniform Standards that states support and companies willingly use and are robust and reflect strong and detailed consumer protections; are relevant and reflect product offerings that are available today in the several Compacting States; and, are not unduly prescriptive or restrictive.
3. To regularly review, but no less than every five years, Uniform Standards to ensure they are robust and reflect strong and detailed consumer protections; are relevant and reflect product offerings that are available today in the several Compacting States; and, are not unduly prescriptive or restrictive.
4. To provide regulatory expertise on product requirements and Uniform Standards, including responding to requests for technical expertise or special projects assigned by the Management Committee and the Insurance Compact Commission.
5. To confer with the Legislative Committee, Consumer Advisory Committee and Industry Advisory Committee regarding Uniform Standards development activities and proposed recommendations.

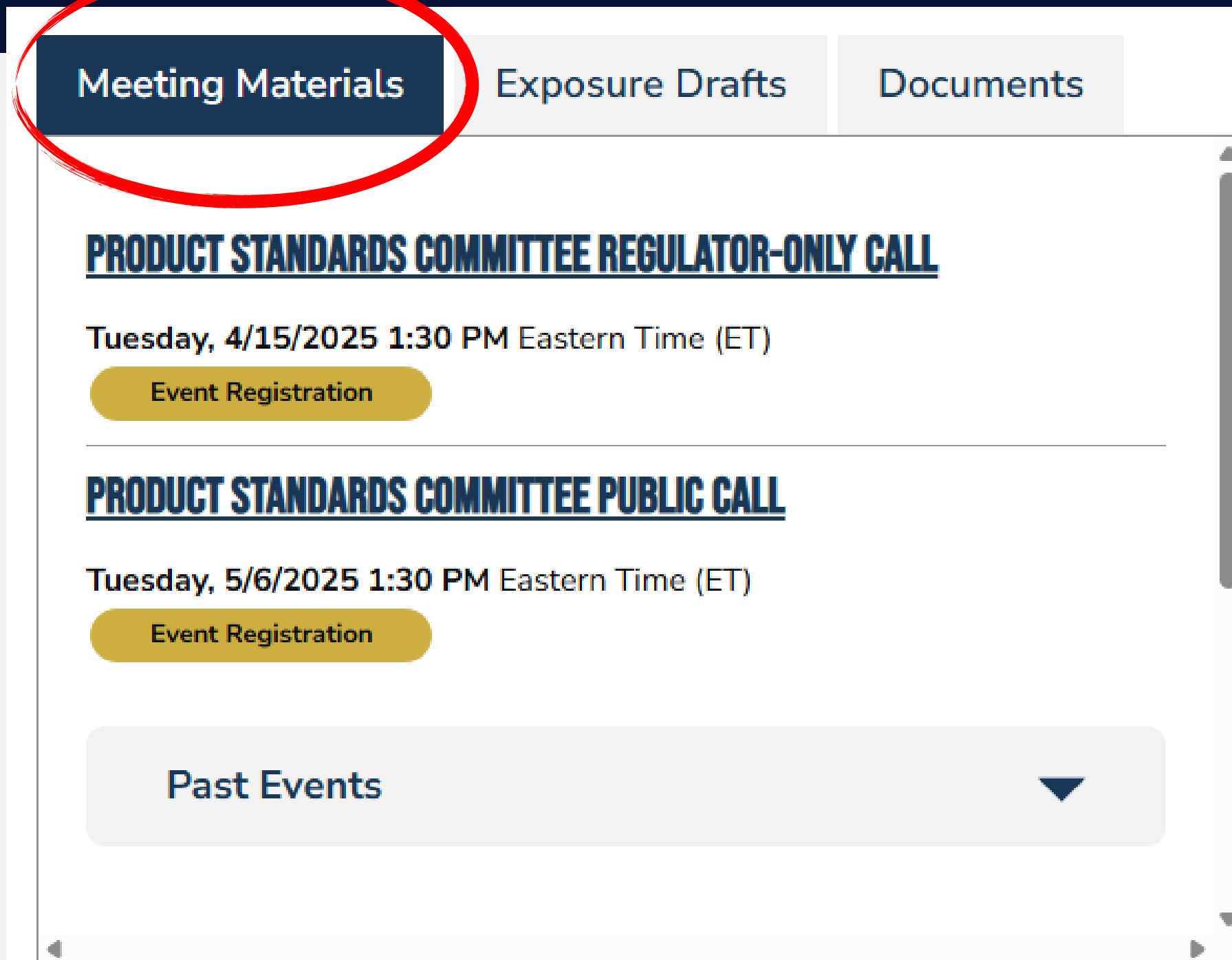
Contact Info:

Susan Ezalarab

Regulatory Coordinator Consultant

sezalarab@insurancecompact.org

Committees – Meeting Materials



The screenshot shows a web interface with three navigation tabs: "Meeting Materials", "Exposure Drafts", and "Documents". The "Meeting Materials" tab is highlighted with a red circle. Below the tabs, there are two meeting entries:

- PRODUCT STANDARDS COMMITTEE REGULATOR-ONLY CALL**
Tuesday, 4/15/2025 1:30 PM Eastern Time (ET)
Event Registration
- PRODUCT STANDARDS COMMITTEE PUBLIC CALL**
Tuesday, 5/6/2025 1:30 PM Eastern Time (ET)
Event Registration

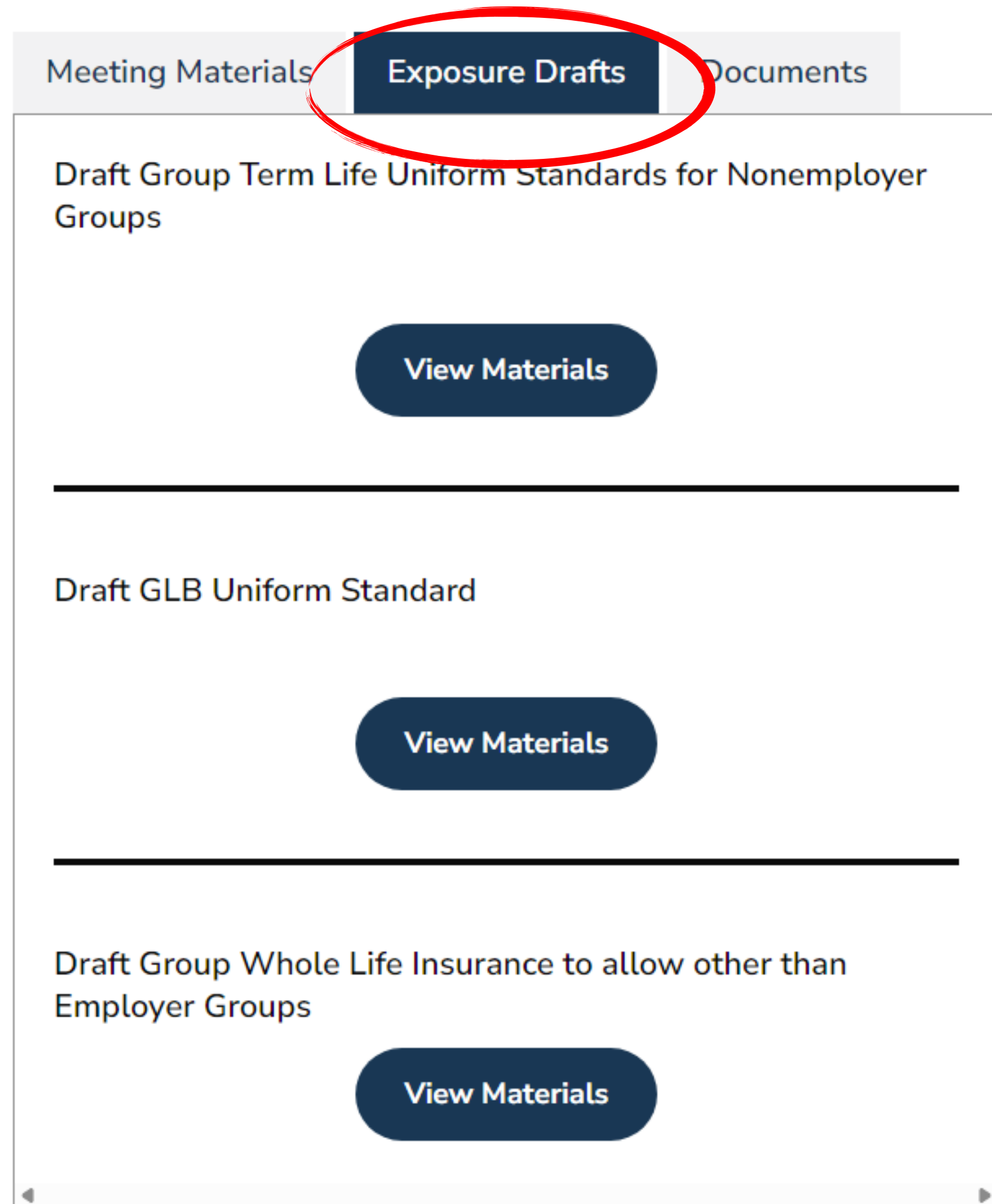
At the bottom, there is a "Past Events" button with a downward arrow.

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

Committees

– Exposure Drafts

- 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



The screenshot shows a web interface with a navigation bar at the top containing three tabs: 'Meeting Materials', 'Exposure Drafts', and 'Documents'. The 'Exposure Drafts' tab is highlighted with a red oval. Below the navigation bar, there are three draft items, each with a 'View Materials' button:

- Draft Group Term Life Uniform Standards for Nonemployer Groups
- Draft GLB Uniform Standard
- Draft Group Whole Life Insurance to allow other than Employer Groups

Committees- Documents

- Things formerly found on About page are now located on the Committee's page
 - Committee charter
 - Workplan
 - Call Summaries
 - Priority List for 2024
 - 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?

Compact Emails


- Call Notices (all interested parties)
- Public – Committee and Commission Meetings
- Regulator-Only (identified regulators and Commissioners)
- Compact Chronicles (also posted to Regulator Resources)
- Weekly Tips (Registered Company Users)
- Announcements/Press Releases (all interested parties)

Compact Emails

Joint Meeting of the Management Committee and Commission - 12/12 Final Agenda & Materials

IN IIPRC Universe <notice@insurancecompact.org>
To IIPRC - Notice Shared Mailbox

i You forwarded this message on 12/6/2021 2:55 PM.
If there are problems with how this message is displayed, click here to view it in a web browser.

 Joint Agenda_12_12_21_FINAL.pdf
215 KB



~~Interstate Insurance Product Regulation Commission~~

Annual Meeting

December 12, 2021

The Insurance Compact is convening a joint meeting Management Committee & Commission on **Sunday, December 12th at 6 pm ET / 5 pm CT / 4 pm MT / 3 pm PT** in San Diego. This is the Compact's Annual Meeting. The final agenda and materials for this meeting are attached. All materials will be made available on the [Insurance Compact's website](#), specifically the Events page.



Questions?

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Phone Number

(202) 471-3962

Website

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