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# 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:** New Standard

**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 develop new uniform standards for paid family leave (PFL) insurance products, including riders.

**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:** Following the adoption of NCOIL's Paid Family Leave (PFL) Insurance Model, there has been increased state activity to adopt or recognize PFL as a new line of insurance in which any insurer licensed to transact life insurance or disability income insurance may also provide coverage for PFL. Similarly, many carriers are looking to provide this new coverage through either a standalone product

or as a rider but cannot do so under current Uniform Standards. Several Compacting States already allow for PFL coverage. We would recommend that the development of PFL standards be fashioned after the NCOIL Model.

**IS THIS CHANGE CURRENTLY ACCEPTED IN COMPACT STATES?** Unknown

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