

INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION

NOTICE OF PROPOSED RULE

**Date Issued:** May 31, 2016

**Proposed Uniform Standard:** Amendments Regarding War Exclusions

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1. **Purpose of Proposed New Rules:** The purpose of this rule is to amend the Exclusions subsection of Section 3 Policy Provisions of certain Uniform Standards. The amendment deletes Subsection (1)(a)(ii) of the war exclusion provision. The amendment eliminates confusion and further clarifies that the Uniform Standards do not permit life insurance policies to contain a death benefit exclusion for known members of the military that die as a result of any act related to military service. Additionally, the term “United States” will be added to Subsection (1)(a)(i) to clarify that this prohibition on war exclusions applies to members of the United States military, military reserves or the National Guard and not members of the military of another nation.

This rule would amend the following Uniform Standards:

**INDIVIDUAL TERM LIFE PRODUCT LINE**

Individual Term Life Insurance Policy Standards  
Individual Single Premium Term Life Insurance Policy Standards  
Individual Joint Last to Die Survivorship Term Life Insurance Policy Standards  
Individual Single Premium Joint Last to Die Survivorship Term Life Insurance Policy Standards

**INDIVIDUAL WHOLE LIFE PRODUCT LINE**

Individual Whole Life Insurance Policy Standards  
Individual Single Premium Whole Life Insurance Policy Standards  
Individual Joint Last to Die Survivorship Whole Life Insurance Policy Standards  
Individual Single Premium Joint Last to Die Survivorship Whole Life Insurance Policy Standards  
Individual Current Assumption Whole Life Insurance Policy Standards

**INDIVIDUAL ENDOWMENT INSURANCE PRODUCT LINE**

Individual Endowment Insurance Policy Standards  
Individual Single Premium Endowment Insurance Policy Standards  
Individual Joint Last to Die Survivorship Endowment Insurance Policy Standards  
Individual Single Premium Joint Last to Die Survivorship Endowment Insurance Policy Standards

**INDIVIDUAL NON-VARIABLE ADJUSTABLE LIFE INSURANCE PRODUCT LINE**

Individual Flexible Premium Adjustable Life Insurance Policy Standards (Universal Life)  
Individual Joint Last to Die Survivorship Flexible Premium Adjustable Life Insurance Policy Standards  
Individual Modified Single Premium Adjustable Life Insurance Policy Standards

**INDIVIDUAL VARIABLE ADJUSTABLE LIFE INSURANCE PRODUCT LINE**

Individual Modified Single Premium Variable Life Insurance Policy Standards  
Individual Modified Single Premium Joint First to Die Variable Life Insurance Policy Standards

Individual Flexible Premium Variable Adjustable Life Insurance Policy Standards  
Individual Joint Last to Die Survivorship Flexible Premium Variable Adjustable Life Insurance  
Policy Standards

**~~GROUP TERM LIFE PRODUCT LINE~~**

~~Group Term Life Insurance Policy and Certificate Standards for Employer Groups<sup>1</sup>~~

2. **Legal Authority:** The Commission is authorized to create uniform standards for products by Article IV, Section 2 of the Interstate Insurance Product Regulation Compact, as enacted into law by each compacting state.
3. **Text of Proposed New Rules:** The Proposed Standards are available on the Commission's website ([www.insurancecompact.org](http://www.insurancecompact.org)) and included with this notice as a separate document.
4. **Where, When, and How Persons May Present Their Views:** The Management Committee for the Commission will accept written comment on the Proposed Standards until **August 1, 2016**. Written comments may be delivered via electronic mail to [comments@insurancecompact.org](mailto:comments@insurancecompact.org), or via mail to the Management Committee c/o Karen Schutter, 444 North Capitol Street, NW, Suite 700 Hall of States, Washington DC 20001-1509.
5. **Where, When, and How Persons May Request a Public Hearing:** Written requests for a public hearing on the Proposed Standards must be received no later than **June 20, 2016**. Persons who may request a public hearing are Commission members, the Management Committee, the Legislative Committee, the Consumer Advisory Committee, the Industry Advisory Committee, or a person or organization representing at least 25 persons affected by the Proposed Standards. Written requests may be delivered via electronic mail to [comments@insurancecompact.org](mailto:comments@insurancecompact.org), or via mail to the Management Committee c/o Karen Schutter, Executive Director, 444 North Capitol Street, NW, Suite 700 Hall of States, Washington DC 20001-1509.

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<sup>1</sup> Stricken because there is no comparable provision within the Uniform Standards