

INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION

NOTICE OF PROPOSED RULE

**Date Issued:** September 16, 2024

**Proposed Uniform Standard:** Amendments to Group Disability Income Insurance  
Uniform Standards

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- 1. Purpose of Proposed New Rules:** The purpose of these amendments is to amend the following group disability income insurance uniform standards in accordance with the 5-year Commission Review of Rules required by § 119 of the Rule for the Adoption, Amendment and Repeal of Rules for the Interstate Insurance Product Regulation Commission. The procedures adopted by the Management Committee in March 2012 for implementing the 5-year review process limit the scope of review under Section 119 to identifying "the need for continuation, repeal or amendment of the rule based primarily on whether circumstances or underlying assumptions have changed since the last time the rule was adopted, amended or reviewed. See the Transmittal Memo for a more detailed description of the proposed amendments. Additionally, amendments are proposed to allow for other than employer groups. See the link for the Transmittal memo for a more detailed description of the proposed amendments.

**GROUP DISABILITY INCOME PRODUCT LINE**

- Group Disability Income Policy and Certificate Uniform Standards
  - Uniform Standards for Group Disability Income Insurance Enrollment Forms and Statement of Insurability Forms
  - Uniform Standards for Group Disability Income Insurance Statement of Insurability Change Form
  - Uniform Standards for Riders, Endorsements or Amendments Used to Effect Group Disability Income Insurance Policy Changes
  - Uniform Standards for Riders, Endorsements or Amendments Used to Effect Group Disability Income Insurance Certificate Changes
  - Uniform Standards for Group Disability Income Insurance Initial Rate Filings
  - Uniform Standards for Filing Revisions to Rate Filing Schedules in Group Disability Income Insurance Policies
- 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 web site ([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 **November 15, 2024**. 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, 1101 K Street, NW, Suite 650, Washington DC 20001.
  
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 **October 7, 2024**. 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, 1101 K Street, NW, Suite 650, Washington DC 20001.