

Product Standards Committee Report and Recommendations for the Uniform  
Standards  
Currently Subject to Five-Year Review (Phase 8)  
Certain Uniform Standards Effective Between January 1, 2012  
and December 31, 2012

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## **TECHNICAL ITEMS**

5-Year Review, Phase 8 (Certain Uniform Standards Effective Between January 1, 2012 and December 31, 2012)

### **Technical Items**

Technical items are proposed changes and corrections to the Uniform Standards to make formatting, typographical, and/or drafting corrections that would not change the meaning or effect of the provision, or the current application and interpretation of the provision or applicable Uniform Standards. Technical items would also encompass changes that would make the Uniform Standards consistent with one another where appropriate, in terms of formatting and wording. The IIPRC Office will insert and clearly distinguish technical items in the Uniform Standards. As has been the practice when making technical changes to the Uniform Standards during the rulemaking process, these technical items will not be specifically discussed unless there is a concern or question raised by members, regulators, or interested parties.

#### **List of Technical Change Items**

1. Inclusion of Table of Contents
2. Inclusion of Standard Title in Header
3. Mix and Match - Correction of Reference

## **TECHNICAL ITEMS**

5-Year Review, Phase 8 (Certain Uniform Standards Effective Between January 1, 2012 and December 31, 2012)

### **1. INCLUSION OF TABLE OF CONENTS**

#### **APPLIES:**

Standards for Individual Disability Income Insurance Outline of Coverage  
Standards for Initial Rate Filings for Individual Disability Income Insurance  
Standards for Filing Revisions to Rate Filing Schedules in Individual Disability Income Insurance Policies  
Standards for Forms Used to Limit or Exclude Individual Disability Income Insurance Policy Coverage Based on the Underwriting Process  
Standards for Riders, Endorsements or Amendments Used to Effect Individual Disability Income Insurance Policy Changes  
Standards for Individual Disability Income Insurance Application Change Form

**CURRENT PROVISION:** These Uniform Standards do not contain a Table of Contents.

#### **COMMENTS:**

*IIPRC Office Comment/Observation:* The IIPRC Office received a suggestion through the website to include a Table of Contents in all Uniform Standards.

*IIPRC Office Recommendation:* The IIPRC Office agrees with this suggestion and has been incorporating Table of Contents to all Uniform Standards as they become subject to Five Year review.

## **TECHNICAL ITEMS**

5-Year Review, Phase 8 (Certain Uniform Standards Effective Between January 1, 2012 and December 31, 2012)

### **2. INCLUSION OF STANDARD TITLE IN HEADER**

**APPLIES:** All Uniform Standards subject to Phase 8 of the Five Year review.

**CURRENT PROVISION:** These Uniform Standards do not contain the name of the Uniform Standard in the header.

#### **COMMENTS:**

*IIPRC Office Comment/Observation:* The IIPRC Office notes that the header currently provides the effective date of the standard, but does not identify the standard. It is sometimes difficult to identify the Standard when multiple Standards are viewed at the same time.

*IIPRC Office Recommendation:* The IIPRC Office recommends adding the title of the standard to the header of all Uniform Standards subject to this Five Year review.

## **TECHNICAL ITEMS**

5-Year Review, Phase 8 (Certain Uniform Standards Effective Between January 1, 2012 and December 31, 2012)

### **3. MIX AND MATCH – CORRECTION OF REFERENCE**

**APPLIES:** All Uniform Standards subject to Phase 8 of the Five Year review.

#### **CURRENT PROVISION:**

**Mix and Match:** These standards are available to be used in combination with State Product Components as described in Section 110(b) of the Operating Procedure for the Filing and Approval of Product Filings.

#### **COMMENTS:**

*IIPRC Office Comment/Observation:* The reference to the applicable section in the Operating Procedure for the Filing and Approval of Product Filings requires updating to reflect adopted amendments.

*IIPRC Office Recommendation:* The IIPRC Office recommends that the reference be amended to refer to Section 111(b) of the Operating Procedure for the Filing and Approval of Product Filings.

Mix and Match: These standards are available to be used in combination with State Product Components as described in Section 111(b) of the Operating Procedure for the Filing and Approval of Product Filings.