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To: Schutter, Karen
Subject: 5 Year Review: FAIRNESS Standards

The group DI companies have suggested that the following changes be made for clarity:

B. FAIRNESS

- (1) The statement of insurability shall not contain inconsistent, ambiguous, unfair, inequitable or misleading clauses; **nor contain** provisions that are against public policy as determined by the Interstate Insurance Product Regulation Commission; **nor contain** exceptions and conditions that unreasonably affect the risk purported to be assumed in the general coverage of the group certificate with which the statement of insurability will be used.

This would affect all standards and is more a grammatical clean-up.

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