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VOLUME I

A searchable index of the NAIC’s Model Laws, Regulations, Guidelines and Other Resources can be accessed on the NAIC website at:
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ACCIDENT AND HEALTH INSURANCE

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
I-10	Health Insurance Reserves Model Regulation	This model regulation implements the NAIC Standard Valuation Law (MDL-820). It defines categories of reserves and sets forth the minimum claim, premium and contract reserve requirements. The regulation provides for gross premium valuation to evaluate adequacy of reserves.	
I-22	Health Carrier Prescription Drug Benefit Management Model Act	This model act provides standards for the establishment, maintenance and management of prescription drug formularies and other pharmaceutical benefit management procedures used by health carriers that provide prescription drug benefits.	
I-26	Individual Market Health Insurance Coverage Model Regulation	This model regulation implements the NAIC Individual Market Health Insurance Coverage Model Act (MDL-36).	
I-30	Standardized Health Claim Form Model Regulation	This model regulation standardizes the forms used in the billing and reimbursement of health care, reduces the number of forms utilized, increases efficiency in the reimbursement of health care and encourages the use of and prescribes a timetable for the implementation of electronic data interchange of health care expenses and reimbursement.	
I-32	Health Carrier Claim Audit Guidelines Model Act	This model act provides for the reasonable standardization of claim audit guidelines of health care bills to determine whether data in a health care record is supported by services listed on the claim for payment of an insured or an institutional provider.	
I-35	Small Employer and Individual Health Insurance Availability Model Act	The purpose of this model act is to enhance the availability of health insurance coverage to small employers and individuals regardless of their health status or claims experience and to improve the overall fairness and efficiency of the small group and individual health insurance markets.	HG-10 - Small Group Health Insurance Availability
I-36	Individual Market Health Insurance Coverage Model Act	This model act sets out the requirements for guaranteed availability, guaranteed renewability and premium rating in the individual market and provides for the establishment of coverage and other benefit requirements in the individual market.	HB-15 - Mandated Benefits - Women’s Health, Pregnancy, Fertility, Preventative Care HB-16 - Mandated Benefits - Women’s Health HB-25 - Mandated Benefits - Mental Health HB-27 - Mandated Benefits - Substance Abuse and Addiction HB-50 - Genetic Testing for Insurance Coverage
I-37	Individual Health Insurance Portability Model Act	The purpose of this model act is to promote the availability of health insurance coverage to recently insured individuals regardless of their health status or claims experience and to improve the overall fairness and efficiency of the individual health insurance market.	

ACCIDENT AND HEALTH INSURANCE (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
I-38	Model Regulation to Implement the Individual Health Insurance Portability Model Act	This model act is intended to implement the provisions of the NAIC Individual Health Insurance Portability Model Act (MDL-37). The Portability Act and this model are intended to regulate all health benefit plans sold to individuals, whether sold directly or through associations or other groupings of individuals.	

ACCIDENT AND HEALTH INSURANCE CONSUMER PROTECTION

I-40	Advertisements of Accident and Sickness Insurance Model Regulation	This model regulation establishes minimum criteria to ensure proper and accurate description and to protect prospective purchasers with respect to the advertisement of health insurance. This regulation applies to group and blanket, as well as individual accident and sickness insurance.	
I-42	Prohibition on the Use of Discretionary Clauses Model Act	This model act helps ensure that health insurance benefits and disability-income protection coverage are contractually guaranteed, and helps avoid the conflict of interest that occurs when the carrier responsible for providing benefits has discretionary authority to decide what benefits are due.	
I-55	Health Information Privacy Model Act	This model act helps protect the interests of insureds, claimants, creditors and the public generally through early detection of a potentially hazardous financial condition of an insurer and enhanced efficiency in liquidation to conserve the assets of the insurer.	

ACCIDENT AND HEALTH INSURANCE DELIVERY SYSTEMS

I-68	Prepaid Limited Health Service Organization Model Act	This model act provides the means to regulate limited health service plans and to avoid unnecessary duplication of regulation for other entities that currently are authorized to provide limited health services on a prepayment or other basis or to indemnify for such services.	
I-70	Health Care Professional Credentialing Verification Model Act	This model act requires a health carrier to establish a comprehensive health care professional credentialing verification program to ensure that its participating health care professionals meet specific minimum standards of professional qualification.	
I-71	Quality Assessment and Improvement Model Act	This model act establishes criteria for the quality assessment activities of all health carriers that offer managed care plans and for the quality improvement activities of health carriers issuing closed plans or combination plans that have a closed component.	
I-72	Health Carrier Grievance Procedure Model Act	This model act provides standards for the establishment and maintenance of procedures by health carriers to ensure that covered persons have the opportunity for the appropriate resolution of grievances, as defined in this model.	
I-73	Utilization Review and Benefit Determination Model Act	This model act establishes standards and criteria for the structure and operation of utilization review and benefit determination processes designed to facilitate ongoing assessment and management of health care services.	HA-50 - Standards for Utilization Review Agents RA-30 - Current Recognition of Accrediting Organizations for Health Insurers and Managed Care Providers

ACCIDENT AND HEALTH INSURANCE DELIVERY SYSTEMS (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
I-74	Health Benefit Plan Network Access and Adequacy Model Act	This model act establishes standards for the creation and maintenance of networks by health carriers to ensure the adequacy, accessibility and quality of health care services offered under a managed care plan. It establishes requirements for written agreements between health carriers offering managed care plans and participating providers regarding the standards, terms and provisions under which the participating provider will provide services to covered persons.	
I-75	Health Carrier External Review Model Act	This model act provides standards for the establishment and maintenance of external review procedures to ensure that covered persons have the opportunity for an independent review of an adverse determination or final adverse determination, as defined in this act.	HA-50 - Standards for Utilization Review Agents HA-60 - External Independent Appeal of Health Insurer Decisions RA-30 - Current Recognition of Accrediting Organizations for Health Insurers and Managed Care Providers
I-76	Uniform Health Carrier External Review Model Act	The purpose of this model act is to provide uniform standards for the establishment and maintenance of external review procedures to assure that covered persons have the opportunity for an independent review of an adverse determination or final adverse determination.	HA-50 - Standards for Utilization Review Agents HA-60 - External Independent Appeal of Health Insurer Decisions RA-30 - Current Recognition of Accrediting Organizations for Health Insurers and Managed Care Providers
I-77	Medical Professional Liability Closed Claim Reporting Model Law	This act is intended to ensure the availability of closed claim data necessary for thorough analysis and understanding of issues associated with medical professional liability claims, in order to support the establishment and maintenance of sound public policy.	PC-80 - Tort Reform: Medical Malpractice Caps
I-78	The Single Health Care Voluntary Purchasing Alliance Model Act	This model act helps improve fairness, efficiency and competition in the pricing and delivering of health care coverage for employers with no more than a specified number of employees. This model also provides a mechanism for small employers to join together solely for the purpose of procuring health insurance and operates as an exception to existing false group or fictitious group laws.	HG-30 - Health Insurance Purchasing Alliances
I-80	The Regional Health Care Voluntary Purchasing Alliance Model Act	This model act helps improve fairness, efficiency and competition in the pricing and delivering of health care coverage for employers with no more than a specified number of employees. It also provides a mechanism for small employers to join together solely for the purpose of procuring health insurance and operates as an exception to existing false group or fictitious group laws.	HG-30 - Health Insurance Purchasing Alliances
I-82	The Private Health Care Voluntary Purchasing Alliance Model Act	This model act helps improve fairness, efficiency and competition in the pricing and delivering of health care coverage for employers with no more than a specified number of employees. It also provides a mechanism for small employers to join together solely for the purpose of procuring health insurance and operates as an exception to existing false group or fictitious group laws.	HG-30 - Health Insurance Purchasing Alliances
I-85	Model Health Plan for Uninsurable Individuals Act	This model act establishes guidelines for a health plan for uninsurable individuals. The mechanics of the plan and its operations and functions must all be established under a plan of operation approved by the commissioner.	
I-92	Stop Loss Insurance Model Act	This model act establishes criteria for the issuance of stop-loss insurance policies. This model does not impose any requirement or duty on any person other than an insurer or as treating any stop-loss policy as a direct policy of health insurance.	HA-90 - Stop Loss Coverage

ACCIDENT AND HEALTH INSURANCE DELIVERY SYSTEMS (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
I-98	Discount Medical Plan Organization Model Act	This model act helps promote the public interest by establishing standards for discount medical plan organizations to protect consumers from unfair or deceptive marketing, sales or enrollment practices and to facilitate consumer understanding of the role and function of discount medical plan organizations in providing access to medical or ancillary services.	HA-80 - Health Care Discount Plans

VOLUME II**ACCIDENT AND HEALTH INSURANCE GROUP REGULATION**

II-100	Group Health Insurance Standards Model Act	This model act establishes the definition of group health insurance and sets forth the requirements of a group health policy. It also delineates group health insurance standard provisions.	HA-10 - Filing Requirements Health Insurance Forms and Rates HG-20 - Group Health Insurance Continuation Provisions in States
II-105	Group Health Insurance Mandatory Conversion Privilege Model Act	This model act specifies when an employee or member of a group health plan is entitled to have a converted policy issued to him/her, without evidence of insurability, subject to the provisions of this model.	HG-20 - Group Health Insurance Continuation Provisions in States
II-106	Small Group Market Health Insurance Coverage Model Act	This model act sets out the requirements for guaranteed availability, guaranteed renewability and premium rating in the small group market and provides for the establishment of coverage and other benefit requirements in the small group market.	HB-15 - Mandated Benefits - Women's Health, Pregnancy, Fertility, Preventative Care HB-16 - Mandated Benefits - Women's Health HB-25 - Mandated Benefits - Mental Health HB-27 Mandated Benefits - Substance Abuse and Addiction HB-50 - Genetic Testing for Insurance Coverage HG-10 - Small Group Health Insurance Availability
II-107	Nondiscrimination in Health Insurance Coverage in the Group Market Model Regulation	This model regulation incorporates the requirements set forth in the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and federal regulations. It prohibits carriers providing health insurance coverage under a health benefit plan in the group market from discriminating against individual participants or beneficiaries in these plans with respect to plan eligibility and in setting premium and contribution rates based on any health factor of the participants or beneficiaries.	
II-110	Group Coverage Discontinuance and Replacement Model Regulation	This model regulation is applicable to all insurance policies and subscriber contracts issued or provided by a carrier on a group or group-type basis covering persons as employees of employers or as members of unions or associations.	HG-20 - Group Health Insurance Continuation Provisions in States
II-118	Small Employer Health Insurance Availability Model Act (Prospective Reinsurance With or Without an Opt-Out)	This model act enhances the availability of health insurance coverage to small employers, regardless of their health status or claims experience. Along with its corresponding model regulation (MDL-119), it helps improve the overall fairness and efficiency of the small group health insurance market.	HG-10 - Small Group Health Insurance Availability

ACCIDENT AND HEALTH INSURANCE GROUP REGULATION (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
II-119	Model Regulation to Implement the Small Employer Health Insurance Availability Act (Prospective Reinsurance With or Without an Opt-Out)	This model act implements the provisions of the NAIC Small Employer Health Insurance Availability Model Act (MDL-118). The act and regulation are intended to promote broader spreading of risk in the small employer marketplace.	HG-10 - Small Group Health Insurance Availability
II-120	Coordination of Benefits Model Regulation	This model regulation establishes a uniform order of benefit determination under which plans pay claims; reduces duplication of benefits; and provides greater efficiency in the processing of claims when a person is covered under more than one plan.	HA-40 - Coordination of Benefits Provisions
II-126	Small Group Market Health Insurance Coverage Model Regulation	This model regulation implements the NAIC Small Group Market Health Insurance Coverage Model Regulation (MDL-106).	HG-10 - Small Group Health Insurance Availability

ACCIDENT AND HEALTH INSURANCE RATE AND POLICY STANDARDS

II-134	Guidelines for Filing of Rates for Individual Health Insurance Forms	This guideline provides guidance for the submission and filing of individual health insurance rates and establishes standards for determining the reasonableness of the relationship of benefits to premiums.	HA-10 - Filing Requirements Health Insurance Forms and Rates
II-139	Noncancellable and Guaranteed Renewable Terminology Defined	This model defines the terms "non-cancellable" or "non-cancellable and guaranteed renewable," establishing recommended limiting ages in an effort to make the language conform as closely as possible with existing language.	
II-148	Off-Label Drug Use Model Act	This model act sets standards for payments for drugs that have been approved for indications other than those stated in the labeling approved by the FDA.	HB-10 - Mandated Benefits - Other
II-155	Newborn and Adopted Children Coverage Model Act	This model act provides for uniformity of coverage requirements for newborn and newly adopted children and children placed for adoption under both group and individual health benefit plans.	
II-165	Health Policy Rate and Form Filing Model [Act] [Regulation]	The purpose of this model act is to provide a uniform standard for processing of accident and health carrier policy rate and form filings.	HA-10 - Filing Requirements Health Insurance Forms and Rates
II-170	Supplementary and Short-Term Health Insurance Minimum Standards Model Act	Along with its corresponding regulation (MDL-171), this model act standardizes the terms and coverage of individual and group health insurance policies and certificates providing hospital confinement indemnity, accident only, specified disease, specified accident or limited benefit health coverage.	
II-171	Model Regulation to Implement the Accident and Sickness Insurance Minimum Standards Model Act	This model regulation implements the NAIC Accident and Sickness Insurance Minimum Standards Model Act (MDL-170).	
II-180	Uniform Individual Accident and Sickness Policy Provision Law (UPPL)	This model law establishes a uniform individual accident and sickness policy. It sets forth the definition of "policy of accident and sickness insurance" and establishes the requirements for the form of a policy, specifies particular provisions to be included, and provides for judicial review.	

ACCIDENT AND HEALTH INSURANCE RATE AND POLICY STANDARDS (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
II-185	Restatement of UPPL in Simplified Language	This restatement of the required and most often used optional provisions of the Uniform Policy Provision Law (MDL-180) in simplified language is intended as a guideline for the submission and approval of individual accident and sickness policies written in simplified language. The restated provisions are intended to most accurately reflect the original intent of the UPPL and to duplicate its substantive requirements.	MC-25 - Readability Requirements
II-190	Regulation for Uniform Definitions and Standardized Methodologies for Calculation of the Medical Loss Ratio (MLR)	The purpose of this model is to promulgate uniform definitions and a standardized methodology for calculating the medical loss ratio, as legislated by Section 2718 (b) of the Public Health Service Act and the Patient Protection and Affordable Care Act. This model was incorporated into a federal regulation during 2010.	

ACCOUNTING

II-200	Separate Accounts Funding Guaranteed Minimum Benefits Under Group Contracts Model Regulation	This model regulation prescribes rules for separate accounts that fund guaranteed minimum benefits under group contracts. It also sets out the procedures for establishing and maintaining these separate accounts and the reserve requirements for these accounts.	LI-20 - Form Filing Requirements Life Insurance Policies
II-205	Annual Financial Reporting Model Regulation	This model regulation helps improve the surveillance of the financial condition of insurers by requiring: 1) annual audit of financial statements; 2) communication of internal control-related matters noted in an audit; and 3) managements report of internal control over financial reporting.	CA-10 - Annual and Quarterly Financial Reporting Requirements CF-55 - Guaranty Fund Assessments as Assets on Annual Statement

AGENTS/BROKERS/PRODUCERS

II-218	Producer Licensing Model Act	This model act governs the qualifications and procedures for the licensing of insurance producers. This model does not apply to surplus lines agents and brokers licensed pursuant to excess and surplus lines statutes, except as provided in this model.	PR-10 - Producer Licensing Fees PR-15 - Compensation Disclosure Requirements for Producers PR-20 - Producer Education and Examination Requirements PR-30 - Fingerprint Requirements for Licensing PR-40 - Appointment of Producers by Insurers PR-45 - Notice of Termination of Producer Appointments PR-60 - Producers' Fiduciary Responsibilities—Premiums PR-70 - Producers' Ability to Charge Fees and Collect Commissions PL-10 - Producer Licensing: Limited Lines PL-60 - Licensure of Credit Agents
II-220	Prevention of Illegal Multiple Employer Welfare Arrangements (MEWAs) and Other Illegal Health Insurers Model Regulation	This model regulation helps prevent the operation of illegal multiple employer welfare arrangements (MEWAs). This regulation establishes specific standards for persons and licensees who become aware of, or are asked to assist, such an operation.	PR-20 - Producer Education and Examination Requirements HA-95 - MEWAs and METs Provisions
II-222	Authorization for Criminal History Record Check Model Act	This model act sets forth requirements for the states to obtain access to the FBI Criminal Justice Information Services Division's criminal history record information and secure such information or reports.	PR-30 - Fingerprint Requirements for Licensing PL-50 - Bail Bond Regulation

AGENTS/BROKERS/PRODUCERS (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
II-225	Managing General Agents Act	This model act governs the qualifications and procedures for a resident or non-resident producer acquiring the status as a managing general agent. Its provisions cover licensure, required contract provisions, duties of insurers, examination authority, penalties and liabilities.	
II-228	Public Adjuster Licensing Model Act	This model act governs the qualifications and procedures for the licensing of public adjusters. It specifies the duties of and restrictions on public adjusters, which include limiting their licensure to assisting insureds in first-party claims.	PR-20 - Producer Education and Examination Requirements PR-30 - Fingerprint Requirements for Licensing PL-40 - Adjuster Licensing Requirements MC-90 - State Laws on Records Maintenance
II-230	Title Insurance Agent Model Act	This model act provides for the effective regulation and supervision of title insurance agents. It should be adopted concurrently with the Title Insurers Model Act (MDL-628), because the two models contain complementary provisions and both are required to provide sufficient regulation of title insurance.	

ANNUITIES/VARIABLE CONTRACTS

II-235	Interest-Indexed Annuity Contracts Model Regulation	This model regulation establishes the initial filing requirements for interest-indexed annuity contracts. It also contains additional filing requirements, valuation requirements, and a Statement of Actuarial Opinion for Interest-Indexed Annuity Contracts. This regulation applies only to individual annuity contracts. This regulation currently addresses only the indexing of interest credits.	
II-240	Charitable Gift Annuities Model Act	This model act defines charitable gift annuities and contains requirements related to certificate of authority requirements, surplus and reserve standards, investments, examinations, annual reports and disclosure.	LU-30 - Charitable Gift Annuities
II-241	Charitable Gift Annuities Exemption Model Act	This model act specifies that annuities that qualify as charitable gift annuities do not constitute engaging in the business of insurance.	LU-30 - Charitable Gift Annuities
II-245	Annuity Disclosure Model Regulation	This model regulation provides standards for the disclosure of information about annuity contracts in order to protect consumers and foster consumer education.	LI-35 - Annuity Disclosure Provisions
II-250	Variable Annuity Model Regulation	This model regulation specifies the qualifications required of insurers to offer, and agents to sell, variable annuities. It also stipulates the manner in which variable benefits are to be calculated and how separate account categories are to be maintained.	
II-255	Modified Guaranteed Annuity Regulation	This model regulation provides rules for modified guaranteed annuities. It establishes the qualifications of agents and insurers; the required contract form and provisions; and the manner in which separate account assets are to be maintained and reported.	LI-20 - Form Filing Requirements Life Insurance Policies
II-260	Variable Contract Model Law	This model law establishes guidelines for variable contracts. It includes requirements pertaining to contract statements and licensing, and clarifies the powers of the commissioner with respect to variable contracts.	
II-270	Variable Life Insurance Model Regulation (includes commentary)	This model regulation establishes parameters for the issuance of variable life insurance. It outlines insurer qualifications, insurance policy requirements, reserve liabilities, separate accounts; information furnished to applicants, reports to policyholders, foreign companies and agent qualifications.	LI-20 - Form Filing Requirements Life Insurance Policies

ANNUITIES/VARIABLE CONTRACTS (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
II-275	Suitability in Annuity Transactions Model Regulation	This model regulation sets forth standards and procedures for recommendations to consumers that result in transaction involving annuity products so that the insurance needs and financial objectives of consumers at the time of the transaction are appropriately addressed.	PR-20 - Producer Education and Examination Requirements LI-35 - Annuity Disclosure Provisions LI-55 - Suitability of Sales of Life Insurance and Annuities
II-278	Model Regulation on the Use of Senior-Specific Certifications and Professional Designations in the State of Life Insurance and Annuities	The purpose of this model regulation is to set forth standards to protect consumers from misleading and fraudulent marketing practices with respect to the use of senior-specific certifications and professional designations in the solicitation, sale or purchase of, or advice made in connection with, a life insurance or annuity product.	

VOLUME III

COMPANY ORGANIZATION, MANAGEMENT, SECURITIES

III-280	Investments of Insurers Model Act (Defined Limits Version)	This model act helps protects the interests of insureds by promoting insurer solvency and financial strength. It is, however, not considered by the NAIC to exhaust regulatory methods to address the regulation of investments of insurers.	CF-50 - Limitations on Insurers' Investments
III-282	Derivative Instruments Model Regulation	This model regulation sets standards for the prudent use of derivative instruments in accordance with the Investments of Insurers Model Act (MDL-280).	CF-50 - Limitations on Insurers' Investments
III-283	Investments of Insurers Model Act (Defined Standards Version)	This model act helps protect and further the interests of insureds, creditors and the general public by providing prudent standards for the development and administration of insurer investment programs.	CF-50 - Limitations on Insurers' Investments
III-285	Disclosure of Material Transactions Model Act	This model act establishes requirements for disclosing material transactions. It provides guidelines pertaining to the content of the report containing material transactions, the process for acquisition and disposition of assets, transaction exceptions to the reporting requirement and confidentiality.	
III-290	Protected Cell Company Model Act	This model act provides a basis for the creation of protected cells by a domestic insurer as one means of accessing alternative sources of capital and achieving the benefits of insurance securitization.	CA-80 - Captive Insurance Company Laws
III-295	Model Act on Custodial Agreements and the Use of Clearing Corporations	This model act authorizes domestic insurance companies to use modern systems for holding and transferring securities, subject to appropriate regulations. Its corresponding model regulation is MDL-298.	CF-80 - Custodians for Insurance Company Securities
III-298	Model Regulation on Custodial Agreements and the Use of Clearing Corporations	This model regulation establishes requirements for custody agreements and deposits with affiliates. Its corresponding model act is MDL-295.	CF-80 - Custodians for Insurance Company Securities

COMPANY ORGANIZATION, MANAGEMENT, SECURITIES (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
III-300	Uniform Deposit Law	This model creates uniform law for deposits, establishing deposit requirements, circumstances for reciprocity, depository law designation, rights of the insurer, the treatment and release of deposits, and addresses deposits made with foreign or alien insurers.	
III-305	Corporate Governance Annual Disclosure Model Act	This model act permits the Commissioner to collect information related to an insurer or insurance group's corporate governance structure, policies and practices. The model provides that this information will be kept confidential. (Also refer to MDL-306.)	
III-306	Corporate Governance Annual Disclosure Model Regulation	This model regulation sets forth rules and procedural requirements necessary to carry out the provisions of the Corporate Governance Annual Disclosure Model Act (MDL-305).	
III-312	Risk-Based Capital (RBC) Model Act	This model act establishes RBC requirements and outlines the reporting requirements for insurers. The hearing process and confidentiality concerns are addressed. It also includes provisions for exemptions, foreign insurers and immunity.	CF-20 - Capital and Surplus Requirements on Risks
III-315	Risk-Based Capital (RBC) for Health Organizations Model Act	This model act establishes RBC requirements and outlines the reporting requirements for health organizations. The hearing process and confidentiality concerns are addressed. It also includes provisions for exemptions, foreign health organizations and immunity.	CF-20 - Capital and Surplus Requirements on Risks
III-320	Organization and Ownership of New Insurance Companies	This model provides guidance on the various criteria to be satisfied in the organization and ownership of a new insurance company. It includes guidance related to disclosure of promotional cost, disposition of monies resulting from sale of stock, license hearing, capital and surplus requirements, review of management or agency contract, hiring of full-time employees and recordkeeping.	
III-325	Business Transacted with Producer Controlled Property/Casualty Insurer Act	This model act sets forth guidelines for business between controlled insurers and controlling producers. It contains specific contract provisions to be contained in controlling producer/controlled insurer contracts.	
III-340	Investments in Medium Grade and Lower Grade Obligations Model Regulation	This model regulation helps protect the insurance-buying public by establishing limitations on the concentration of medium-grade and lower-grade obligations in which a domestic insurer can invest.	I-CF-50 - Limitations on Insurers' Investments
III-350	Redomestication Model Bill	This model provides a means whereby any insurer organized under the laws of another state may become a domestic insurer; to provide a means for any domestic insurer to transfer its domicile to another state; and to provide a means for the continuation of a certificate of authority and other approvals pertaining to a foreign insurer that transfers its corporate domicile to another state by merger or consolidation or any other lawful method.	
III-356	Model Indemnity Contracts Act	This model act regulates certain classes of indemnity contracts empowering corporations to make such contracts and fixing certain fees, and includes penalty provisions.	

CREDIT INSURANCE

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
III-360	Consumer Credit Insurance Model Act	This model act helps promote the public welfare by regulating consumer credit insurance.	
III-365	Credit Personal Property Insurance Model Act	This model act 1) Promotes the public welfare by regulating credit personal property insurance; 2) Creates a legal framework within which credit personal property insurance may be written in this state; 3) Helps maintain the separation between creditors and insurers; 4) Minimizes the possibilities of unfair competitive practices in the sale of credit personal property insurance; and 5) Addresses the problems arising from reverse competition in credit insurance markets.	
III-370	Consumer Credit Insurance Model Regulation	This model regulation helps protect the interests of debtors and the public by providing a system of rate, policy form and operating standards for the transaction of credit life, credit accident and health, and credit unemployment insurance.	PC-50 - Terrorism and War Risks Exclusion
III-375	Creditor-Placed Insurance Model Act	This model act creates a legal framework within which creditor-placed insurance may be written; helps maintain the separation between creditors and insurers; and minimizes the possibilities of unfair competitive practices in the sale of creditor-placed insurance.	

EXAMINATIONS

III-385	Model Regulation to Define Standards and Commissioner's Authority for Companies Deemed to be in Hazardous Financial Condition	This model regulation sets forth standards for identifying insurers found to be in such condition as to render the continuance of their business hazardous to the public or to holders of their policies or certificates of insurance.	
III-390	Model Law on Examinations	This model law helps provide an effective, efficient system for examining the activities, operations, financial condition and affairs of all persons transacting the business of insurance.	CF-40 - Financial Examinations Standards for Insurers
III-395	Participation in the NAIC Insurance Regulatory Information System (IRIS) Model Act	This model act sets forth the requirements for participating in the NAIC Insurance Regulatory Information System (IRIS). It requires annual statement filing for each domestic, foreign and alien insurer that is authorized to transact insurance in the respective jurisdiction.	

HEALTH MAINTENANCE ORGANIZATIONS

III-430	Health Maintenance Organization Model Act	This model act provides for a system of regulation for health maintenance organizations that is fair and efficient, and promotes the continued solvency of health maintenance organizations.	HM-10 - Departmental Regulation of HMOs HM-20 - Open Enrollment Periods for HMOs HM-30 - HMO Net Worth and Deposit Requirements
III-432	Model Regulation to Implement Rules Regarding Contracts and Services of Health Maintenance Organizations	This model regulation implements the NAIC Health Maintenance Organization Act (MDL-430). It ensures the availability, accessibility and quality of services provided by HMOs and to provide reasonable standards for terms and provisions contained in HMO group and individual contracts and evidences of coverage.	HM-10 - Departmental Regulation of HMOs HM-20 - Open Enrollment Periods for HMOs HM-30 - HMO Net Worth and Deposit Requirements

HOLDING COMPANIES

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
III-440	Insurance Holding Company System Regulatory Act	This model act includes requirements pertaining to holding companies. (Also refer to MDL-450). It pertains to subsidiaries of insurers, acquisition of control of or merger with domestic insurers, acquisitions involving insurers not otherwise covered, registration of insurers, and standards and management of an insurer within a holding company system.	
III-450	Insurance Holding Company System Model Regulation with Reporting Forms and Instructions	This model regulation sets forth rules and procedural requirements necessary to carry out the provisions of the NAIC Insurance Holding Company System Regulatory Act (MDL-440).	

INSIDER TRADING AND PROXIES

III-460	An Act Concerning Insider Trading of Domestic Stock Insurance Company Equity Securities	This model act includes provisions concerning the unfair use of information, sales of equity security, exceptions, definitions and forfeiture. Its corresponding model regulation is MDL-480.	
III-480	Regulations Adopted Pursuant to an Act Concerning the Insider Trading of Domestic Stock Insurance Company Equity Securities	This model regulation contains definitions and other detailed guidelines to evaluate compliance with the provisions set forth in the NAIC Act Concerning Insider Trading of Domestic Stock Insurance Company Equity Securities (MDL-460).	
III-490	Regulation Regarding Proxies, Consents and Authorizations of Domestic Stock Insurers	This model regulation provides proxy requirements, filing requirements, securities solicitations, information to be provided to securities holders, consent and authorization, communications with securities holders, proposals, false and misleading statements, and special provisions related to election contests.	
III-500	Stockholders Information Supplement Schedule SIS	This model contains general instructions, information regarding financial reporting to stockholders, information and instructions regarding management and directors, and instructions for statement of beneficial ownership of securities.	

INSOLVENCY

III-505	Risk Management and Own Risk and Solvency Assessment (ORSA) Model Act	This model act establishes the requirements for maintaining a risk management framework and completing an Own Risk and Solvency Assessment (ORSA). It addresses exemptions, confidentiality and sanctions.	
III-510	Criminal Sanctions for Failure to Report Impairment Model Bill	This model outlines the criminal sanctions and penalties associated with failing to report financial impairment of an insurer to the proper authorities.	
III-520	Life and Health Insurance Guaranty Association Model Act	This model act protects against failure in the performance of contractual obligations under life and health insurance policies and annuity contracts because of the impairment or insolvency of the member insurer that issued the policies or contracts.	IN-10 - Life and Health Guaranty Fund Laws IN-15 - Life and Health Guaranty Funds Triggering Provisions IN-50 - Health Maintenance Organization Coverage by Guaranty Associations TX-60 - Premium Tax Credits for Guaranty Association Assessments

INSOLVENCY cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
III-540	Property and Casualty Insurance Guaranty Association Model Act	This model act provides a mechanism for the payment of covered claims under certain insurance policies, to avoid excessive delay in payment and to minimize financial loss to claimants or policyholders because of the insolvency of an insurer, and to provide an association to assess the cost of such protection among insurers.	IN-30 - Property and Casualty Guaranty Fund Laws IN-35 - Property and Casualty Guaranty Triggering Provisions TX-60 - Premium Tax Credits for Guaranty Association Assessments
III-555	Insurer Receivership Model Act	This model act helps protect the interests of insureds, claimants, creditors and the public generally through early detection of a potentially hazardous financial condition of an insurer and enhanced efficiency in liquidation to conserve the assets of the insurer.	
III-558	Administrative Supervision Model Act	This model act outlines the parameters under which administrative supervision of an insurance company takes effect. It addresses failure to comply, confidentiality, prohibited acts, immunity, and administrative election of proceedings.	

VOLUME IV

LIFE INSURANCE

IV-565	Group Life Insurance Definition and Group Life Insurance Standard Provisions Model Act	This model act sets forth group life insurance standard provisions. It defines group life insurance and contains provisions relating to limits of group life insurance, notice of compensation, dependent coverage, standard provisions, and a supplementary provision relating to conversion privileges.	
IV-568	Military Sales Practices Model Regulation	The purpose of this model regulation is to set forth standards to protect active duty service members of the United States Armed Forces from dishonest and predatory insurance sales practices by declaring certain identified practices to be false, misleading, deceptive or unfair. This regulation shall apply only to the solicitation or sale of any life insurance or annuity product by an insurer or insurance producer to an active duty service member of the United States Armed Forces.	PC-50 - Terrorism and War Risks Exclusion
IV-570	Advertisements of Life Insurance and Annuities Model Regulation	This model regulation sets forth minimum standards and guidelines to assure a full and truthful disclosure to the public of all material and relevant information in the advertising of life insurance policies and annuity contracts.	LI-30 - Life Insurance Disclosure Provisions
IV-575	Life and Health Insurance Policy Language Simplification Model Act	This model act establishes minimum standards for language used in policies, contracts and certificates of life insurance, health insurance, credit life insurance and credit health insurance delivered or issued for delivery in this state to facilitate ease of reading by insureds. Policy forms must meet certain standards in regard to readability, type size and format.	LI-20 - Form Filing Requirements Life Insurance Policies LI-30 - Life Insurance Disclosure Provisions MC-25 - Readability Requirements
IV-580	Life Insurance Disclosure Model Regulation	This model regulation requires insurers to provide information to purchasers of life insurance that will improve the buyer's ability to select the most appropriate plan of life insurance for the buyer's needs and improve the buyer's understanding of the basic features of the policy that has been purchased or is under consideration.	LI-30 - Life Insurance Disclosure Provisions LI-35 - Annuity Disclosure Provisions

LIFE INSURANCE (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
IV-582	Life Insurance Illustrations Model Regulation	This model regulation provides rules for life insurance policy illustrations that will help protect consumers and foster consumer education. The regulation provides illustration formats, prescribes standards to be followed when illustrations are used, and specifies the disclosures that are required in connection with illustrations.	LI-30 - Life Insurance Disclosure Provisions
IV-585	Universal Life Insurance Model Regulation	This model regulation supplements existing regulations on life insurance policies in order to accommodate the development and issuance of universal life insurance plans.	
IV-590	Model Policy Loan Interest Rate Bill (An Act to Regulate Interest Rates on Life Insurance Policy Loans)	This model act sets guidelines for life insurers to include a provision for periodic adjustment of policy loan interest rates.	
IV-601	Guidelines on Gifts of Life Insurance to Charitable Institutions	This guideline contains guidance for states in a question-and-answer format, explaining the main features of gifts of life insurance to charities.	LI-45 - Life Insurance Insurable Interest and Charities
IV-602	Guidelines on Corporate Owned Life Insurance	This guideline includes key elements that should be included in state laws regarding corporate-owned life insurance.	LI-50 - Corporate Owned Life Insurance
IV-605	Disclosure for Small Face Amount Life Insurance Policies Model Act	This model act helps ensure that meaningful information is provided to the purchasers of small face amount policies. Disclosure requirements are listed and insurer duties explained.	
IV-613	Life Insurance and Annuities Replacement Model Regulation	This model regulation sets forth standards for the activities of insurers and producers with respect to the replacement of existing life insurance and annuities. It helps protect the interests of life insurance and annuity purchasers by establishing minimum standards of conduct to be observed in replacement or financed purchase transactions.	
IV-615	Life Insurance Multiple Policy Model Regulation	The purpose of this model regulation is to set forth guidelines for insurers to utilize to search for additional policies or insurance coverages on the life of an insured upon notification of death of the insured.	
IV-620	Accelerated Benefits Model Regulation	This model regulation regulates accelerated benefit provisions of individual and group life insurance policies and provides required standards of disclosure. It applies to all accelerated benefits provisions not subject to the Long-Term Care Insurance Model Act (MDL-640).	LI-60 - Accelerated Death Benefits in Life Insurance

LIMITED LINES

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
IV-628	Title Insurers Model Act	This model act provides for the effective regulation and supervision of title insurance and title insurers. It should be adopted concurrently with the Title Insurance Agent Model Act (MDL-230), because the two models contain complementary provisions and both are required to provide sufficient regulation of title insurance.	CF-90 - Reserve Requirements for Title Insurers MC-90 - State Laws on Records Maintenance
IV-630	Mortgage Guaranty Insurance Model Act	This model act defines terminology related to mortgage guaranty insurance and contains provisions pertaining to capital and surplus, the insurer's authority to transact business, geographic concentration, advertising, investment limitation, underwriting discrimination, mortgage guaranty insurance as monocline, policy and premium rate filings, outstanding total liabilities, rebates, commissions and charges, prohibition of compensating balances, reserves, and conflicts of interest.	
IV-632	Travel Insurance Model Act	This model act promotes the public welfare by creating a comprehensive legal framework within which travel insurance may be sold.	

LONG-TERM CARE INSURANCE

IV-640	Long-Term Care Insurance Model Act	This model act establishes standards for long-term care insurance and facilitates flexibility and innovation in the development of long-term care insurance coverage. Its corresponding regulation is MDL-641.	HS-10 - Long-Term Care Insurance Act Provisions HS-15 - Long-Term Care Insurance Regulation Provisions
IV-641	Long-Term Care Insurance Model Regulation	This model regulation implements the NAIC Long-Term Care Insurance Model Act (MDL-640). It sets standards for rates, non-forfeiture values and suitability. Requirements for advertising and marketing are also detailed. Several forms are included.	HS-10 - Long-Term Care Insurance Act Provisions HS-15 - Long-Term Care Insurance Regulation Provisions PC-50 - Terrorism and War Risks Exclusion
IV-642	Limited Long-Term Care Insurance Model Act	This model act promotes the public interest, promotes the availability of limited long-term care insurance policies, protects applicants for limited long-term care insurance from unfair or deceptive sales or enrollment practices, establishes standards for limited long-term care insurance, facilitates public understanding and comparison of limited long-term care insurance policies, and facilitates flexibility and innovation in the development of limited long-term care insurance coverage.	
IV-643	Limited Long-Term Care Insurance Model Regulation	This model regulation implements the NAIC <i>Limited Long-Term Care Insurance Model Act</i> (MDL-642).	

MEDICARE SUPPLEMENT INSURANCE

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
IV-650	Medicare Supplement Insurance Minimum Standards Model Act	This model act applies to all Medicare supplement policies and certificates issued under group Medicare supplement policies. It includes loss ratio standards and authority to promulgate regulations. Its corresponding model regulation is MDL-651.	
IV-651	Model Regulation to Implement the NAIC Medicare Supplement Insurance Minimum Standards Model Act	This model regulation implements the NAIC Medicare Supplement Insurance Minimum Standards Model Act (MDL-650). It provides for the reasonable standardization of coverage and simplification of terms and benefits of Medicare supplement policies; facilitates public understanding and comparison of such policies; eliminates provisions contained in such policies that may be misleading or confusing; and provides for full disclosures in the sale of health insurance coverage to persons eligible for Medicare.	HB-50 - Genetic Testing for Insurance Coverage
IV-660	NAIC Model Rules Governing Advertisements of Medicare Supplement Insurance with Interpretive Guidelines	This model helps provide prospective purchasers with clear and unambiguous statements in the advertisement of Medicare supplement insurance; and ensures the clear and truthful disclosure of the benefits, limitations and exclusions of policies sold as Medicare supplement insurance.	

VOLUME V

MISCELLANEOUS

V-665	State of Entry Model Act	This model act applies to a U.S. branch of a non-U.S. insurer using a state as a state of entry to transact insurance in the United States. A trust agreement and reporting requirements are described.	
V-668	Insurance Data Security Model Law	This model act establishes standards for data security and standards for the investigation of and notification to the Commissioner of a Cybersecurity Event applicable to Licensees.	MC-30 - Insurance Privacy Protection in Response to the Gramm-Leach-Bliley Act RE-40 - General State Privacy Breach/Consumer Protection Laws
V-670	NAIC Insurance Information and Privacy Protection Model Act	This model act establishes standards for the collection, use and disclosure of information gathered in connection with insurance transactions by insurance institutions, agents or insurance support organizations.	MC-30 - Insurance Privacy Protection in Response to the Gramm-Leach-Bliley Act
V-672	Privacy of Consumer Financial and Health Information Regulation	This model aligns with the requirements set forth in Title V of the Gramm-Leach-Bliley Act related to the privacy of consumer financial and health information.	MC-30 - Insurance Privacy Protection in Response to the Gramm-Leach-Bliley Act
V-673	Standards for Safeguarding Customer Information Model Regulation	This model regulation establishes standards for developing and implementing administrative, technical and physical safeguards to protect the security, confidentiality and integrity of customer information, pursuant to the Gramm-Leach-Bliley Act.	MC-30 - Insurance Privacy Protection in Response to the Gramm-Leach-Bliley Act RE-40 - General State Privacy Breach/Consumer Protection Laws
V-675	Uniform Fraternal Code	This model defines fraternal benefit societies, lodge systems, representative form of government and sets forth an organizational footprint for a fraternal benefit society. It addresses conversion of fraternal benefit societies into mutual life insurance companies, includes qualifications for membership, articles of incorporation, constitution, laws and amendments, as well as a provision regarding operation of institutions.	

Table of Contents

MISCELLANEOUS (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
V-680	Insurance Fraud Prevention Model Act	This model act helps state insurance regulators investigate and discover fraudulent insurance acts more effectively, halt fraudulent acts, and assist and receive assistance from state, local and federal law enforcement and regulatory agencies in enforcing laws prohibiting fraudulent insurance acts.	CA-90 - Statutes Making the Unauthorized Transaction of Insurance a Criminal Act MC-10 - Insurance Fraud Prevention Laws
V-685	Service Contracts Model Act	This model act creates a legal framework within which service contracts may be sold; encourages innovation in the marketing and development of more economical and effective means of providing services under service contracts; and encourages fair and effective competition among different systems of providing and paying for these services.	PA-60 - Service Contracts, Motor Clubs and Other Extended Warranties
V-692	Interstate Insurance Product Regulation Compact	This model establishes a compact for the purpose of approving forms for life, annuity, disability income and long-term care insurance. The compact also has authority to review and approve rates for disability income and long-term care, as well as advertising for long-term care insurance.	
V-693	Market Conduct Surveillance Model Law	This model law establishes a framework for market conduct actions, including processes and systems for identifying, assessing and prioritizing market conduct problems; actions by a commissioner to substantiate market conduct problems and a means to remedy significant market conduct problems; and procedures to communicate and coordinate market conduct actions among jurisdictions to foster the most efficient, effective use of resources.	
V-695	Synthetic Guaranteed Investment Contracts Model Regulation	This model regulation prescribes the terms and conditions under which life insurance companies may issue group annuity contracts and other agreements that establish the insurer's obligation by reference to a segregated portfolio of assets that is not owned by the insurer; the essential operational features of the segregated portfolio of assets; and the reserve requirements for these group annuity contracts and agreements.	
V-697	Viatical Settlements Model Act	This model act contains provisions for regulating viatical settlements. (Its corresponding model regulation is MDL-698). This Act includes definitions, licensing requirements, contract statement requirements, reporting requirements and privacy, examinations and investigations, disclosure, general rules, prohibited practices, advertising requirements, fraud prevention and control, penalties for failure to comply, and unfair trade practices.	LU-40 - Viatical and Life Settlements MC-90 - State Laws on Records Maintenance
V-698	Viatical Settlements Model Regulation	This model regulation sets forth requirements related to the NAIC Viatical Settlements Model Act (MDL-697).	LU-40 - Viatical and Life Settlements

PROPERTY AND CASUALTY INSURANCE

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
V-700	Insurance Statute—Atomic Energy Exclusion	This model offers an exclusion authorizing insurers to exempt from coverage loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination.	
V-701	Nationwide Inland Marine Definition	This model defines the kinds of risks and coverage that may be classified under state insurance laws as marine, inland marine or transportation insurance.	
V-705	Model Risk Retention Act	This model act regulates the formation and operation of risk retention groups and purchasing groups formed pursuant to the provisions of the federal Liability Risk Retention Act of 1986 (LRRRA).	CA-80 - Captive Insurance Company Laws
V-710	Mass Marketing of Property and Liability Insurance Model Regulation	This model regulation prescribes rules to prevent abuses in connection with the sale of property-liability insurance pursuant to mass marketing plans, while preserving for consumers the potential benefits of this form of marketing.	
V-715	NAIC Anti-Arson Application Model Bill	This model act requires insurance companies to secure anti-arson applications from applicants for new policies of property insurance containing information to control the incidence of arson fraud.	
V-720	Property Insurance Declination, Termination and Disclosure Model Act	This model act regulates cancellations and non-renewals by requiring specific reasons for that action. Permitted and prohibited reasons are set out.	MC-20 - Use of Credit Reports/Scoring in Underwriting MC-40 - Domestic Violence Laws MC-45 - Prohibitions Against Redlining and Other Geographic Discrimination
V-725	NAIC Automobile Insurance Declination, Termination and Disclosure Model Act	This model act regulates cancellations and non-renewals by requiring specific reasons for that action. Permitted and prohibited reasons are set out.	PA-30 - Compulsory Motor Vehicle Insurance
V-728	Collision Damage Waiver Model Act	This model act prohibits rental car companies from imposing liability upon renters' subject to certain stated exceptions and regulates the sale of the collision damage waiver in connection with private passenger automobile rental agreements of 30 days or less.	
V-730	Property and Casualty Insurance Policy Simplification Model Act	This model act establishes minimum language and format standards to make property/casualty insurance policies easier to read.	MC-25 - Readability Requirements
V-731	Personal Lines Property and Casualty Insurance Policy Simplification Model Regulation	This model regulation sets forth the compliance standards for simplifying personal lines property and casualty insurance policies.	MC-25 - Readability Requirements
V-732	Nonpersonal Lines Property and Casualty Insurance Policy Simplification Model Regulation	This model regulation sets forth the compliance standards for simplifying non-personal lines property and casualty insurance policies.	MC-25 - Readability Requirements
V-740	CGL Extended Reporting Model Act	This model act establishes the required provisions for a general commercial liability coverage policy offering an extended reporting period for claims.	
V-745	Property and Casualty Actuarial Opinion Model Law	This model law outlines the requirements for property/casualty insurers to obtain annual actuarial opinions of reserves. It details the requirements for the actuarial opinion summary and the actuarial report. The model also contains a provision pertaining to confidentiality.	

PROPERTY AND CASUALTY INSURANCE (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
V-751	Model Regulation to Require Reporting of Statistical Data by Property and Casualty Insurance Companies	This model regulation sets forth the manner of reporting data by insurers to statistical agents; prescribes reports to be submitted by statistical agents; and prescribes certain conduct in connection therewith. This regulation does not apply to data reported directly by insurers to the commissioner.	
V-760	Group Personal Lines Property and Casualty Insurance Model Act	This model act sets forth the requirements for group personal lines property and casualty insurance master policies. It addresses policy coverage requirements, group rating requirements, the duties and limitations of insurers, solicitation, negotiation or sale of companies, conversion, and regulatory jurisdiction.	

PROPERTY AND CASUALTY INSURANCE RATING LAWS

V-777	Property and Casualty Commercial Rate and Policy Form Model Law (Condensed)	This model law is not intended to be a stand-alone model. Its provisions are intended to replace comparable provisions in current state rate and policy form regulatory laws. Regulatory laws relating to definitions, rate and form standards, disapprovals, advisory organizations, etc., are to be preserved.	PA-10 - Rate Filing Methods for Property/Casualty Insurance, Workers' Compensation, Title PA-15 - Form Filing Methods for Property/Casualty
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REINSURANCE

V-785	Credit for Reinsurance Model Law	This model law helps ensure adequate regulation of insurers and reinsurers and adequate protection for those to whom they owe obligations. Also refer to the corresponding model regulation (MDL-786).	
V-786	Credit for Reinsurance Model Regulation	This model regulation sets forth rules and procedural requirements necessary to carry out the provisions of the NAIC Credit for Reinsurance Model Law (MDL-785). A certification form is included.	
V-787	Term and Universal Life Insurance Reserve Financing Model Regulation	This model regulation establishes uniform, national standards governing reserve financing arrangements pertaining to life insurance policies containing guaranteed nonlevel gross premiums, guaranteed nonlevel benefits and universal life insurance policies with secondary guarantees.	
V-789	Special Purpose Reinsurance Vehicle Model Act	This model act provides for the creation of Special Purpose Reinsurance Vehicles (SPRVs) exclusively to facilitate the securitization of one or more ceding insurers' risk as a means of accessing alternative sources of capital and achieving the benefits of securitization.	
V-790	Reinsurance Intermediary Model Act	This model act applies to reinsurance intermediary-brokers and reinsurance intermediary-managers. It establishes required contract provisions, book and record documentation, prohibited acts, duties of reinsurers, examination authority, prohibited acts, licensure provisions, examination authority, penalties and liability and reciprocity provisions related to reinsurance intermediary-brokers and intermediary-managers.	PR-20 - Producer Education and Examination Requirements MC-90 - State Laws on Records Maintenance

REINSURANCE (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
V-791	Life and Health Reinsurance Agreements Model Regulation	This model regulation addresses the situation where a licensed insurer, in the capacity of ceding insurer, enters into reinsurance agreements for the principal purpose of producing significant surplus aid for the ceding insurer, typically on a temporary basis, while not transferring all of the significant risks inherent in the business being reinsured. Accounting requirements for these transactions are included.	
V-803	Assumption Reinsurance Model Act	This model act provides for the regulation of the transfer and innovation of contracts of insurance by way of assumption reinsurance. It defines assumption reinsurance and establishes notice and disclosure requirements which protect and define the rights and obligations of policyholders, regulators and the parties to assumption reinsurance agreements.	

VOLUME VI

STANDARD NONFORFEITURE AND VALUATION

VI-805	Standard Nonforfeiture Law for Individual Deferred Annuities	This model provides guidance as to non-forfeiture requirements, minimum values, present value computation, calculation of cash-surrender values, paid-up annuity benefits, maturity date, disclosure of limited death benefits, inclusion of lapse of time considerations, proration of values and additional benefits for individual deferred annuities.	
VI-806	Annuity Nonforfeiture Model Regulation	This model regulation implements the provisions added in 2003 to Section 4 of the NAIC Standard Non-forfeiture Law for Individual Deferred Annuities (MDL-805) and describes the calculations needed for redetermination of non-forfeiture rates. The requirements for equity-indexed annuities are also described.	
VI-808	Standard Nonforfeiture Law for Life Insurance	This model provides guidance as to non-forfeiture benefits for life insurance. It includes provisions pertaining to the computation of cash surrender value, paid-up non-forfeiture benefits computations, adjusted premium calculations, proration of values, net value or paid up additions, consistency of progression of cash surrender values and applicable exceptions.	
VI-811	NAIC Procedure for Permitting Same Minimum Nonforfeiture Standards for Men and Women Insured Under 1980 CSO and 1980 CET Mortality Tables	This model permits individual life insurance policies to provide the same cash values and paid-up non-forfeiture benefits to men and women.	
VI-812	NAIC Model Rule Permitting Smoker/Nonsmoker Mortality Tables for Use in Determining Minimum Reserve Liabilities and Nonforfeiture Benefits	This model permits the use of mortality tables that reflect differences in mortality between smokers and nonsmokers in determining minimum reserve liabilities and minimum cash surrender values and amounts of paid-up nonforfeiture benefits for plans of insurance with separate premium rates for smokers and nonsmokers.	

STANDARD NONFORFEITURE AND VALUATION (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
VI-814	Recognition of the 2001 CSO Mortality Table for Use in Determining Minimum Reserve Liabilities and Nonforfeiture Benefits Model Regulation	This model regulation prescribes the use of the 2001 Commissioners Standard Ordinary (CSO) Mortality Table in accordance with the NAIC Standard Valuation Law (MDL-820) and the NAIC Standard Non-forfeiture Law for Life Insurance (MDL-808).	
VI-815	Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities	This model regulation recognizes permits and prescribes the use of mortality tables that reflect the differences in mortality between preferred and standard lives in determining minimum reserve liabilities.	
VI-817	Preneed Life Insurance Minimum Standards for Determining Reserve Liabilities and Nonforfeiture Values Model Regulation	The purpose of this model regulation is to establish for preneed insurance products minimum mortality standards for reserves and non-forfeiture values, and to require the use of the 1980 Commissioners Standard Ordinary (CSO) Life Valuation Mortality Table for use in determining the minimum standard of valuation of reserves and the minimum standard non-forfeiture values for preneed insurance products.	
VI-818	Determining Reserve Liabilities for Credit Life Insurance Model Regulation	This model regulation recognizes the 2001 CSO Male Composite Ultimate Mortality Table for use in determining the minimum standard of valuation and specifies the interest rate and method to be used in determining the minimum standard of valuation for credit life insurance.	
VI-820	Standard Valuation Law	The model law establishes standards for reserve liabilities valuation for all outstanding life insurance policies and annuity and pure endowment contracts. It requires actuarial opinion of reserves and contains provisions detailing the computation of minimum standard, reserve valuation, minimum reserves, optional reserves and minimum standards of valuation for health plans.	
VI-821	NAIC Model Rule for Recognizing a New Annuity Mortality Table for Use in Determining Reserve Liabilities for Annuities	This model regulation recognizes the following mortality tables for use in determining the minimum standard of valuation for annuity and pure endowment contracts: the 1983 Table "a," the 1983 Group Annuity Mortality (1983 GAM) Table, the Annuity 2000 Mortality Table, the 2012 Individual Annuity Reserving (2012 IAR) Table, and the 1994 Group Annuity Reserving (1994 GAR) Table.	
VI-822	Actuarial Opinion and Memorandum Regulation	This model regulation prescribes requirements for statements of actuarial opinion submitted in accordance with the NAIC Standard Valuation Law (MDL-820) and for memoranda in support of the opinion.	
VI-830	Valuation of Life Insurance Policies Model Regulation	This model regulation provides tables of select mortality factors and rules for their use; rules concerning a minimum standard for the valuation of plans with non-level premiums or benefits; and rules concerning a minimum standard for the valuation of plans with secondary guarantees. It is also referred to as Actuarial Guideline XXX.	

UNAUTHORIZED INSURANCE

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
VI-840	Unauthorized Insurers False Advertising Process Act	This model act gives the commissioners jurisdiction to take action against unauthorized insurers that distribute false advertising in their respective states, according to the parameters outlined in the Unfair Trade Practices Act (MDL-880).	
VI-850	Unauthorized Insurers Process Act	This model act subjects certain insurers to the jurisdiction of the respective state court in suits by or on behalf of insureds or beneficiaries under insurance contracts.	
VI-870	Nonadmitted Insurance Model Act	The majority of this statute is devoted to the requirements for conducting surplus lines insurance business. Requirements for taxation of independently procured insurance are included, as well as procedures for actions by and against unauthorized insurers.	CA-70 - Lists of Approved Surplus Lines Insurers CF-30 - Capital and Surplus and Deposit Requirements for Surplus Lines Companies TX-55 - Direct Procurement Tax Rates
VI-872	Allocation of Surplus Lines and Independently Procured Insurance Premium Tax on Multi-State Risks Model Regulation	This model regulation implements provisions of the NAIC Non-admitted Insurance Model Act (MDL-870) by requiring surplus lines licensees to allocate premiums where a placement of surplus lines insurance covers properties, risks or exposures located or to be performed in various states (multi-state risks); facilitate payment of surplus lines tax or independently procured insurance tax in this state pursuant to the Non-admitted Insurance Model Act; and provide a mechanism by which a surplus lines licensee or insured shall allocate premiums and pay premium taxes to each state where placement of surplus lines insurance covers properties, risks or exposures located or to be performed in each state.	TX-55 - Direct Procurement Tax Rates

UNFAIR TRADE PRACTICES

VI-880	Unfair Trade Practices Act	This model act regulates insurance trade practices by defining, or providing for the determination of and prohibiting all such practices that constitutes unfair methods of competition or unfair or deceptive acts or practices.	PA-70 - Producers' Ability to Charge Fees and Collect Commissions LU-60 - Lawful Travel Laws MC-20 - Use of Credit Reports/Scoring in Underwriting MC-40 - Domestic Violence Laws MC-45 - Prohibitions Against Redlining and Other Geographic Discrimination MC-46 - Consumer Inquiries/Zero Claims for Loss History
VI-884	Model Regulation for Complaint Records to be Maintained Pursuant to the NAIC Unfair Trade Practices Act	This model regulation implements provisions of the NAIC Unfair Trade Practices Act (MDL-880) regarding complaint recordkeeping.	
VI-887	Model Regulation on Unfair Discrimination in Life and Health Insurance on the Basis of Physical or Mental Impairment	This model regulation identifies specific acts or practices in life and health insurance that are prohibited by the NAIC Unfair Trade Practices Act (MDL-880). The main purpose of this model is to make clear that life and health insurers cannot classify individuals without a rational basis for each decision.	
VI-888	Model Regulation on Unfair Discrimination on the Basis of Blindness or Partial Blindness	This model regulation is promulgated pursuant to the authority granted by the NAIC Unfair Trade Practices Act (MDL-880). It classifies failure to insure an individual because of blindness as an unfair trade practice.	

UNFAIR TRADE PRACTICES (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
VI-890	Unauthorized Transaction of Insurance Criminal Model Act	This model act prescribes penalties for those engaging in the unauthorized transaction of insurance or health coverage. It also sets out penalties for assisting an unauthorized insurer, as well as for engaging in repeated violations of this act.	CA-90 - Statutes Making the Unauthorized Transaction of Insurance a Criminal Act
VI-891	After Market Parts Model Regulation	This model regulation regulates the use of after-market parts in automobile damage repairs that insurers pay for on their insured's vehicle. The regulation requires disclosure when any use is proposed of a non-original manufacturer part. It also requires that all after-market parts, as defined in the regulation, be identified and be of the same quality as the original part.	PA-40 - Laws on Aftermarket Automobile Parts
VI-895	Unfair Discrimination Against Subjects of Abuse in Health Benefit Plans Model Act	This model act prohibits unfair discrimination by health carriers and insurance professionals on the basis of abuse status.	MC-40 - Domestic Violence Laws
VI-896	Unfair Discrimination Against Subjects of Abuse in Life Insurance Model Act	This model act prohibits unfair discrimination by life insurers and insurance professionals on the basis of abuse status.	MC-40 - Domestic Violence Laws
VI-897	Unfair Discrimination Against Subjects of Abuse in Disability Income Insurance Model Act	This model act prohibits unfair discrimination by disability income insurers and insurance professionals on the basis of abuse status.	MC-40 - Domestic Violence Laws
VI-898	Unfair Discrimination Against Subjects of Abuse in Property and Casualty Insurance	This model prohibits unfair discrimination by property and casualty insurers and insurance professionals on the basis of abuse status.	MC-40 - Domestic Violence Laws
VI-900	Unfair Claims Settlement Practices Act	This model act sets forth standards for the investigation and disposition of insurance claims. It is not intended to cover claims involving workers' compensation, fidelity, suretyship or boiler and machinery insurance.	MC-50 - Claims Settlement Provisions MC-55 - Private Rights of Action for Unfair Claims Settlement Practices
VI-902	Unfair Property/Casualty Claims Settlement Practices Model Regulation	This model regulation sets forth minimum standards for the investigation and disposition of property and casualty claims. The various provisions of this regulation are intended to define procedures and practices which constitute unfair claims practices. It is not intended to cover claims involving workers' compensation, fidelity, surety or boiler and machinery insurance.	MC-50 - Claims Settlement Provisions MC-55 - Private Rights of Action for Unfair Claims Settlement Practices
VI-903	Unfair Life, Accident and Health Claims Settlement Practices Model Regulation	This model regulation sets forth minimum standards for the investigation and disposition of life, accident and health claims. The various provisions of this regulation are intended to define procedures and practices that constitute unfair claims practices. It is not intended to cover claims involving workers' compensation insurance.	MC-50 - Claims Settlement Provisions MC-55 - Private Rights of Action for Unfair Claims Settlement Practices
VI-910	Market Conduct Record Retention and Production Model Regulation	This model regulation implements provision of the NAIC Unfair Trade Practices Model Act (MDL-880), the NAIC Unfair Claims Settlement Practices Model Act (MDL-900) and/or state examination authority statute regarding the retention and maintenance of records required for market conduct purposes.	MC-90 - State Laws on Records Maintenance
VI-915	Improper Termination Practices Model Act	This model act helps protect policyholders from improper terminations of insurance coverage and sets forth standards for the regulation and disposition of terminations of policies or certificates of insurance.	
VI-920	Home Service Disclosure Model Act	This model act establishes rules that ensure meaningful information is provided to the purchasers of insurance policies distributed through the home service distribution system.	

HEALTH CARE REFORM

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
VI-929	American Health Benefit Exchange Model Act	This model act provides for the establishment of an American Health Benefit Exchange to facilitate the purchase and sale of qualified health plans in the individual market in this State and to provide for the establishment of a Small Business Health Options Program (SHOP Exchange) to assist qualified small employers in facilitating the enrollment of their employees in qualified health plans offered in the small group market.	

NAIC GUIDELINES

VI-1077	Guideline for Implementation of Medical Professional Liability Closed Claim Reporting	This guideline establishes detailed reporting requirements that are consistent with the NAIC Medical Professional Liability Closed Claim Reporting Model Law.	
VI-1090	Registration and Regulation of Third-Party Administrators (TPAs)	This guideline establishes the status of a third-party administrator, providing definitions and guidance as to the authority and obligations of a third-party administrator.	CA-10 - Annual and Quarterly Financial Reporting Requirements PL-20 - Third Party Administrator Licensure and Bond Requirements MC-90 - State Laws on Records Maintenance
VI-1224	Independent Adjuster Licensing Guideline	This guideline governs the qualifications and procedures for licensing independent adjusters. It specifies the duties of and places restrictions on independent adjusters.	PL-40 - Adjuster Licensing Requirements
VI-1525	Notice of Protection Provided by [State] Life and Health Insurance Guaranty Association	This guideline is designed to help states proceed with revisions to Section 19: Prohibited Advertisement of Insurance Guaranty Association Act in Insurance Sales; Notice to Policy Owners in the Life and Health Insurance Guaranty Association Model Act – Model # 520. This guideline updates the general notice on guaranty association coverage required to be provided under Section 19 of the Model Act.	
VI-1556	Guideline for Stay on Termination of Netting Agreements and Qualified Financial Contracts	This guideline provides states with language for a stay provision similar to the Federal Deposit Insurance Act with respect to an insurer in insolvency. The stay provision would give the receiver 24 hours to transfer qualified financial contracts by the receiver to another entity before contract termination.	
VI-1600	Guideline for Payment of Interest to Receiver on Overdue Reinsurance Recoverables	This guideline governs the payment of interest on reinsurance recoverables held by insurers in receivership.	
VI-1626	Financial Guaranty Insurance Guideline	The purpose of this guideline is to set requirements for monoline financial guaranty insurers.	
VI-1650	Title Agent Statistical Data Plan Implementation Guideline	The purpose of this guideline is to provide useful information to state regulators about the business of title insurance at the agency level.	
VI-1690	Antifraud Plan Guideline	The purpose of this guideline is to establish standards for state fraud bureaus, insurance company SIUs and any other interested parties regarding the preparation of an Antifraud Plan that meets the mandated requirements for submitting a plan with a state Department of Insurance.	

NAIC GUIDELINES (cont.)

Volume/ Model #	Title of Model	Description	Related Charts: State Laws on Insurance Topics
VI-1694	Automobile Insurance Fraud Guideline	This guideline relates to the use of runners, cappers, or steerers and police accident reports in solicitation schemes and attempts to fraudulently assert a claim against an insured or an insurance carrier.	
VI-1700	Guideline for Implementation of State Orderly Liquidation Authority	This guideline is intended as a for use by those states seeking to review their authority under existing state law for purposes of initiating rehabilitation or liquidation proceedings in accordance with the federal Dodd-Frank Wall Street Reform and Consumer Protection Act.	
VI-1750	Title Insurance Consumer Protection Fund Guideline	This guideline provides a mechanism for continuation of coverage; provides payment of covered claims under certain insurance policies; prevents excessive delay in payment; prevents financial loss to policyholders because of the insolvency of a title insurer; and provides an Association to assess the costs of such protection.	
VI-1775	Property and Casualty Model Rating Law (File and Use Version)	This guideline sets rate standards for a competitive marketplace. Procedures for rate filings and disapproval of those filings are included.	PA-10 - Rate Filing Methods for Property/Casualty Insurance, Workers' Compensation, Title
VI-1776	Property and Casualty Model Rate and Policy Form Law Guideline	The purpose of this guideline is: (1) to prohibit price fixing agreements and other anticompetitive behavior by insurers; (2) to protect policyholders and the public against the adverse effects of excessive, inadequate or unfairly discriminatory rates; (3) to promote beneficially competitive markets and to protect insurance consumers from the absence of beneficially competitive markets; among other things.	PA-10 - Rate Filing Methods for Property/Casualty Insurance, Workers' Compensation, Title PA-15 - Form Filing Methods for Property/Casualty PC-20 – Commercial Lines Re-engineering
VI-1780	Property and Casualty Model Rating Law (Prior Approval Version)	The purpose of this guideline is to promote the public welfare by regulating insurance rates to the end that they shall not be excessive, inadequate or unfairly discriminatory, and to authorize and regulate limited cooperative action among insurers in ratemaking-related activities and in other matters within the scope of the guideline.	PA-10 - Rate Filing Methods for Property/Casualty Insurance, Workers' Compensation, Title
VI-1781	Property and Casualty Model Rate and Policy Form Regulation Guideline	This guideline provides for exemptions for insurers from rate and form regulation sales made to "exempt commercial policyholders" (large, sophisticated commercial risks).	PA-10 - Rate Filing Methods for Property/Casualty Insurance, Workers' Compensation, Title PA-15 - Form Filing Methods for Property/Casualty PC-20 – Commercial Lines Re-engineering
VI-1860	Guideline on Nonadmitted Accident and Health Coverages	This guideline provides assistance to states updating laws and establishing procedures for allowing accident and health coverage to be procured in the nonadmitted market either independently or through surplus lines brokers.	
VI-1950	Guidelines for Regulation and Legislation on Workers' Compensation Coverage for Professional Employer Organization Arrangements	The purpose of this guideline is to ensure that: (1) PEOs and their clients properly obtain workers' compensation insurance coverage; (2) premiums paid are commensurate with anticipated claims experience; (3) coverage is obtained for all employees, including direct hire employees and persons employed under PEO agreements.; and (4) there are appropriate procedural frameworks for the inception, continuation, and termination of coverage.	
VI-1970	Guidelines for the Filing of Workers' Compensation Large Deductible Policies and Programs (Large Deductible Filing Guidelines)	The purpose of this guideline is to provide suggestions for approval of large deductible policies and programs that are consistent with the NAIC/IAIABC white paper, Workers' Compensation Large Deductible Study.	