



REQUEST FOR NEW UNIFORM STANDARDS OR CHANGES TO UNIFORM STANDARDS

NAME OF PERSON REQUESTING CHANGE: American Council of Life Insurers

AFFILIATION: Industry Advisory Committee

CONTACT EMAIL: waynemehlman@acli.com

CONTACT PHONE NUMBER: (202) 624-2135

REQUEST IS FOR: Amendment to Existing Standard

SECTION AND SUBSECTION(S) OF UNIFORM STANDARD IF APPLICABLE: Scope section, and other applicable sections and subsections, of the "Group Term Life Insurance Uniform Standards for Waiver of Premium While the Employee is Total Disabled".

DETAILED DESCRIPTION OF THE REQUEST, INCLUDING THE SCOPE IF A NEW UNIFORM STANDARD, AND IF APPROPRIATE ALSO INCLUDE PROPOSED LANGUAGE CONSIDERATION: We request that the Compact expand the scope of the "Group Term Life Insurance Uniform Standards for Waiver of Premium While the Employee is Total Disabled" to include qualifying events so it is aligned with the "Additional Standards for Waiver of Premium Benefits for Total Disability and Other Qualifying Events for Whole Life Insurance Policies and Certificates for Employer Groups".

DETAILED EXPLANATION OF THE REASON FOR THE REQUEST. IF A NEW UNIFORM STANDARD, PLEASE PROVIDE SUPPORT THAT THIS TYPE OF PRODUCT HAS BEEN FILED AND APPROVED IN COMPACTING STATES. IF AN AMENDMENT TO AN EXISTING UNIFORM STANDARDS, PLEASE PROVIDE SUPPORT FOR HOW

CIRCUMSTANCES OR UNDERLYING ASSUMPTIONS (WHETHER IN REGULATION, IN THE MARKETPLACE OR OTHERWISE) HAVE CHANGED: It is important, for both substance and consistency, that the "Group Term Life Insurance Uniform Standards for Waiver of Premium While the Employee is Total Disabled" and the "Additional Standards for Waiver of Premium Benefits for Total Disability and Other Qualifying Events for Whole Life Insurance Policies and Certificates for Employer Groups" be aligned with regard to qualifying events. In the latter standards, "Qualifying event" means any of the following, as long as the event meets the requirements of the standard:

- (1) Diagnosis of limited life expectancy or life-threatening condition
- (2) Diagnosis of cognitive impairment
- (3) Assessment by qualified professional establishing inability to perform certain activities of daily living
- (4) Receipt of care from a health care facility
- (5) Disability other than total disability
- (6) Unemployment.

IS THIS CHANGE CURRENTLY ACCEPTED IN COMPACT STATES? Unknown

WOULD THIS CHANGE CONFLICT WITH ANY NAIC MODEL LAWS OR REGULATIONS? Unknown