

**Model Regulation Service—January 2012
Index and Model Description**

CATEGORY / TOPIC	TITLE OF MODEL	DESCRIPTION	Volume/ Model #
Abuse: Unfair Discrimination			
	Unfair Discrimination Against Subjects of Abuse in Disability Income Insurance Model Act	<i>(MDL-897) This model prohibits unfair discrimination by disability income insurers and insurance professionals on the basis of abuse status.</i>	VI-897-1
	Unfair Discrimination Against Subjects of Abuse in Health Benefit Plans Model Act	<i>(MDL-895) This model prohibits unfair discrimination by health carriers and insurance professionals on the basis of abuse status.</i>	VI-895-1
	Unfair Discrimination Against Subjects of Abuse in Life Insurance Model Act	<i>(MDL-896) This model prohibits unfair discrimination by life insurers and insurance professionals on the basis of abuse status.</i>	VI-896-1
	Unfair Discrimination against Subjects of Abuse in Property and Casualty Insurance	<i>(MDL-898) This model prohibits unfair discrimination by property and casualty insurers and insurance professionals on the basis of abuse status.</i>	VI-898-1
Accelerated Benefits Model Regulation	Accelerated Benefits Model Regulation	<i>(MDL-620) This model 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).</i>	IV-620-1
Accident and Health Insurance			
	Administrators, Third Party	<i>(GDL-1090) 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.</i>	VI-1090-1
	Advertisements of Accident and Sickness Insurance Model Regulation	<i>(MDL-40) This model 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>	I-40-1
	Advertising of Medicare Supplement Insurance	<i>(MDL-660) 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.</i>	IV-660-1
	Alliances for Purchasing Health Insurance		
	<ul style="list-style-type: none"> • Private Health Care Voluntary Purchasing Alliance Model Act 	<i>(MDL-82) This model 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.</i>	I-82-1

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CATEGORY / TOPIC	TITLE OF MODEL	DESCRIPTION	Volume/ Model #
Accident and Health Insurance (cont.)	Alliances for Purchasing Health Insurance (cont.)		
	<ul style="list-style-type: none"> Regional Health Care Voluntary Purchasing Alliance Model Act 	<i>(MDL-80) This model 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.</i>	I-80-1
	<ul style="list-style-type: none"> Single Health Care Voluntary Purchasing Alliance Model Act 	<i>(MDL-78) This model 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.</i>	I-78-1
	Birthday Rule in Coordination of Benefits Provisions	<i>(MDL-120) This model 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.</i>	II-120-1
	Non-cancellable and Renewable Terminology, Definitions	<i>(MDL-139) 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.</i>	II-139-1
	Claim Audit Guidelines	<i>(MDL-32) This model 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>	I-32-1
	Claims Form Standards	<i>(MDL-30) This model 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>	I-30-1
	COB		II-120-1
	Conversion Privilege: in Group Health Insurance	<i>(MDL-105) This model 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.</i>	II-105-1
	Coordination of Benefits Model Regulation		II-120-1
	Credentialing Verification of Health Care Professionals Model Act	<i>(MDL-70) This model 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>	I-70-1

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Accident and Health Insurance (cont.)	Credit A & H: see “Credit Insurance” Heading		
	Discontinuance and Replacement Model Regulation	<i>(MDL-110) This 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.</i>	I-110-1
	Discount Medical Plan Organization Model Act	<i>(MDL-98) This 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.</i>	I-98-1
	Discretionary Clauses Prohibition Model Act	<i>(MDL-42) This models 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>	I-42-1
	Domestic Violence: Discrimination in Health Benefit Plans		VI-895-1
	Drug Benefit Management Model Act	<i>(MDL-22) This model 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>	I-22-1
	Drugs for Off-Label Use	<i>(MDL-148) This model sets standards for payments for drugs that have been approved for indications other than those stated in the labeling approved by the FDA.</i>	II-148-1
	External Review	<i>(MDL-75) This model 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.</i> <i>(MDL-76) The purpose of this 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.</i>	I-75-1, I-76-1
	Grievance Procedure Model Act:	<i>(MDL-72) This model 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>	VI-72-1
	Group Insurance: see “Group Insurance” heading		
	Guaranteed Renewable Terminology		II-139-1

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Accident and Health Insurance (cont.)	Guidelines for Filing of Rates for Individual Health Insurance Forms	<i>(MDL-134) This model 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.</i>	II-134-1
	Health Care Professional Credentialing Verification Model Act		I-70-1
	Health Carrier Claim Audit Guidelines Model Act	<i>(MDL-32) This model 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>	I-32-1
	Health Carrier External Review Model Act		I-75-1, I-76-1
	Health Carrier Grievance Procedure Model Act:		VI-72-1
	Health Carrier Prescription Drug Benefit Management Model Act		I-22-1
	Health Information Privacy Model Act		I-55-1
	Health Insurance for Uninsurable persons		I-85-1
	Health Insurance Reserves Model Regulation	<i>(MDL-10) This model 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>	I-10-1
	Health Maintenance Organizations Model Act	<i>(MDL-430) This 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.</i>	III-430-1
	Health Maintenance Organizations Model Regulation	<i>(MDL-432) This 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.</i>	III-432-1
	Home Service Disclosure Model Act	<i>(MDL-920) This model establishes rules that ensure meaningful information is provided to the purchasers of insurance policies distributed through the home service distribution system.</i>	VI-920-1

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CATEGORY / TOPIC	TITLE OF MODEL	DESCRIPTION	Volume/ Model #
Accident and Health Insurance (cont.)	Individual and Small Employer Health Insurance Availability Model Act	<i>(MDL-35) The purpose of this model 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.</i>	I-35-1
	Individual Health Insurance Portability Model Act	<i>(MDL-37) The purpose of this model 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.</i>	I-37-1
	Individual Health Insurance Portability— Model Regulation to Implement	<i>(MDL-38) This model 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.</i>	I-38-1
	Language Simplification in Life and Health Policies	<i>(MDL-575) This 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.</i>	IV-575-1
	Limited Health Service Organization Model Act	<i>(MDL-68) This model 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>	I-68-1
	Long-Term Care Insurance Model Act	<i>(MDL-640) This model 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.</i>	IV-640-1
	Long-Term Care Insurance Model Regulation	<i>(MDL-641) This 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.</i>	IV-641-1
	Managed Care Plan Network Adequacy Model Act	<i>(MDL-74) This model 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>	I-74-1
	Medical Professional Liability Closed Claim Reporting Model Law	<i>(MDL-77) 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.</i>	I--77-1

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Accident and Health Insurance (cont.)	Guideline for Implementation of Medical Professional Liability Closed Claim Reporting		VI-1077-1
	Medicare Supplement Insurance		
	<ul style="list-style-type: none"> Medicare Supplement Insurance Minimum Standards Model Act 	<i>(MDL-650) This 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.</i>	IV-650-1
	<ul style="list-style-type: none"> Medicare Supplement Insurance Minimum Standards Model Regulation 	<i>(MDL-651) This 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.</i>	IV-651-1
	<ul style="list-style-type: none"> NAIC Model Rule Governing Advertisements of Medicare Supplement Insurance with Interpretation Guidelines 		V-660-1
	MEWAs: see "Multiple Employer Welfare Arrangements" below		
	Minimum Standards—Accident and Sickness Insurance Minimum Standards Model Act	<i>(MDL-170) Along with its corresponding regulation (MDL-171), this 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.</i>	II-170-1
	Minimum Standards—Model Regulation to Implement the Accident and Sickness Insurance Minimum Standards Model Act	<i>(MDL-171) This regulation implements the NAIC Accident and Sickness Insurance Minimum Standards Model Act (MDL-170).</i>	II-171-1
	Multiple Employer Welfare Arrangements Licensee Reporting	<i>(MDL-220) This model 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.</i>	II-220-1
	Network Adequacy Model Act		I-74-1
	Newborn and Adopted Children Coverage Model Act	<i>(MDL-155) This model 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.</i>	II-155-1

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	Nondiscrimination in Health Insurance Coverage in the Group Market Model Regulation		II-107-1
	Off-Label Drug Use Model Act		II-148-1
	Overinsurance: Coordination of Benefits		II-120-1
	Overinsurance Provisions in Uniform Individual Accident and Sickness Policy Provisions Law (UPPL)	<i>(MDL-180) This model 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.</i>	II-180-1
	Policy Provisions Uniform Law in Simplified Language	<i>(MDL-185) 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.</i>	II-185-1
	Portability: Individual Health Insurance Model Act		I-37-1
	Portability: Model Regulation to Implement the Individual Health Insurance Model Act		I-38-1
	Prepaid Limited Health Service Organization Model Act		I-68-1
	Prescription Drug Benefit Management Model Act		I-22-1
	Private Health Care Voluntary Purchasing Alliance Model Act		I-82-1
	Prohibition on the Use of Discretionary Clauses Model Act	<i>(MDL-42) This model 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>	I-42-1

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Accident and Health Insurance (cont.)	Quality Assessment and Improvement Model Act	<i>(MDL-71) This model 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>	I-71-1
	Readability in Health Insurance		IV-575-1
	Regional Health Care Voluntary Purchasing Alliance Model Act		I-80-1
	Reinstatement Provision; see Uniform Policy Provision Law		II-180-1
	Risk-Based Capital for Health Organizations Model Act	<i>(MDL-315) This model 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.</i>	III-315-1
	Risk Pooling, Health Insurance		I-85-1
	Shopper's Guide for Long-Term Care Insurance (requirement)		IV-641-1
	Single Health Care Voluntary Purchasing Alliance Model Act		I-78-1
	Small Employer and Individual Health Insurance Availability Model Act		I-35-1
	Small Employer Health Insurance Availability Model Act (Prospective Reinsurance With or Without an Opt-Out)	<i>(MDL-118) This model 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.</i>	II-118-1
	Small Employer Health Insurance Availability Model Regulation	<i>(MDL-119) This model 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.</i>	II-119-1
	Standardized Health Claim Form Model Regulation		I-30-1
	Stop Loss Insurance Model Act	<i>(MDL-92) This model 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.</i>	I-92-1

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Accident and Health Insurance (cont.)	Third Party Administrator Statute		VI-1090-1
	Unauthorized Transaction of Insurance Criminal Model Act	<i>(MDL-890) This model 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.</i>	VI-890-1
	Unfair Discrimination Against Subjects of Abuse in Health Benefit Plans Model Act		VI-895-1
	Uniform Individual Accident and Sickness Policy Provisions		II-180-1
	Uninsurable Individuals Health Plan		I-85-1
	UPPL: Uniform Policy Provision Law		II-180-1
	UPPL in Simplified Language		II-185-1
	Utilization Review and Benefit Determination Model Act	<i>(MDL-73) This model 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.</i>	VI-73-1
Accounting			
	Annual Financial Reporting Model Regulation	<i>(MDL-205) This model 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.</i>	II-205-1
	Model Act on Custodial Agreements and the Use of Clearing Corporations	<i>(MDL-295) This model authorizes domestic insurance companies to use modern systems for holding and transferring securities, subject to appropriate regulations. Its corresponding model regulation is MDL-298.</i>	III-295-1

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Accounting (cont.)	Model Regulation on Custodial Agreements and the Use of Clearing Corporations	<i>(MDL-298) This model establishes requirements for custody agreements and deposits with affiliates. Its corresponding model act is MDL-295.</i>	III-298-1
	Separate Accounts Funding Guaranteed Minimum Benefits Under Group Contracts Model Regulation	<i>(MDL-200) This model 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.</i>	II-200-1
Accreditation; Models Included in Standards	Actuarial Opinion and Memorandum Regulation	<i>(MDL-822) This model 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.</i>	V-822-1
	Business Transacted with Producer Controlled Property/Casualty Insurer Act	<i>(MDL-325) This model 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.</i>	III-325-1
	Credit for Reinsurance Model Act	<i>(MDL-785) This model 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).</i>	IV-785-1
	Credit for Reinsurance Model Regulation	<i>(MDL-786) This model sets forth rules and procedural requirements necessary to carry out the provisions of the NAIC Credit for Reinsurance Model Act (MDL-785). A certification form is included.</i>	V-786-1
	Insurance Holding Company System Regulatory Act	<i>(MDL-440) This 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.</i>	III-440-1
	Insurance Holding Company System Model Regulation with Reporting Forms and Instructions	<i>(MDL-450) This regulation sets forth rules and procedural requirements necessary to carry out the provisions of the NAIC Insurance Holding Company System Regulatory Act (MDL-440).</i>	III-450-1
	Life and Health Insurance Guaranty Association Model Act	<i>(MDL-520) This 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.</i>	III-520-1
	Notice of Protection provided by [State] Life and Health Insurance Guaranty Association	<i>(GDL-1525) 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.</i>	VI-1525-1

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Accreditation; Models Included in Standards (cont.)	Managing General Agents Act	<i>(MDL-225) This model 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.</i>	II-225-1
	Model Law on Examinations	<i>(MDL-390) This Act helps provide an effective, efficient system for examining the activities, operations, financial condition and affairs of all persons transacting the business of insurance.</i>	III-390-1
	Model Regulation to Define Standards and Commissioner's Authority for Companies Deemed to be in Hazardous Financial Condition	<i>(MDL-385) This model 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.</i>	III-385-1
	Insurer Receivership Model Act	<i>(MDL-555) This 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.</i>	III-555-1
	Guideline for Implementation of State Orderly Liquidation Authority	<i>(GDL-1700) 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.:</i>	VI-1700-1
	Property and Casualty Insurance Guaranty Association Model Act	<i>(MDL-540) This 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.</i>	III-540-1
	Notice of Protection provided by [State] Life and Health Insurance Guaranty Association	<i>(GDL-1525) 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.</i>	VI-1525-1
	Reinsurance Intermediary Model Act	<i>(MDL-790) This 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.</i>	V-790-1
	Risk-Based Capital (RBC) Model Act	<i>(MDL-312) This model 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.</i>	III-312-1

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Accreditation; Models Included in Standards (cont.)	Standard Valuation Law	<i>(MDL-820) The model 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.</i>	VI-820-1
Acquisitions and Mergers		<i>(MDL-440) This 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.</i>	III-440-1
Actuarial Opinion and Memorandum Regulation (Life)		<i>(MDL-822) This model 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.</i>	VI-822-1
Actuarial Opinion Model Law (Property and Casualty)		<i>(MDL-745) This model 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.</i>	V-745-1
Adjusters Model Act		<i>(MDL-228) This model 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.</i>	II-228-1
Administrative Supervision Model Act		<i>(MDL-558) This 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.</i>	III-558-1
Administrator Statute			VI-1090-1
Advertisements of Life Insurance and Annuities Model Regulation		<i>(MDL-570) This 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.</i>	IV-570-1
Advertising			
	Advertisements of Accident and Sickness Insurance Model Regulation		I-40-1
	Annuities Advertisements	<i>(MDL-570) This 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.</i>	IV-570-1
	Buyer's Guide: Fixed Deferred Annuities	<i>(MDL-245) This model provides standards for the disclosure of information about annuity contracts in order to protect consumers and foster consumer education.</i>	II-245-7

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Advertising (cont.)	Buyer's Guide: Life Insurance	<i>(MDL-580) This model 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.</i>	IV-580-1
	Life Insurance Advertisements		IV-570-1
	Medicare Supplement Insurance Advertising		IV-660-1
	Unauthorized Insurers False Advertising Process Act	<i>(MDL-840) This model 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).</i>	VI-840-1
After Market Parts Model Regulation		<i>(MDL-891) This model 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.</i>	VI-891-1
Agents and Brokers: see "Producers" heading			
Alliances for Purchasing Health Insurance			
	Private Health Care Voluntary Purchasing Alliance Model Act		I-82-1
	Regional Health Care Voluntary Purchasing Alliance Model Act		I-80-1
	Single Health Care Voluntary Purchasing Alliance Model Act		I-78-1
Allocation of Surplus Lines and Independently Procured Insurance Premium Tax on Multi-State Risks Model Regulation		<i>(MDL-872) This model 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.</i>	VI-872-1

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CATEGORY / TOPIC	TITLE OF MODEL	DESCRIPTION	Volume/ Model #
Antifraud	Insurance Fraud Prevention Model Act	<i>(MDL-680) This model 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.</i>	V-680-1
	Antifraud Plan Guideline	<i>(GDL-1690) 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.</i>	VI-1690-1
Annual Statements, Filing with NAIC		<i>(MDL-395) This 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.</i>	III-395-1
Annuities			
	Advertisements of Life Insurance and Annuities Model Regulation		IV-570-1
	Annuity Disclosure Model Regulation		II-245-1
	Annuity Non-forfeiture Model Regulation	<i>(MDL-806) This model 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.</i>	VI-806-1
	Assumption Reinsurance Model Act	<i>(MDL-803) This model 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.</i>	IV-803-1
	Buyer's Guide to Fixed Deferred Annuities		II-245-1
	Charitable Gift Annuities Exemption Model Act	<i>(MDL-241) This model specifies that annuities that qualify as charitable gift annuities do not constitute engaging in the business of insurance.</i>	II-241-1
	Charitable Gift Annuities Model Act	<i>(MDL-240) This model defines charitable gift annuities and contains requirements related to certificate of authority requirements, surplus and reserve standards, investments, examinations, annual reports and disclosure.</i>	II-240-1

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Annuities (cont.)	Interest-Indexed Annuity Contracts Model Regulation	<i>(MDL-235) This 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.</i>	II-235-1
	Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities	<i>(MDL-815) This model 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.</i>	VI-815-1
	Modified Guaranteed Annuity Regulation	<i>(MDL-255) This model 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.</i>	II-255-1
	Mortality Tables	<i>(MDL-821) This model 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 and the 1994 Group Annuity Reserving (1994 GAR) Table.</i>	VI-821-1
	Non-forfeiture Law for Individual Deferred Annuities	<i>(MDL-805) 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.</i>	V-805-1
	Life Insurance and Annuities Replacement Model Regulation	<i>(MDL-613) This 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.</i>	IV-613-1
	Suitability in Annuity Transactions Model Regulation	<i>(MDL-275) This model sets forth standards and procedures for recommendations to consumers that result in a transaction involving annuity products so that the insurance needs and financial objectives of consumers at the time of the transaction are appropriately addressed.</i>	II-275-1
	Variable Annuity Model Regulation	<i>(MDL-250) This model 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.</i>	II-250-1
	Variable Contract Model Law	<i>(MDL-260) This model 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.</i>	II-260-1

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Arson: Anti-Arson Application Bill		<i>(MDL-715) This 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.</i>	V-715-1
Assumption Reinsurance Model Act			V-803-1
Atomic Energy Exclusion Statute		<i>(MDL-700) This model offers an exclusion authorizing insurers to exempt from coverage loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination.</i>	V-700-1
Audit Guidelines for Health Claims		<i>(MDL-32) This model 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>	I-32-1
Audited Financial Reports		<i>(MDL-205) This model 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.</i>	II-205-1
Authorization for Criminal History Record Check Model Act		<i>(MDL-222) This model 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.</i>	II-222-1
Automobile Insurance			
	After Market Parts Model Regulation	<i>(MDL-891) This model 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.</i>	VI-891-1
	Automobile Insurance Declination, Termination and Disclosure Model Act	<i>(MDL-725) This Act regulates cancellations and non-renewals by requiring specific reasons for that action. Permitted and prohibited reasons are set out.</i>	IV-725-1
	Collision Damage Waiver Model Act	<i>(MDL-728) This 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.</i>	V-728-1
	Home Service Disclosure Model Act		VI-920-1
	Personal Lines Group Property and Casualty Insurance Model Act	<i>(MDL-760) This model 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.</i>	V-760-1

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Automobile Insurance (cont.)	Personal Lines Property and Casualty Insurance Policy Simplification Model Regulation	<i>(MDL-731) This model sets forth the compliance standards for simplifying personal lines property and casualty insurance policies.</i>	V-731-1
	Property and Casualty Insurance Policy Simplification Model Act	<i>(MDL-730) This Act establishes minimum language and format standards to make property/casualty insurance policies easier to read.</i>	V-730-1
	Service Contracts Model Act	<i>(MDL-685) This 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.</i>	V-685-1
	Automobile Insurance Fraud Guideline		VI-1694-1
Birthday Rule in Coordination of Benefits		<i>(MDL-120) This model 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.</i>	II-120-1
Blindness: Discrimination		<i>(MDL-888) This 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.</i>	VI-888-1
Broker Controlled Insurer Act		<i>(MDL-325) This model 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.</i>	III-325-1
Brokers: see "Producers" heading			
Business Transacted with Producer Controlled Property/Casualty Insurer Act		<i>(MDL-325) This model 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.</i>	III-325-1
Buyer's Guides			
	Equity-Indexed Annuities		II-245-1
	Fixed Deferred Annuities		II-245-1
	Life Insurance		IV-580-1
	Long-Term Care Insurance Shopper's Guide (requirement)		IV-641-1

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Cancellation and Nonrenewal			
	Automobile Insurance Declination, Termination and Disclosure Model Act		V-725-1
	Non-cancellable and Renewable Terminology		II-139-1
	Property Insurance Declination, Termination and Disclosure Model Act	<i>(MDL-720) This Act regulates cancellations and non-renewals by requiring specific reasons for that action. Permitted and prohibited reasons are set out.</i>	V-720-1
Capital Requirements for Health Organizations		<i>(MDL-315) This model 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.</i>	III-315-1
Capital Requirements for Insurers		<i>(MDL-312) This model 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.</i>	III-312-1
Cash Surrender Values: see “Nonforfeiture” heading			
Charitable Gift Annuities			
	Charitable Gift Annuities Exemption Model Act		II-241-1
	Charitable Gift Annuities Model Act		II-240-1
Charitable Gifts of Life Insurance Guidelines		<i>(MDL-601) The model contains guidance for states in a question-and-answer format, explaining the main features of gifts of life insurance to charities.</i>	IV-601-1
Claim Audit Guidelines for Health Insurance		<i>(MDL-32) This model 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>	I-32-1
Claim Forms: Standardized Health Claim Form Model Regulation		<i>(MDL-30) This model 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>	I-30-1

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CATEGORY / TOPIC	TITLE OF MODEL	DESCRIPTION	Volume/ Model #
Claims Settlement Practices			
	Unfair Claims Settlement Practices Act	<i>(MDL-900) This model 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.</i>	VI-900-1
	Unfair Life, Accident and Health Claims Settlement Practices Model Regulation	<i>(MDL-903) This model 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.</i>	VI-903-1
Claims Settlement Practices (cont.)	Unfair Property/Casualty Claims Settlement Practices Model Regulation	<i>(MDL-902) This model 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.</i>	VI-902-1
Claims Made Policies: CGL Extended Reporting Model Act		<i>(MDL-740) This Act establishes the required provisions for a general commercial liability coverage policy offering an extended reporting period for claims.</i>	V-740-1
Clearing Corporations and Custodial Agreements by Insurance Companies Model Law		<i>(MDL-295) This model authorizes domestic insurance companies to use modern systems for holding and transferring securities, subject to appropriate regulations. Its corresponding model regulation is MDL-298.</i>	III-295-1
Clearing Corporations and Custodial Agreements by Insurance Companies Model Regulation		<i>(MDL-298) This model establishes requirements for custody agreements and deposits with affiliates. Its corresponding model act is MDL-295.</i>	III-298-1
COLI Guidelines		<i>(MDL-602) This model includes key elements that should be included in state laws regarding corporate-owned life insurance.</i>	IV-602-1
Collision Damage Waiver Model Act		<i>(MDL-728) This 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.</i>	V-728-1
Commercial Lines Property and Casualty Rate and Policy Form Model Law		<i>(MDL-777) This model 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.</i>	V-777-1
Commissioner's Authority Regarding Companies in Hazardous Condition		<i>(MDL-385) This model 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.</i>	III-385-1

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Compact, Interstate		<i>(MDL-692) 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.</i>	V-692-1
Company Organization, Management, Securities			
	Clearing Corporations Model Law	<i>(MDL-295) This model authorizes domestic insurance companies to use modern systems for holding and transferring securities, subject to appropriate regulations. Its corresponding model regulation is MDL-298.</i>	III-295-1
	Clearing Corporations Model Regulation		III-298-1
	Deposit Law	<i>(MDL-300) This model creates uniform law for deposits, establishing deposit requirements, circumstances for reciprocity, depositary designation, rights of the insurer, the treatment and release of deposits, and addresses deposits made with foreign or alien insurers.</i>	III-300-1
	Disclosure of Material Transactions Model Act...	<i>(MDL-285) This model 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.</i>	III-285-1
	Examinations Model Law		III-390-1
	Examinations of Companies Deemed to be in Hazardous Financial Condition		III-385-1
	Financial Statements: see "Accounting" heading		
	Fraternal Insurance Companies	<i>(MDL-675) 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 provisions regarding operation of institutions.</i>	V-675-1
	Holding Company Model Act		III-440-1
	Holding Company Model Regulation		III-450-1
	Indemnity Contracts Model Act	<i>(MDL-356) This Act regulates certain classes of indemnity contracts empowering corporations to make such contracts and fixing certain fees, and includes penalty provisions.</i>	III-356-1
	Insolvency: see "Insolvency" heading		

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Company Organization, Management, Securities (cont.)	Organization and Ownership of New Insurance Companies	<i>(MDL-320) 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.</i>	III-320-1
	Proxies, Consents and Authorizations of Domestic Stock Insurers	<i>(MDL-490) This 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.</i>	III-490-1
	Re-domestication Model Bill	<i>(MDL-350) 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.</i>	III-350-1
	Stockholder Information Supplement (SIS)	<i>(MDL-500) 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.</i>	III-500-1
Competitive Rating Law (P/C)		<i>(MDL-775) This model sets rate standards for a competitive marketplace. Procedures for rate filings and disapproval of those filings is included.</i>	VI-1775-1
	Property and Casualty Model Rate and Policy form Law Guideline		VI-1776-1
		<i>(MDL-884) This model implements provisions of the NAIC Unfair Trade Practices Act (MDL-880) regarding complaint recordkeeping.</i>	VI-884-1
Confidentiality of Medical Information; see "Privacy" heading			
Controlling Producers		<i>(MDL-325) This model 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.</i>	III-325-1
Conversion Privilege for Group Health Insurance		<i>(MDL-105) This model 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.</i>	II-105-1
Coordination of Benefits Model Regulation		<i>(MDL-120) This model 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.</i>	II-120-1

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Corporate Owned Life Insurance Guidelines		<i>(MDL-602) This model includes key elements that should be included in state laws regarding corporate-owned life insurance.</i>	IV-602-1
CPA Audited Annual Statements		<i>(MDL-205) This model 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.</i>	II-205-1
Credentialing Verification of Health Care Professionals		<i>(MDL-70) This model 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>	I-70-1
Credit for Reinsurance Model Act		<i>(MDL-785) This model 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).</i>	V-785-1
Credit for Reinsurance Model Regulation		<i>(MDL-786) This model sets forth rules and procedural requirements necessary to carry out the provisions of the NAIC Credit for Reinsurance Model Act (MDL-785). A certification form is included.</i>	V-786-1
Credit Insurance			
	Determining Reserve Liabilities for Credit Life Insurance Model Regulation	<i>(MDL-818) This model 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.</i>	VI-818-1
	Consumer Credit Insurance Model Act	<i>(MDL-360) This Act helps promote the public welfare by regulating consumer credit insurance.</i>	III-360-1
	Consumer Credit Insurance Model Regulation	<i>(MDL-370) This 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.</i>	III-370-1
	Credit Personal Property Insurance Model Act	<i>(MDL-365) This 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.</i>	III-365-1

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Credit Insurance (cont.)	Mortgage Guaranty Insurance Model Act	(MDL-630) This 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 monoline, policy and premium rate filings, outstanding total liabilities, rebates, commissions and charges, prohibition of compensating balances, reserves, and conflicts of interest.	IV-630-1
Creditor-Placed Insurance Model Act		(MDL-375) This 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.	III-375-1
Criminal Sanctions for Failure to Report Impairment Model Bill		(MDL-510) This model outlines the criminal sanctions and penalties associated with failing to report financial impairment of an insurer to the proper authorities.	III-510-1
Custodial Agreements with Clearing Corporations		(MDL-295) This model authorizes domestic insurance companies to use modern systems for holding and transferring securities, subject to appropriate regulations. Its corresponding model regulation is MDL-298. (MDL-298) This model establishes requirements for custody agreements and deposits with affiliates. Its corresponding model act is MDL-295.	III-295-1, III-298-1
Data Reporting by Property and Casualty Companies		(MDL-751) This 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-751-1
Determining Reserve Liabilities for Credit Life Insurance Model Regulation		(MDL-818) This model 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-818-1
Deposit Law			III-300-1
Derivative Instruments Model Regulation		(MDL-282) This model sets standards for the prudent use of derivative instruments in accordance with the Investments of Insurers Model Act (MDL-280).	III-282-1
Disability Income Insurance—Unfair Discrimination		(MDL-897) This model prohibits unfair discrimination by disability income insurers and insurance professionals on the basis of abuse status.	VI-897-1
Disclosure			
	Accident and Health Insurance Contracts: see "Minimum Standards" under "Accident and Health Insurance" heading		

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Disclosure (cont.)	Advertising: see “Advertising” heading		
	Annuities: see “Annuities” heading		
	Disclosure for Small Face Amount Life Insurance Policies Model Act	<i>(MDL-605) This Act helps ensure that meaningful information is provided to the purchasers of small face amount policies. Disclosure requirements are listed and insurer duties explained.</i>	IV-605-1
	Disclosure of Material Transactions Model Act		III-285-1
	Home Service Disclosure Model Act		VI-920-1
	Life Insurance: see “Life Insurance” heading		
	Non-statutory Financial Statements: see “Accounting” heading		
	Replacement of Insurance: see “Replacement” heading		
Discount Medical Plan Organization Model Act		<i>(MDL-98) This 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.</i>	I-98-1
Discretionary Clauses Prohibited		<i>(MDL-42) This models 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>	I-42-1
Discrimination			
	Blindness		VI-888-1
	Health Insurance in the Group Market		II-107-1
	Nondiscrimination in Health Insurance Coverage in the Group Market Model Regulation	<i>(MDL-107) This model 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.</i>	II-107-1

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Discrimination (cont.)	Physical or Mental Impairment	<i>(MDL-887) This model 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.</i>	VI-887-1
	Unfair Discrimination Against Subjects of Abuse in Disability Income Insurance Model Act		VI-897-1
	Unfair Discrimination Against Subjects of Abuse in Health Benefit Plans Model Act		VI-895-1
	Unfair Discrimination Against Subjects of Abuse in Life Insurance Model Act		VI-896-1
	Unfair Discrimination Against Subjects of Abuse in Property and Casualty Insurance		VI-898-1
	Unfair Trade Practices Act	<i>(MDL-880) This model regulates insurance trade practices by defining, or providing for the determination of, and prohibiting all such practices that constitute unfair methods of competition or unfair or deceptive acts or practices.</i>	VI-880-1
Domestic Insurers: Re-domestication Model Bill		<i>(MDL-350) 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.</i>	III-350-1
Domestic Violence:			
	Unfair Discrimination Against Subjects of Abuse in Disability Income Insurance Model Act		VI-897-1
	Unfair Discrimination Against Subjects of Abuse in Health Benefit Plans Model Act		VI-895-1
	Unfair Discrimination Against Subjects of Abuse in Life Insurance Model Act		VI-896-1

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Domestic Violence (cont.)	Unfair Discrimination Against Subjects of Abuse in Property and Casualty Insurance		VI-898-1
Drug Benefit Management		<i>(MDL-22) This model 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>	I-22-1
Drug Use of Off-Label Drugs		<i>(MDL-148) This model sets standards for payments for drugs that have been approved for indications other than those stated in the labeling approved by the FDA.</i>	II-148-1
Electronic Filing of Health Care Claims		<i>(MDL-30) This model 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>	I-30-1
Equity Indexed Annuities			
	Buyer's Guide		II-245-1
	Non-forfeiture Rates		VI-806-1
Examinations Model Law		<i>(MDL-390) This Act helps provide an effective, efficient system for examining the activities, operations, financial condition and affairs of all persons transacting the business of insurance.</i>	II-390-1
Excess Loss—Stop Loss Insurance Model Act		<i>(MDL-92) This model 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.</i>	I-92-1
External Review Procedures for Health Carriers		<i>(MDL-75) This model 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. (MDL-76) The purpose of this 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.</i>	I-75-1, I-76-1
Filing Requirements			
	Guidelines for Filing of Rates for Individual Health Insurance Forms		I-134-1

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Financial Data Reporting by Property and Casualty Companies		<i>(MDL-751) This 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.</i>	V-751-1
Financial Guaranty Insurance Guideline			VI-1626-1
Financial Planners: Unfair Trade Practice		<i>(MDL-880) This model regulates insurance trade practices by defining, or providing for the determination of, and prohibiting all such practices that constitute unfair methods of competition or unfair or deceptive acts or practices.</i>	VI-880-1
Financial Regulation			
	Investments in Medium Grade and Lower Grade Obligations Model Regulation		III-340-1
	Model Regulation to Define Standards and Commissioner's Authority for Companies Deemed to Be in Hazardous Financial Condition		III-385-1
	Participation in the NAIC Insurance Regulatory Information System (IRIS) Model Act	<i>(MDL-395) This 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.</i>	III-395-1
Financial Reports: see "Accounting" heading			
Fire Insurance: see "Property and Liability Insurance" heading			
Force-Placed Insurance: Creditor-Placed Insurance Model Act		<i>(MDL-375) This 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.</i>	III-375-1
Fraternal Insurance: Uniform Fraternal Code		<i>(MDL-675) 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 provisions regarding operation of institutions.</i>	V-675-1

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Fraud Prevention Model Act		<i>(MDL-680) This model 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.</i>	V-680-1
Funeral Plans: see “Preneed Funeral Plans” heading			
Gifts of Life Insurance to Charitable Institutions		(MDL-601) The model contains guidance for states in a question-and-answer format, explaining the main features of gifts of life insurance to charities.	V-601-1
Grievance Procedure Model Act			VI-72-1
Group Insurance			
	Administrator Statute (trustees of employee group welfare funds)		VI-1090-1
	Alliances for Purchasing Health Insurance		
	Private Health Care Voluntary Purchasing Alliance Model Act		I-82-1
	Regional Health Care Voluntary Purchasing Alliance Model Act		I-80-1
	Single Health Care Voluntary Purchasing Alliance Model Act		I-78-1
	Coordination of Benefits Model Regulation		II-120-1
	Group Coverage Discontinuance and Replacement Model Regulation	<i>(MDL-110) This 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.</i>	II-110-1
	Group Health Insurance Definition and Group Health Insurance Standard Provisions Model Act	<i>(MDL-100) This model 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.</i>	II-100-1
	Group Health Insurance Mandatory Conversion Privilege Model Act		II-105-1

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Group Insurance (cont.)	Group Life Insurance Definition and Group Life Insurance Standard Provisions Model Act	<i>(MDL-565) This 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.</i>	IV-565-1
	Nondiscrimination in Health Insurance Coverage in the Group Market Model Regulation		II-107-1
	Personal Lines Property and Casualty Insurance Model Act		V-760-1
	Property and Casualty Insurance		V-760-1
	Small Employer Health Insurance Availability Model Act (Prospective Reinsurance With or Without an Opt-Out)		II-118-1
	Small Employer Health Insurance Availability Model Regulation		II-119-1
	Stop Loss Insurance Model Act		I-92-1
	See also: "Workers' Compensation" heading		
Guaranteed Investment Contracts		<i>(MDL-695) This 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.</i>	V-695-1
Guaranteed Minimum Benefits Under Group Contracts		<i>(MDL-200) This model 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.</i>	II-200-1
Guaranty Associations			
	Life and Health Insurance		III-520-1
	Property and Casualty Insurance		III-540-1

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Guaranty Associations (cont.)	Notice of Protection provided by [State] Life and Health Insurance Guaranty Association	<i>(GDL-1525) 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.</i>	VI-1525-1
Guidelines for the Filing of Workers' Compensation "Large Deductible" Policies & Programs.			VI-1950-1
Guidelines for Regulation and Legislation on Workers' Compensation Coverage for Professional Employer Organization Arrangements			VI-1950-1
Handicapped: Model Regulation on Unfair Discrimination		<i>(MDL-887) This model 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.</i>	VI-887-1
Hazardous Condition, Standards for Defining		<i>(MDL-385) This model 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.</i>	III-385-1
Health Care Claim Audit Guidelines Model Act		<i>(MDL-32) This model 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>	II-32-1
Health Care Professional Credentialing Verification Model Act		<i>(MDL-70) This model 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>	II-70-1
Health Care Reform	Health Carrier Grievance Procedure Model Act		VI-72-1
	Utilization Review and Benefit Determination Model Act		VI-73-1

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Health Care Reform (cont.)	Regulation for Uniform Definitions and Standardized Methodologies for Calculation of the Medical Loss Ratio (MLR)	<i>(MDL-190) 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.</i>	VI-190-1
	American Health Benefit Exchange Model Act	<i>(MDL-929) This model 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.</i>	VI-929-1
	Model Language for Choice of Health Care Professional	<i>(MDL-930-A) This model is intended to be used as a template to help states implement provisions of PPACA.</i>	VI-930-A-1
	Model Language for Dependent Coverage of Individuals to Age of 26	<i>(MDL-930-B) This model is intended to be used as a template to help states implement provisions of PPACA.</i>	VI-930-B-1
	Model Language for Lifetime and Annual Limits	<i>(MDL-930-C) This model is intended to be used as a template to help states implement provisions of PPACA.</i>	VI-930-C-1
	Model Language for Preventive Services	<i>(MDL-930-D) This model is intended to be used as a template to help states implement provisions of PPACA.</i>	VI-930-D-1
	Model Language for Prohibition on Preexisting Condition Exclusions for Individuals under the Age of 19	<i>(MDL-930-E) This model is intended to be used as a template to help states implement provisions of PPACA.</i>	VI-930-E-1
	Model Language for Prohibition on Rescissions of Coverage	<i>(MDL-930-F) This model is intended to be used as a template to help states implement provisions of PPACA.</i>	VI-930-F-1
Health Carrier External Review Model Act		<i>(MDL-75) This model 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.</i>	I-75-1
Health Carrier Grievance Procedure Model Act			VI-72-1
Health Carrier Prescription Drug Benefit Management Model Act		<i>(MDL-22) This model 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>	I-22-1
Health Information Privacy Model Act		<i>(MDL-55) This model 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.</i>	I-55-1

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Health Insurance Reserves Model Regulation		<i>(MDL-10) This model 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>	I-10-1
Health Insurance: see “Accident and Health” heading			
Health Maintenance Organizations			
	Health Maintenance Organizations Model Act		III-430-1
	Model Regulation to Implement Rules Regarding Contracts and Services of Health Maintenance Organizations		III-432-1
	Risk-Based Capital for Health Organizations Model Act		III-315-1
Health Plan Accountability			
	Health Care Professional Credentialing Verification Model Act		I-70-1
	Health Carrier Grievance Procedure Model Act		VI-72-1
	Managed Care Network Adequacy Model Act		I-74-1
	Quality Assessment and Improvement Model Act		I-71-1
	Utilization Review and Benefit Determination Model Act		VI-73-1

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High Yield Investments Regulation		<i>(MDL-340) This 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>	III-340-1
Holding Companies			
	Insurance Holding Company System Model Regulation with Reporting Forms and Instructions		III-450-1
	Insurance Holding Company System Regulatory Act		III-440-1
	Re-domestication Model Bill		III-350-1
Home Service Disclosure Model Act		<i>(MDL-920) This model establishes rules that ensure meaningful information is provided to the purchasers of insurance policies distributed through the home service distribution system.</i>	VI-920-1
Homeowner Warranties		<i>(MDL-685) This 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.</i>	V-685-1
Illustrations for Life Insurance Policies		<i>(MDL-582) This model 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.</i>	IV-582-1
Immunity for Reporting Insurance Fraud		<i>(MDL-680) This model 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.</i>	V-680-1
Impairment, Criminal Penalty for Failure to Report		<i>(MDL-510) This model outlines the criminal sanctions and penalties associated with failing to report financial impairment of an insurer to the proper authorities.</i>	III-510-1
Improper Termination Practices Model Act		<i>(MDL-915) This model 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.</i>	VI-915-1
Indemnity Contracts Model Act		<i>(MDL-356) This Act regulates certain classes of indemnity contracts empowering corporations to make such contracts and fixing certain fees, and includes penalty provisions.</i>	III-356-1

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Independent Adjuster Licensing Guideline			VI-1224-1
Independently Procured Insurance Premium Tax Allocation		<i>(MDL-872) This model 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.</i>	VI-872-1
Individual and Small Employer Health Insurance Availability Model Act		<i>(MDL-35) The purpose of this model 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.</i>	I-35-1
Individual Health Insurance Portability Model Act		<i>(MDL-37) The purpose of this model 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.</i>	I-37-1
Inland Marine Definition		<i>(MDL-701) This model defines the kinds of risks and coverage that may be classified under state insurance laws as marine, inland marine or transportation insurance.</i>	V-701-1
Insider Trading			
	An Act Concerning Insider Trading of Domestic Stock Insurance Company Equity Securities	<i>(MDL-460) This Act includes provisions concerning the unfair use of information, sales of equity security, exceptions, definitions and forfeiture. Its corresponding model regulation is MDL-480.</i>	III-460-1
	Insider Trading Reporting Forms and Instructions	<i>(MDL-480) This model 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).</i>	III-480-1
	Proxies, Consents and Authorizations of Domestic Stock Insurers		III-490-1
	Regulations Adopted Pursuant to an Act Concerning Insider Trading of Domestic Stock Insurance Company Equity Securities		III-480-1
	Stockholders Information Supplement (SIS)		III-500-1

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Insolvency			
	Administrative Supervision Model Act		III-558-1
	Criminal Sanctions for Failure to Report Impairment Model Bill		III-510-1
	Life and Health Insurance Guaranty Association Model Act		III-520-1
	Notice of Protection provided by [State] Life and Health Insurance Guaranty Association	<i>(GDL-1525) 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.</i>	VI-1525-1
	Insurer Receivership Model Act		III-555-1
	Guideline for Implementation of State Orderly Liquidation Authority	<i>(GDL-1700)</i>	VI-1700-1
	Model Regulation for Defining Companies in Hazardous Financial Conditions.		III-385-1
	Property and Casualty Insurance Guaranty Association Model Act		III-540-1
Insurable Interest of Charities in Life Insurance		<i>(MDL-601) The model contains guidance for states in a question-and-answer format, explaining the main features of gifts of life insurance to charities.</i>	IV-601-1
Insurance Adjusters Model Act		<i>(MDL-228) This model 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.</i>	II-228-1
Insurance Regulatory Information System (IRIS)		<i>(MDL-395) This 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.</i>	III-395-1
Insurer Receivership Model Act		<i>(MDL-555) This 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.</i>	III-555-1

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	Guideline for Implementation of State Orderly Liquidation Authority	(GDL-1700)	VI-1700-1
Interest-Indexed Annuity Contracts Model Regulation		(MDL-235) This 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-235-1
Interest Rate: Policy Loan Interest Rate Bill		(MDL-590) This Act sets guidelines for life insurers to include a provision for periodic adjustment of policy loan interest rates.	IV-590-1
Interstate Insurance Product Regulation Compact		(MDL-692) 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.	IV-692-1
Investments of Insurers			
	Investments in Medium Grade and Lower Grade Obligations Model Regulation		III-340-1
	Investments of Insurers Model Act (Defined Limits Version)	(MDL-280) This model helps protect 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.	III-280-1
	Investments of Insurers Model Act (Defined Standards Version)	(MDL-283) This model 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.	III-283-1
	Derivative Instruments Model Regulation		III-282-1
IRIS: see Insurance Regulatory Information System			
“Junk Bond” Investments by Insurers		(MDL-340) This 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.	III-340-1
Liability Insurance: see “Property and Liability Insurance” heading			

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	Assumption Reinsurance Model Act		IV-803-1
	Bulletin on Illustrated Interest Projections		IV-572-1
	Buyer's Guide for Life Insurance		IV-580-1
	Capital Requirements for Life Insurers		III-312-1
	Charitable Interest in Life Insurance		IV-601-1
	Corporate Owned Life Insurance Guidelines		IV-602-1
	Credit Life Insurance: see "Credit Insurance" heading		
	Definitions—Group Life Insurance Definition and Group Standard Provisions		IV-565-1
	Determining Reserve Liabilities for Credit Life Insurance Model Regulation		VI-818-1
	Disclosure for Small Face Amount Life Insurance Policies Model Act		IV-605-1
	Disclosure Model Regulation		IV-580-1
	Fraternal Life Insurance		V-675-1
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	Guaranty Association for Life Insurers: see "Guaranty Association" heading		
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Life Insurance (cont.)	Illustrations of Life Insurance Model Regulation		IV-582-1
	Insurable Interest of Charities in Life Insurance		IV-601-1
	Military Sales Practices Model Regulation	<i>(MDL-568) The purpose of this 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.</i>	IV-568-1
	Model Regulation on the Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities.	<i>(MDL-278) The purpose of this 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.</i>	II-278-1
	Mortality Tables: see "Mortality Tables" heading		
	Multiple Policy Model Regulation		IV-615-1
	Non-forfeiture Values and Reserves Valuation: see "Non-forfeiture Values and Reserves Valuation" heading		
	Policy Loan Interest Rate Model Bill		IV-590-1
	Readability—Life and Health Insurance Policy Simplification		IV-575-1
	Life Insurance and Annuities Replacement Model Regulation		IV-613-1
	Risk-Based Capital (RBC) Model Act		III-312-1
	Simplification of Life and Health Insurance Policy Language		IV-575-1
	Small Face Amount Life Insurance		IV-605-1

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Life Insurance (cont.)	Solicitation—Life Insurance Disclosure Model Regulation		IV-580-1
	Standard Non-forfeiture and Standard Valuation Laws: see “Non-forfeiture Values and Reserves Valuation” heading		
	Unauthorized Transaction of Insurance Criminal Model Act		VI-890-1
	Unfair Discrimination Against Subjects of Abuse in Life Insurance Model Act		VI-896-1
	Universal Life Insurance Model Regulation	<i>(MDL-585) This regulation supplements existing regulations on life insurance policies in order to accommodate the development and issuance of universal life insurance plans.</i>	IV-585-1
	Valuation of Life Insurance Policies Model Regulation		VI-830-1
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	Viatical Settlements Model Act		IV-697-1
	Viatical Settlements Model Regulation		V-698-1
Living Benefits (Life Insurance)			
Limited Health Service Organization Model Act		<i>(MDL-68) This model 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>	I-68-1
	Accelerated Benefits Model Regulation		IV-620-1

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Loan Interest Rates		<i>(MDL-590) This Act sets guidelines for life insurers to include a provision for periodic adjustment of policy loan interest rates.</i>	IV-590-1
Long-Term Care Insurance			
	Long-Term Care Insurance Model Act		IV-640-1
	Long-Term Care Insurance Model Regulation		IV-641-1
Long-Term Care Insurance Model Act		<i>(MDL-640) This model 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.</i>	IV-640-1
Long-Term Care Insurance Model Regulation		<i>(MDL-641) This regulation implements the NAIC Long-Term Care Insurance Model Act (MDL-640). It sets standards for rates, nonforfeiture values and suitability. Requirements for advertising and marketing are also detailed. Several forms are included.</i>	IV-641-1
Managed Care Plan Network Adequacy Model Act		<i>(MDL-74) This model 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>	I-74-1
Managing General Agents Act		<i>(MDL-225) This model 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.</i>	II-225-1
Marine Insurance: Nationwide Inland Marine Definition		<i>(MDL-701) This model defines the kinds of risks and coverages that may be classified under state insurance laws as marine, inland marine or transportation insurance.</i>	V-701-1
Market Analysis Model		<i>(MDL-693) This Act 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.</i>	IV-693-1
Market Conduct Record Retention and Production Model Regulation			VI-910-1

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Market Conduct: see “Unfair Trade Practices” heading			
Market Conduct Surveillance Model Act		<i>(MDL-693) This Act 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.</i>	IV-693-1
Mass Marketing Property and Liability Insurance		<i>(MDL-710) This model 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.</i>	V-710-1
Material Transactions Disclosure Model Act		<i>(MDL-285) This model 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.</i>	III-285-1
Medical/Lifestyle Questions and Underwriting Guidelines		<i>(MDL-60) This model assists insurers with formulating and designing medical/lifestyle questions in applications for and underwriting standards affecting health and/or life insurance coverage.</i>	I-60-1
Medical Professional Liability Closed Claim Reporting Model Law		<i>(MDL-77) 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.</i>	I-77-1
	Guideline for Implementation of Medical Professional Liability Close Claim Reporting		VI-1077-1
Medicare Supplement Insurance			
	Advertisements of Medicare Supplement Insurance		IV-660-1
	Minimum Standards Model Act		IV-650-1
	Minimum Standards Model Regulation		IV-651-1
Mental Impairment—Discrimination		<i>(MDL-887) This model 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.</i>	VI-887-1

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Mergers and Acquisitions		<i>(MDL-440) This 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.</i>	III-440-1
MEWAs: see “Multiple Employer Welfare Arrangements”			
MGA: Managing General Agents Act		<i>(MDL-225) This model 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.</i>	II-225-1
Military Sales Practices Model Regulation		<i>(MDL-568) The purpose of this 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.</i> <i>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.</i>	IV-568-1
Model Audit Rule	Annual Financial Reporting Model Regulation	<i>(MDL-205) – also listed under Accounting, Audited Financial Reports and CPA Audited Annual Statements</i>	II-205-1
Model Regulation on the Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities		<i>(MDL-278) The purpose of this 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.</i>	II-278-1
Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Lia		<i>(MDL-815) This model 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.</i>	VI-815-1
Mortality Tables			
	Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities		VI-815-1

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Mortality Tables (cont.)	Model Rule Permitting Smoker/Nonsmoker Mortality Tables	<i>(MDL-812) 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 non-forfeiture benefits for plans of insurance with separate premium rates for smokers and nonsmokers.</i>	VI-812-1
	Model Rule for Recognizing a New Annuity Mortality Table		VI-821-1
	Procedure for Permitting same Minimum Non-forfeiture Standards for Men and Women Insured Under 1980 CSO and 1980 CET Mortality Tables	<i>(MDL-811) This model permits individual life insurance policies to provide the same cash values and paid-up non-forfeiture benefits to men and women.</i>	VI-811-1
	Recognition of the 2001 CSO Mortality Table for Use In Determining Minimum Reserve Liabilities and Non-forfeiture Benefits Model Regulation	<i>(MDL-814) This 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).</i>	VI-814-1
	Valuation of Life Insurance Policies Model Regulation	<i>(MDL-830) This model 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.</i>	VI-830-1
Mortgage Guaranty Insurance Model Act		<i>(MDL-630) This 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.</i>	IV-630-1
Multiple Employer Welfare Arrangements Reporting Requirements for Licensees Seeking to do Business		<i>(MDL-220) This model 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.</i>	II-220-1
Multiple Policies of Life Insurance		<i>(MDL-651) This 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 coverages to persons eligible for Medicare.</i>	IV-651-1
Nationwide Inland Marine Definition		<i>(MDL-701) This model defines the kinds of risks and coverages that may be classified under state insurance laws as marine, inland marine or transportation insurance.</i>	V-701-1

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NCOIL Market Conduct Surveillance Model Act		<i>(MDL-693) This Act 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.</i>	V-693-1
Network Adequacy Model Act		<i>(MDL-74) This model 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>	I-74-1
Newborn and Adopted Children Coverage Model Act		<i>(MDL-155) This model 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.</i>	II-155-1
Non-admitted Insurance Model Act		<i>(MDL-870) 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.</i>	VI-870-1
Non-admitted Insurers: see “Unauthorized Insurance and Surplus Lines” heading			
Nondiscrimination in Health Insurance Coverage in the Group Market Model Regulation		<i>(MDL-107) This model 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.</i>	II-107-1
Non-forfeiture Values and Reserves Valuation			
	Annuities Mortality Table		VI-821-1
	Equity Indexed Annuities		VI-806-1
	Long-Term Care Insurance		IV-640-1
	Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities		VI-815-1

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Non-forfeiture Values and Reserves Valuation (cont.)	Recognition of the 2001 CSO Mortality Table for Use In Determining Minimum Reserve Liabilities and Non-forfeiture Benefits Model Regulation		VI-814-1
	Same Non-forfeiture Standards for Men and Women Under 1980 CSO and 1980 CET Tables		VI-811-1
	Smoker/Nonsmoker Mortality Tables		VI-812-1
	Standard Non-forfeiture Law for Individual Deferred Annuities		VI-805-1
	Standard Non-forfeiture Law for Life Insurance	<i>(MDL-808) 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.</i>	VI-808-1
	Standard Valuation Model Law		VI-820-1
	Valuation of Life Insurance Policies Model Regulation		VI-830-1
Non-U.S. Insurers		<i>(MDL-665) This Act applies to a U.S. branch using a state as a state of entry to transact insurance in the United States. A trust agreement and reporting requirements are described.</i>	V-665-1
Off-Label Drug Use Model Act		<i>(MDL-148) This model sets standards for payments for drugs that have been approved for indications other than those stated in the labeling approved by the FDA.</i>	II-148-1
Personal Property Credit Insurance Model Act		<i>(MDL-365) This 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.</i>	III-365-1
Policy Loan Interest Rate Bill		<i>(MDL-590) This Act sets guidelines for life insurers to include a provision for periodic adjustment of policy loan interest rates.</i>	IV-590-1

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Pooling Mechanism for Health Insurance for Uninsurables		<i>(MDL-85) This model 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>	I-85-1
Portability: Individual Health Insurance Portability Model Act		<i>(MDL-37) The purpose of this model 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.</i>	I-37-1
Portability: Model Regulation to Implement the Individual Health Insurance Portability Model Act		<i>(MDL-38) This model 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.</i>	I-38-1
Premium Tax of Surplus Lines and Independently Procured Insurance on Multi-State Risks		<i>(MDL-872) This model 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.</i>	VI-872-1
Preneed Life Insurance Minimum Standards for Determining Reserve Liabilities and Non-forfeiture Values Model Regulation		<i>(MDL-817) The purpose of this 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.</i>	VI-817-1
Preneed Funeral Plans			
	Advertising		IV-570-1
	Life Insurance		V-580-1, VI-815-1
Prepaid Limited Health Service Organization Model Act		<i>(MDL-68) This model 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>	I-68-1
Prescription Drug Benefit Management Model Act		<i>(MDL-22) This model 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>	I-22-1

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Prior Approval Rating Law		(MDL-780) This model promotes 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 this model.	V-780-1
Privacy			
	Health Information Privacy Model Act		I-55-1
	Insurance Information and Privacy Protection Model Act	(MDL-670) <i>this 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.</i>	V-670-1
	Privacy of Consumer Financial and Health Information Regulation	(MDL-672) <i>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.</i>	V-672-1
	Standards for Safeguarding Consumer Information Model Regulation	(MDL-673) <i>This model 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.</i>	V-673-1
Private Health Care Voluntary Purchasing Alliance Model Act		(MDL-82) <i>This model 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.</i>	I-82-1
Producer Controlled Insurer Act		(MDL-325) <i>This model 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.</i>	III-325-1
Producer Licensing Model Act		(MDL-218) <i>This model 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.</i>	II-218-1
Producers			
	Independent Adjuster Licensing Guideline		VI-1224-1
	Managing General Agents Act		II-225-1
	Producer Licensing Model Act	(MDL-218) <i>This model 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.</i>	II-218-1

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Producers (cont.)	Public Adjusters Model Act		II-228-1
	Reinsurance Intermediary Model Act		V-790-1
	Reporting Requirements for Licensees Seeking to do Business with Certain Unauthorized Multiple Employer Welfare Arrangements (MEWAs) Model Regulation		II-220-1
	Title Insurance Agent Model Act	<i>(MDL-230) This model 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.</i>	II-230-1
	Title Agent Statistical Data Plan Implementation Guideline	<i>(GDL-1650) The purpose of the Title Agent Statistical Data Plan (the "stat plan") is to give information that is more useful to state regulators about the business of title insurance at the agency level.</i>	VI-1650-1
	Unauthorized Transaction of Insurance Criminal Model Act		VI-890-1
Prohibition on the Use of Discretionary Clauses Model Act		<i>(MDL-42) This models 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>	I-42-1
Property and Casualty Companies Data Reporting Regulation		<i>(MDL-751) This 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.</i>	V-751-1
Property and Casualty Insurance			
	Anti-Arson Application Bill		V-715-1
	Atomic Energy Exclusion Statute		V-700-1
	Automobile Insurance: see "Automobile Insurance" heading		
	Business Transacted with Producer Controlled Property/Casualty Insurer Act		III-325-1
	CGL Extended Reporting Model Act		V-740-1

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Property and Casualty Insurance (cont.)	Credit Personal Property Insurance Model Act		III-365-1
	Creditor-Placed Insurance Model Act		III-375-1
	Group Personal Lines Property and Casualty Insurance Model Act		V-760-1
	Guaranty Funds: see "Insolvency" heading		
	Home Service Disclosure Model Act		VI-920-1
	Mass Marketing of Property and Liability Insurance Model Regulation		V-710-1
	Medical Professional Liability Closed Claim Reporting Model Law	<i>(MDL-77) 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.</i>	I--77-1
	Non-personal Lines Property and Casualty Insurance Policy Simplification Model Regulation	<i>(MDL-732) This model sets forth the compliance standards for simplifying non-personal lines property and casualty insurance policies.</i>	V-732-1
	Personal Lines Property and Casualty Insurance Policy Simplification Model Regulation		V-731-1
	Property and Casualty Actuarial Opinion Model Law		V-745-1
	Property and Casualty Commercial Rate and Policy Form Model Act (Condensed)		V-777-1
	Property and Casualty Insurance Policy Simplification Model Act		V-730-1
	Property and Casualty Model Rating Law		VI-1780-1
	Property and Casualty Model Rate and Policy Form Law Guideline		VI-1781-1

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	Property and Casualty Model Rate and Policy Form Regulation Guideline		VI-1776-1
	Property and Casualty Insurance Guaranty Association Model Act		III-540-1
	Notice of Protection provided by [State] Life and Health Insurance Guaranty Association	<i>(GDL-1525) 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.</i>	VI-1525-1
	Property Insurance Declination, Termination and Disclosure Model Act	<i>(MDL-720) This Act regulates cancellations and non-renewals by requiring specific reasons for that action. Permitted and prohibited reasons are set out.</i>	V-720-1
	Rating Laws: see “Rating Laws” heading		
	Readability of Policies		
	<ul style="list-style-type: none"> • Non-personal Lines Property and Casualty Insurance 		V-732-1
	<ul style="list-style-type: none"> • Personal Lines Property and Casualty Insurance 		V-731-1
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	Reinsurance: see “Reinsurance” heading		
	Risk-Based Capital (RBC) Model Act		III-312-1

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Property and Casualty Insurance (cont.)	Risk Retention Act	<i>(MDL-705) This 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).</i>	V-705-1
	Surplus Lines: see "Unauthorized Insurance and Surplus Lines" heading		
	Title Insurers Model Act	<i>(MDL-628) This model 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</i>	V-628-1
	Unauthorized Transaction of Insurance Criminal Model Act		VI-890-1
Property Insurance—Credit		<i>(MDL-365) This 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.</i>	III-365-1
Protected Cell Company Model Act		<i>(MDL-290) This model 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.</i>	III-290-1
Proxies: Regulation Regarding Proxies, Consents and Authorizations of Domestic Stock Insurers		<i>(MDL-490) This 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.</i>	III-490-1
Public Adjusters Model Act			II-228-1
Purchasing Alliances for Health Insurance			
	Private Health Care Voluntary Purchasing Alliance Model Act		I-82-1
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Quality Assessment and Improvement Model Act		<i>(MDL-71) This model 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>	I-71-1
Rating Laws			
	CGL Extended Reporting Model Act		V-740-1
	Competitive Pricing Rating Law		VI-1775-1
	Property and Casualty Model Rate and Policy Form Law Guideline		VI-1776-1
	Health Insurance: see "Accident and Health Insurance" heading		
	Property and Casualty Insurance: see "Property and Casualty Insurance" heading		
Readability: see "Simplification" heading			
Reciprocal Insurance: Model Indemnity Contracts Act		<i>(MDL-356) This Act regulates certain classes of indemnity contracts empowering corporations to make such contracts and fixing certain fees, and includes penalty provisions.</i>	III-356-1
Recognition of the 2001 CSO Mortality Table for Use In Determining Minimum Reserve Liabilities and Non-forfeiture Benefits Model Regulation		<i>(MDL-814) This 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).</i>	V-814-1
Record Retention and Production Model Regulation		<i>(MDL-910) This model implements provisions 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.</i>	VI-910-1
Re-domestication Model Act		<i>(MDL-350) 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.</i>	III-350-1

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Regional Health Care Voluntary Purchasing Alliance Model Act		<i>(MDL-80) This model 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.</i>	I-80-1
Rehabilitation: see “Insolvency” heading			
Reinsurance			
	Assumption Reinsurance Model Act		V-803-1
	Credit for Reinsurance Model Act		V-785-1
	Credit for Reinsurance Model Regulation		V-786-1
	Life and Health Reinsurance Agreements Model Regulation	<i>(MDL-791) This model 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.</i>	V-791-1
	Reinsurance Intermediary Model Act		V-790-1
	Special Purpose Reinsurance Vehicle Model Act	<i>(MDL-789) This model 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.</i>	V-789-1
Replacement			
	Group Coverage Discontinuance and Replacement Model Regulation		II-110-1
	Life Insurance and Annuities Replacement Model Regulation		IV-613-1
Reporting of Statistical Data by Property and Casualty Companies		<i>(MDL-751) This 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.</i>	V-751-1

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Reporting of Impairment of Insurer		<i>(MDL-510) This model outlines the criminal sanctions and penalties associated with failing to report financial impairment of an insurer to the proper authorities.</i>	III-510-1
Reserve Standards			
	Determining Reserve Liabilities for Credit Life Insurance Model Regulation		VI-818-1
	Health Insurance Reserves Model Regulation		I-10-1
	Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities		VI-815-1
	Recognition of the 2001 CSO Mortality Table for Use In Determining Minimum Reserve Liabilities and Non-forfeiture Benefits Model Regulation		VI-814-1
Risk-Based Capital (RBC) for Health Organizations Model Act		<i>(MDL-315) This model 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.</i>	III-315-1
Risk-Based Capital (RBC) Model Act		<i>(MDL-312) This model 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.</i>	III-312-1
Risk Retention Act		<i>(MDL-705) This 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).</i>	V-705-1
Safeguarding Consumer Information Model Regulation		<i>(MDL-673) This model 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.</i>	V-673-1
Sales Illustrations for Life Insurance		<i>(MDL-582) This model 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.</i>	IV-582-1

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Securitizations		<i>(MDL-290) This model 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.</i>	III-290-1
Separate Accounts Funding Guaranteed Minimum Benefits Under Group Contracts Model Regulation		<i>(MDL-200) This model 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.</i>	II-200-1
Service Contracts Model Act		<i>(MDL-685) This 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.</i>	V-685-1
Sex Blended Mortality Tables		<i>(MDL-811) This model permits individual life insurance policies to provide the same cash values and paid-up non-forfeiture benefits to men and women.</i>	VI-811-1
Shopper's Guide: See "Buyer's Guides"			
Simplification			
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	Life and Health Insurance Policy Language Simplification Model Act		V-575-1
	Non-personal Lines Property and Casualty Insurance Policy Simplification Model Regulation		V-732-1
	Personal Lines Property and Casualty Insurance Policy Simplification Model Regulation		V-731-1
	Property and Casualty Insurance Policy Simplification Model Act		V-730-1
	UPPL Restated in Simplified Language		II-185-1
Single Health Care Voluntary Purchasing Alliance Model Act		<i>(MDL-78) This model 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.</i>	I-78-1

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CATEGORY / TOPIC	TITLE OF MODEL	DESCRIPTION	Volume/ Model #
Single Service Health Care Providers		<i>(MDL-68) This model 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>	I-68-1
SIS: Stockholders Information Supplement		<i>(MDL-500) 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.</i>	III-500-1
Small Employer and Individual Health Insurance Availability Model Act		<i>(MDL-35) The purpose of this model 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.</i>	I-35-1
Small Employer Health Insurance Availability Model Act		<i>(MDL-118) This model 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.</i>	II-118-1
Small Employer Health Insurance Availability Model Regulation		<i>(MDL-119) This model 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.</i>	II-119-1
Small Face Amount Life Insurance Disclosure		<i>(MDL-605) This Act helps ensure that meaningful information is provided to the purchasers of small face amount policies. Disclosure requirements are listed and insurer duties explained.</i>	IV-605-1
Smokers and Nonsmokers Mortality Tables		<i>(MDL-812) 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.</i>	VI-812-1
Solicitation of Life Insurance		<i>(MDL-580) This model 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.</i>	IV-580-1
Solvency: See "Insolvency"			
Special Purpose Reinsurance Vehicle Model Act		<i>(MDL-789) This model 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.</i>	V-789-1
Standard Non-forfeiture Laws: see "Non-forfeiture Values and Reserve Valuation" heading			

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CATEGORY / TOPIC	TITLE OF MODEL	DESCRIPTION	Volume/ Model #
Standardized Health Claim Form Model Regulation		<i>(MDL-30) This model 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>	I-30-1
Standards for Safeguarding Consumer Information Model Regulation		<i>(MDL-673) This model 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.</i>	V-673-1
Statistical Data Reporting by Property and Casualty Companies		<i>(MDL-751) This 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.</i>	V-751-1
State of Entry Model Law		<i>(MDL-665) This Act applies to a U.S. branch using a state as a state of entry to transact insurance in the United States. A trust agreement and reporting requirements are described</i>	V-665-1
Stockholders Information Supplement (SIS)		<i>(MDL-500) 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.</i>	III-500-1
Stop Loss Insurance Model Act		<i>(MDL-92) This model 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.</i>	I-92-1
Suitability in Annuity Transactions Model Regulation		<i>(MDL-275) This model sets forth standards and procedures for recommendations to consumers that result in a transaction involving annuity products so that the insurance needs and financial objectives of consumers at the time of the transaction are appropriately addressed.</i>	II-275-1
Supervision of Insurers		<i>(MDL-558) This 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.</i>	III-558-1
Surety and Fidelity Insurance: see "Rating Laws" heading			
Surplus Lines: see "Unauthorized Insurance and Surplus Lines" heading			

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CATEGORY / TOPIC	TITLE OF MODEL	DESCRIPTION	Volume/ Model #
Synthetic Guaranteed Investment Contracts Model Regulation		<i>(MDL-695) This 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.</i>	V-695-1
Tax: Allocation of Surplus Lines and Independently Procured Insurance Premium Tax on Multi-State Risks Model Regulation		<i>(MDL-872) This model 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.</i>	VI-872-1
Termination Practices Model Act		<i>(MDL-915) This model 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.</i>	VI-915-1
Third Party Administrator Statute			VI-1090-1
Title Insurers Model Act		<i>(MDL-628) This model 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</i>	IV-628-1
Title Insurance Agent Model Act		<i>(MDL-230) This model 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.</i>	II-230-1
	Title Agent Statistical Data Plan Implementation Guideline		VI-1650-1
TPA			VI-1090-1
Trade Practices: see "Unfair Trade Practices" heading			

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Unauthorized Insurance and Surplus Lines			
	Allocation of Surplus Lines and Independently Procured Insurance Premium Tax on Multi-State Risks Model Regulation		VI-872-1
Unauthorized Insurance and Surplus Lines (cont.)	Advertising: see "Advertising" heading		
	Deposit Law		III-300-1
	Non-admitted Insurance Model Act		VI-870-1
	Reporting Requirements for Licensees Seeking to do Business with Certain Unauthorized Multiple Employer Welfare Arrangements (MEWAs) Model Regulation		II-220-1
	Surplus Lines Insurance		VI-870-1
	Surplus Lines Insurance Premium Tax Allocation		VI-872-1
	Unauthorized Insurers False Process Act		VI-840-1
	Unauthorized Insurers Process Act	<i>(MDL-850) This model subjects certain insurers to the jurisdiction of the respective state court in suits by or on behalf of insureds or beneficiaries under insurance contracts.</i>	VI-850-1
	Unauthorized Transaction of Insurance Criminal Model Act		VI-890-1
Unauthorized Transaction of Insurance Criminal Model Act		<i>(MDL-890) This model 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.</i>	VI-890-1

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Unfair Trade Practices			
	After Market Parts Model Regulation		VI-891-1
	Annuity Disclosure Model Regulation		II-245-1
	Claims Settlement Practices		
	<ul style="list-style-type: none"> Unfair Claims Settlement Practices Act 		VI-900-1
	<ul style="list-style-type: none"> Unfair Life, Accident and Health Claims Settlement Practices Model Regulation 		VI-903-1
	<ul style="list-style-type: none"> Unfair Property/Casualty Claims Settlement Practices Model Regulation 		VI-902-1
	Complaints: Model Regulation for Complaint Records to be Maintained Pursuant to the NAIC Unfair Trade Practices Model Bill		VI-884-1
	Discrimination		
	<ul style="list-style-type: none"> Blindness: Model Regulation on Unfair Discrimination on the Basis of Blindness or Partial Blindness 		VI-888-1
	<ul style="list-style-type: none"> Handicapped: Model Regulation on Unfair Discrimination on the Basis of Physical or Mental Impairment 		VI-887-1
	<ul style="list-style-type: none"> Nondiscrimination in Health Insurance Coverage in the Group Market Model Regulation 		II-107-1

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Unfair Trade Practices (cont.)	Discrimination (cont.)		
	<ul style="list-style-type: none"> Unfair Discrimination Against Subjects of Abuse in Disability Income Insurance Model Act 		VI-897-1
	<ul style="list-style-type: none"> Unfair Discrimination Against Subjects of Abuse in Health Benefit Plans Model Act 		VI-895-1
	<ul style="list-style-type: none"> Unfair Discrimination Against Subjects of Abuse in Life Insurance Model Act 		VI-896-1
	<ul style="list-style-type: none"> Unfair Discrimination Against Subjects of Abuse in Property and Casualty Insurance 		VI-898-1
	Improper Termination Practices Model Act		VI-915-1
	Market Conduct Record Retention and Production Model Regulation		VI-910-1
	Market Conduct Surveillance Model Act		V-693-1
	Unfair Trade Practices Act		VI-880-1
Uniform Claim Forms		<i>(MDL-30) This model 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>	I-30-1
Uniform Health Carrier External Review Model Act		<i>(MDL-76) The purpose of this 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.</i>	I-76-1

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Uniform Policy Provision Law (Health)		<i>(MDL-180) This model 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.</i>	II-180-1
Uniform Policy Provision Law in Simplified Language		<i>(MDL-185) 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.</i>	II-185-1
Uninsurable Individuals, Health Insurance		<i>(MDL-85) This model 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>	I-85-1
Universal Life Insurance Model Regulation		<i>(MDL-585) This regulation supplements existing regulations on life insurance policies in order to accommodate the development and issuance of universal life insurance plans.</i>	V-585-1
U.S. Branch of Alien Insurers		<i>(MDL-665) This Act applies to a U.S. branch using a state as a state of entry to transact insurance in the United States. A trust agreement and reporting requirements are described.</i>	V-665-1
Utilization Review and Benefit Determination Model Act			VI-73-1
Valuation Law			
	Standard Valuation Law		VI-820-1
	See also: "Non-forfeiture Value and Reserves Valuation" heading		
Valuation of Life Insurance Policies Model Regulation		<i>(MDL-830) This model provides tables of select mortality factors and rules for their use; rules concerning a minimum standard for the valuation of plans with nonlevel 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.</i>	VI-830-1
Variable Life Insurance and Variable Annuities			
	Model Variable Annuity Regulation		II-250-1
	Model Variable Contract Law		II-260-1

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Variable Life Insurance and Variable Annuities (cont.)	Model Variable Life Insurance Regulation	<i>(MDL-270) This model 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.</i>	II-270-1
Viatical Settlements Model Act		<i>(MDL-697) This 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.</i>	V-697-1
Viatical Settlements Model Regulation		<i>(MDL-698) This regulation sets forth requirements related to the NAIC Viatical Settlements Model Act (MDL-697).</i>	V-698-1
Workers' Compensation			
	Twenty-Four Hour Health Coverage Pilot Project		V-960-1
	Guidelines for the Filing of Workers' Compensation "Large Deductible" Policies & Programs		VI-1970-1
	Guidelines for Regulation and Legislation on Workers' Compensation Coverage for Professional Employer Organization Arrangements		VI-1950-1
"XXX" on Valuation of Life Insurance Policies		<i>(MDL-830) This model provides tables of select mortality factors and rules for their use; rules concerning a minimum standard for the valuation of plans with nonlevel 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.</i>	VI-830-1
ZIP Code Data Disclosure for Property and Casualty Insurers			VI-1775-1 VI-1780-1
	Property and Casualty Model Rate and Policy Form Law Guideline		VI-1776-1
	Property and Casualty Model Rate and Policy Form Regulation Guideline		VI-1781-1

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