

# 2027 UNIFORM STANDARDS PRIORITIZATION

Regulator Ranking | Filer Ranking | Feasibility / Readiness | PSC Priority

Ranking reflects the order of the 9 proposals based on the survey ranking question. “Top 3” shows the number of respondents who ranked the request 1st, 2nd, or 3rd. Feasibility/readiness reflects Regulatory Affairs Department’s (RAD) assessment of the effort required to prepare the item for PSC consideration.

## **READY FOR PSC/AWG**

Draft available or work underway; no significant concerns anticipated.

## **MODERATE**

Examples or concepts exist, but additional drafting, research, or review may be needed.

## **SUBSTANTIAL EFFORT**

Significant research, drafting, analysis, and subject matter expertise required.

### 1. DELETION OF AGE-BASED WAIVER OF PREMIUM PROVISION IN INDIVIDUAL LIFE WAIVER OF PREMIUM STANDARDS | USIR-2027-001

| STATE RANKING               | FILER RANKING              | FEASIBILITY / READINESS                                                                           | PSC PRIORITY  |
|-----------------------------|----------------------------|---------------------------------------------------------------------------------------------------|---------------|
| <b>4th</b>                  | <b>5th</b>                 |  <b>Moderate</b> | <b>Medium</b> |
| Top 3: 15 of 37 respondents | Top 3: 3 of 11 respondents |                                                                                                   |               |

### 2. ESTABLISHMENT OF A NEW STANDARD FOR IN-PLAN LIFETIME INCOME BENEFITS (GLWB-TYPE DESIGN) | USIR-2027-003

| STATE RANKING               | FILER RANKING               | FEASIBILITY / READINESS                                                                             | PSC PRIORITY     |
|-----------------------------|-----------------------------|-----------------------------------------------------------------------------------------------------|------------------|
| <b>1st</b>                  | <b>1st</b>                  |  <b>Moderate</b> | <b>Very high</b> |
| Top 3: 20 of 37 respondents | Top 3: 10 of 11 respondents |                                                                                                     |                  |

### 3. GROUP VARIABLE ANNUITY INCOME PROTECTION BENEFITS | USIR-2027-004

| STATE RANKING               | FILER RANKING              | FEASIBILITY / READINESS                                                                             | PSC PRIORITY     |
|-----------------------------|----------------------------|-----------------------------------------------------------------------------------------------------|------------------|
| <b>2nd</b>                  | <b>2nd</b>                 |  <b>Moderate</b> | <b>Very high</b> |
| Top 3: 19 of 37 respondents | Top 3: 6 of 11 respondents |                                                                                                     |                  |

### 4. WELLNESS BENEFIT STANDARDS FOR INDIVIDUAL AND GROUP DISABILITY INCOME PRODUCTS | USIR-2027-005

| STATE RANKING              | FILER RANKING              | FEASIBILITY / READINESS                                                                             | PSC PRIORITY |
|----------------------------|----------------------------|-----------------------------------------------------------------------------------------------------|--------------|
| <b>7th</b>                 | <b>7th</b>                 |  <b>Moderate</b> | <b>Low</b>   |
| Top 3: 9 of 37 respondents | Top 3: 2 of 11 respondents |                                                                                                     |              |

## 5. AMENDMENT TO DISABILITY INCOME STANDARDS FOR MILITARY SUSPENSION OF COVERAGE TIMING | USIR-2027-006

| STATE RANKING               | FILER RANKING              | FEASIBILITY / READINESS                                                                                | PSC PRIORITY     |
|-----------------------------|----------------------------|--------------------------------------------------------------------------------------------------------|------------------|
| <b>5th</b>                  | <b>9th</b>                 |  <b>Ready for PSC</b> | <b>Very high</b> |
| Top 3: 10 of 37 respondents | Top 3: 1 of 11 respondents |                                                                                                        |                  |

## 6. GUARANTEED LIVING BENEFIT STANDARDS FOR INDIVIDUAL LIFE INSURANCE POLICIES | USIR-2027-007

| STATE RANKING               | FILER RANKING              | FEASIBILITY / READINESS                                                                                     | PSC PRIORITY |
|-----------------------------|----------------------------|-------------------------------------------------------------------------------------------------------------|--------------|
| <b>6th</b>                  | <b>6th</b>                 |  <b>Substantial Effort</b> | <b>Low</b>   |
| Top 3: 11 of 37 respondents | Top 3: 2 of 11 respondents |                                                                                                             |              |

## 7. GROUP TERM LIFE WAIVER OF PREMIUM REQUEST | USIR-2027-008

| STATE RANKING               | FILER RANKING              | FEASIBILITY / READINESS                                                                           | PSC PRIORITY |
|-----------------------------|----------------------------|---------------------------------------------------------------------------------------------------|--------------|
| <b>3rd</b>                  | <b>8th</b>                 |  <b>Moderate</b> | <b>High</b>  |
| Top 3: 13 of 37 respondents | Top 3: 2 of 11 respondents |                                                                                                   |              |

## 8. INCIDENTAL GUARANTEED MINIMUM DEATH BENEFITS REQUEST | USIR-2027-009

| STATE RANKING              | FILER RANKING              | FEASIBILITY / READINESS                                                                                      | PSC PRIORITY |
|----------------------------|----------------------------|--------------------------------------------------------------------------------------------------------------|--------------|
| <b>8th</b>                 | <b>3rd</b>                 |  <b>Ready for PSC/AWG</b> | <b>High</b>  |
| Top 3: 8 of 37 respondents | Top 3: 3 of 11 respondents |                                                                                                              |              |

## 9. CONTINGENT DEFERRED ANNUITIES (CDA)

| STATE RANKING              | FILER RANKING              | FEASIBILITY / READINESS                                                                                       | PSC PRIORITY |
|----------------------------|----------------------------|---------------------------------------------------------------------------------------------------------------|--------------|
| <b>9th</b>                 | <b>4th</b>                 |  <b>Substantial Effort</b> | <b>Low</b>   |
| Top 3: 6 of 37 respondents | Top 3: 4 of 11 respondents |                                                                                                               |              |

Note: Filer results are based on 11 respondents; regulator results are based on 37 respondents. Rankings should be considered in that context.