

**TABLE OF CONTENTS**

**NAIC Model Laws, Regulations and Guidelines**

**VOLUME I**

A searchable index of the NAIC’s Model Laws and Guidelines can be accessed on the NAIC website at:  
[www.naic.org/documents/committees\\_models\\_table\\_of\\_contents.pdf](http://www.naic.org/documents/committees_models_table_of_contents.pdf)

**ACCIDENT AND HEALTH INSURANCE**

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

TABLE OF CONTENTS

**ACCIDENT AND HEALTH INSURANCE (cont.)**

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

**ACCIDENT AND HEALTH INSURANCE CONSUMER PROTECTION**

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

**ACCIDENT AND HEALTH INSURANCE DELIVERY SYSTEMS**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
I-68	<b>Prepaid Limited Health Service Organization Model Act</b>	This model act provides the means to regulate limited health service plans and to avoid unnecessary duplication of regulation for other entities that currently are authorized to provide limited health services on a prepayment or other basis or to indemnify for such services.
I-70	<b>Health Care Professional Credentialing Verification Model Act</b>	This model act requires a health carrier to establish a comprehensive health care professional credentialing verification program to ensure that its participating health care professionals meet specific minimum standards of professional qualification.
I-71	<b>Quality Assessment and Improvement Model Act</b>	This model act establishes criteria for the quality assessment activities of all health carriers that offer managed care plans and for the quality improvement activities of health carriers issuing closed plans or combination plans that have a closed component.

**ACCIDENT AND HEALTH INSURANCE DELIVERY SYSTEMS (cont.)**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
I-74	<b>Health Benefit Network Access and Adequacy Model Act</b>	This model act establishes standards for the creation and maintenance of networks by health carriers to ensure the adequacy, accessibility and quality of health care services offered under a managed care plan. It establishes requirements for written agreements between health carriers offering managed care plans and participating providers regarding the standards, terms and provisions under which the participating provider will provide services to covered persons.
I-75	<b>Health Carrier External Review Model Act</b>	This model act provides standards for the establishment and maintenance of external review procedures to ensure that covered persons have the opportunity for an independent review of an adverse determination or final adverse determination, as defined in this act.
I-76	<b>Uniform Health Carrier External Review Model Act</b>	The purpose of this model act is to provide uniform standards for the establishment and maintenance of external review procedures to assure that covered persons have the opportunity for an independent review of an adverse determination or final adverse determination.
I-77	<b>Medical Professional Liability Closed Claim Reporting Model Law</b>	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-78	<b>The Single Health Care Voluntary Purchasing Alliance Model Act</b>	This model act helps improve fairness, efficiency and competition in the pricing and delivering of health care coverage for employers with no more than a specified number of employees. This model also provides a mechanism for small employers to join together solely for the purpose of procuring health insurance and operates as an exception to existing false group or fictitious group laws.
I-80	<b>The Regional Health Care Voluntary Purchasing Alliance Model Act</b>	This model act helps improve fairness, efficiency and competition in the pricing and delivering of health care coverage for employers with no more than a specified number of employees. It also provides a mechanism for small employers to join together solely for the purpose of procuring health insurance and operates as an exception to existing false group or fictitious group laws.
I-82	<b>The Private Health Care Voluntary Purchasing Alliance Model Act</b>	This model act helps improve fairness, efficiency and competition in the pricing and delivering of health care coverage for employers with no more than a specified number of employees. It also provides a mechanism for small employers to join together solely for the purpose of procuring health insurance and operates as an exception to existing false group or fictitious group laws.
I-85	<b>Model Health Plan for Uninsurable Individuals Act</b>	This model act establishes guidelines for a health plan for uninsurable individuals. The mechanics of the plan and its operations and functions must all be established under a plan of operation approved by the commissioner.
I-92	<b>Stop Loss Insurance Model Act</b>	This model act establishes criteria for the issuance of stop-loss insurance policies. This model does not impose any requirement or duty on any person other than an insurer or as treating any stop-loss policy as a direct policy of health insurance.
I-98	<b>Discount Medical Plan Organization Model Act</b>	This model act helps promote the public interest by establishing standards for discount medical plan organizations to protect consumers from unfair or deceptive marketing, sales or enrollment practices and to facilitate consumer understanding of the role and function of discount medical plan organizations in providing access to medical or ancillary services.

TABLE OF CONTENTS

**VOLUME II**

**ACCIDENT AND HEALTH INSURANCE GROUP REGULATION**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
II-100	<b>Group Health Insurance Standards Model Act</b>	This model act establishes the definition of group health insurance and sets forth the requirements of a group health policy. It also delineates group health insurance standard provisions.
II-105	<b>Group Health Insurance Mandatory Conversion Privilege Model Act</b>	This model act specifies when an employee or member of a group health plan is entitled to have a converted policy issued to him/her, without evidence of insurability, subject to the provisions of this model.
II-106	<b>Small Group Market Health Insurance Coverage Model Act</b>	This model act sets out the requirements for guaranteed availability, guaranteed renewability and premium rating in the small group market and provides for the establishment of coverage and other benefit requirements in the small group market.
II-107	<b>Nondiscrimination in Health Insurance Coverage in the Group Market Model Regulation</b>	This model regulation incorporates the requirements set forth in the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and federal regulations. It prohibits carriers providing health insurance coverage under a health benefit plan in the group market from discriminating against individual participants or beneficiaries in these plans with respect to plan eligibility and in setting premium and contribution rates based on any health factor of the participants or beneficiaries.
II-110	<b>Group Coverage Discontinuance and Replacement Model Regulation</b>	This model regulation is applicable to all insurance policies and subscriber contracts issued or provided by a carrier on a group or group-type basis covering persons as employees of employers or as members of unions or associations.
II-118	<b>Small Employer Health Insurance Availability Model Act (Prospective Reinsurance With or Without an Opt-Out)</b>	This model act enhances the availability of health insurance coverage to small employers, regardless of their health status or claims experience. Along with its corresponding model regulation (MDL-119), it helps improve the overall fairness and efficiency of the small group health insurance market.
II-119	<b>Model Regulation to Implement the Small Employer Health Insurance Availability Act (Prospective Reinsurance With or Without an Opt-Out)</b>	This model act implements the provisions of the NAIC Small Employer Health Insurance Availability Model Act (MDL-118). The act and regulation are intended to promote broader spreading of risk in the small employer marketplace.
II-120	<b>Coordination of Benefits Model Regulation</b>	This model regulation establishes a uniform order of benefit determination under which plans pay claims; reduces duplication of benefits; and provides greater efficiency in the processing of claims when a person is covered under more than one plan.
II-126	<b>Small Group Market Health Insurance Coverage Model Regulation</b>	This model regulation implements the NAIC Small Group Market Health Insurance Coverage Model Regulation (MDL-106).

**ACCIDENT AND HEALTH INSURANCE RATE AND POLICY STANDARDS**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
II-134	<b>Guidelines for Filing of Rates for Individual Health Insurance Forms</b>	This guideline provides guidance for the submission and filing of individual health insurance rates and establishes standards for determining the reasonableness of the relationship of benefits to premiums.
II-139	<b>Noncancellable and Guaranteed Renewable Terminology Defined</b>	This model defines the terms "non-cancellable" or "non-cancellable and guaranteed renewable," establishing recommended limiting ages in an effort to make the language conform as closely as possible with existing language.
II-148	<b>Off-Label Drug Use Model Act</b>	This model act sets standards for payments for drugs that have been approved for indications other than those stated in the labeling approved by the FDA.
II-155	<b>Newborn and Adopted Children Coverage Model Act</b>	This model act provides for uniformity of coverage requirements for newborn and newly adopted children and children placed for adoption under both group and individual health benefit plans.
II-165	<b>Health Policy Rate and Form Filing Model [Act] [Regulation]</b>	The purpose of this model act is to provide a uniform standard for processing of accident and health carrier policy rate and form filings.
II-170	<b>Accident and Sickness Insurance Minimum Standards Model Act</b>	Along with its corresponding regulation (MDL-171), this model act standardizes the terms and coverage of individual and group health insurance policies and certificates providing hospital confinement indemnity, accident only, specified disease, specified accident or limited benefit health coverage.
II-171	<b>Model Regulation to Implement the Accident and Sickness Insurance Minimum Standards Model Act</b>	This model regulation implements the NAIC Accident and Sickness Insurance Minimum Standards Model Act (MDL-170).
II-180	<b>Uniform Individual Accident and Sickness Policy Provision Law (UPPL)</b>	This model law establishes a uniform individual accident and sickness policy. It sets forth the definition of "policy of accident and sickness insurance" and establishes the requirements for the form of a policy, specifies particular provisions to be included, and provides for judicial review.
II-185	<b>Restatement of UPPL in Simplified Language</b>	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.

TABLE OF CONTENTS

ACCOUNTING

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
II-200	<b>Separate Accounts Funding Guaranteed Minimum Benefits Under Group Contracts Model Regulation</b>	This model regulation prescribes rules for separate accounts that fund guaranteed minimum benefits under group contracts. It also sets out the procedures for establishing and maintaining these separate accounts and the reserve requirements for these accounts.
II-205	<b>Annual Financial Reporting Model Regulation</b>	This model regulation helps improve the surveillance of the financial condition of insurers by requiring: 1) annual audit of financial statements; 2) communication of internal control-related matters noted in an audit; and 3) managements report of internal control over financial reporting.

AGENTS/BROKERS/PRODUCERS

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
II-218	<b>Producer Licensing Model Act</b>	This model act governs the qualifications and procedures for the licensing of insurance producers. This model does not apply to surplus lines agents and brokers licensed pursuant to excess and surplus lines statutes, except as provided in this model.
II-220	<b>Prevention of Illegal Multiple Employer Welfare Arrangements (MEWAs) and Other Illegal Health Insurers Model Regulation</b>	This model regulation helps prevent the operation of illegal multiple employer welfare arrangements (MEWAs). This regulation establishes specific standards for persons and licensees who become aware of, or are asked to assist, such an operation.
II-222	<b>Authorization for Criminal History Record Check Model Act</b>	This model act sets forth requirements for the states to obtain access to the FBI Criminal Justice Information Services Division's criminal history record information and secure such information or reports.
II-225	<b>Managing General Agents Act</b>	This model act governs the qualifications and procedures for a resident or non-resident producer acquiring the status as a managing general agent. Its provisions cover licensure, required contract provisions, duties of insurers, examination authority, penalties and liabilities.
II-228	<b>Public Adjuster Licensing Model Act</b>	This model act governs the qualifications and procedures for the licensing of public adjusters. It specifies the duties of and restrictions on public adjusters, which include limiting their licensure to assisting insureds in first-party claims.
II-230	<b>Title Insurance Model Act</b>	This model act provides for the effective regulation and supervision of title insurance agents. It should be adopted concurrently with the Title Insurers Model Act (MDL-628), because the two models contain complementary provisions and both are required to provide sufficient regulation of title insurance.

**ANNUITIES/VARIABLE CONTRACTS**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
II-235	<b>Interest-Indexed Annuity Contracts Model Regulation</b>	This model regulation establishes the initial filing requirements for interest-indexed annuity contracts. It also contains additional filing requirements, valuation requirements, and a Statement of Actuarial Opinion for Interest-Indexed Annuity Contracts. This regulation applies only to individual annuity contracts. This regulation currently addresses only the indexing of interest credits.
II-240	<b>Charitable Gift Annuities Model Act</b>	This model act defines charitable gift annuities and contains requirements related to certificate of authority requirements, surplus and reserve standards, investments, examinations, annual reports and disclosure.
II-241	<b>Charitable Gift Annuities Exemption Model Act</b>	This model act specifies that annuities that qualify as charitable gift annuities do not constitute engaging in the business of insurance.
II-245	<b>Annuity Disclosure Model Regulation</b>	This model regulation provides standards for the disclosure of information about annuity contracts in order to protect consumers and foster consumer education.
II-250	<b>Variable Annuity Model Regulation</b>	This model regulation specifies the qualifications required of insurers to offer, and agents to sell, variable annuities. It also stipulates the manner in which variable benefits are to be calculated and how separate account categories are to be maintained.
II-255	<b>Modified Guaranteed Annuity Regulation</b>	This model regulation provides rules for modified guaranteed annuities. It establishes the qualifications of agents and insurers; the required contract form and provisions; and the manner in which separate account assets are to be maintained and reported.
II-260	<b>Variable Contract Model Law</b>	This model law establishes guidelines for variable contracts. It includes requirements pertaining to contract statements and licensing, and clarifies the powers of the commissioner with respect to variable contracts.
II-270	<b>Variable Life Insurance Model Regulation (includes commentary)</b>	This model regulation establishes parameters for the issuance of variable life insurance. It outlines insurer qualifications, insurance policy requirements, reserve liabilities, separate accounts; information furnished to applicants, reports to policyholders, foreign companies and agent qualifications.
II-275	<b>Suitability in Annuity Transactions Model Regulation</b>	This model regulation sets forth standards and procedures for recommendations to consumers that result in transaction involving annuity products so that the insurance needs and financial objectives of consumers at the time of the transaction are appropriately addressed.
II-278	<b>Model Regulation on the Use of Senior-Specific Certifications and Professional Designations in the State of Life Insurance and Annuities</b>	The purpose of this model regulation is to set forth standards to protect consumers from misleading and fraudulent marketing practices with respect to the use of senior-specific certifications and professional designations in the solicitation, sale or purchase of, or advice made in connection with, a life insurance or annuity product.

TABLE OF CONTENTS

**VOLUME III**

**COMPANY ORGANIZATION, MANAGEMENT, SECURITIES**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
III-280	<b>Investments of Insurers Model Act (Defined Limits Version)</b>	This model act 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-282	<b>Derivative Instruments Model Regulation</b>	This model regulation sets standards for the prudent use of derivative instruments in accordance with the Investments of Insurers Model Act (MDL-280).
III-283	<b>Investments of Insurers Model Act (Defined Standards Version)</b>	This model act helps protect and further the interests of insureds, creditors and the general public by providing prudent standards for the development and administration of insurer investment programs.
III-285	<b>Disclosure of Material Transactions Model Act</b>	This model act establishes requirements for disclosing material transactions. It provides guidelines pertaining to the content of the report containing material transactions, the process for acquisition and disposition of assets, transaction exceptions to the reporting requirement and confidentiality.
III-290	<b>Protected Cell Company Model Act</b>	This model act provides a basis for the creation of protected cells by a domestic insurer as one means of accessing alternative sources of capital and achieving the benefits of insurance securitization.
III-295	<b>Model Act on Custodial Agreements and the Use of Clearing Corporations</b>	This model act authorizes domestic insurance companies to use modern systems for holding and transferring securities, subject to appropriate regulations. Its corresponding model regulation is MDL-298.
III-298	<b>Model Regulation on Custodial Agreements and the Use of Clearing Corporations</b>	This model regulation establishes requirements for custody agreements and deposits with affiliates. Its corresponding model act is MDL-295.
III-300	<b>Uniform Deposit Law</b>	This model creates uniform law for deposits, establishing deposit requirements, circumstances for reciprocity, depository law designation, rights of the insurer, the treatment and release of deposits, and addresses deposits made with foreign or alien insurers.
III-305	<b>Corporate Governance Annual Disclosure Model Act</b>	This model act permits the Commissioner to collect information related to an insurer or insurance group's corporate governance structure, policies and practices. The model provides that this information will be kept confidential. (Also refer to MDL-306.)
III-306	<b>Corporate Governance Annual Disclosure Model Regulation</b>	This model regulation sets forth rules and procedural requirements necessary to carry out the provisions of the Corporate Governance Annual Disclosure Model Act (MDL-305).
III-312	<b>Risk-Based Capital (RBC) Model Act</b>	This model act establishes RBC requirements and outlines the reporting requirements for insurers. The hearing process and confidentiality concerns are addressed. It also includes provisions for exemptions, foreign insurers and immunity.
III-315	<b>Risk-Based Capital (RBC) for Health Organizations Model Act</b>	This model act establishes RBC requirements and outlines the reporting requirements for health organizations. The hearing process and confidentiality concerns are addressed. It also includes provisions for exemptions, foreign health organizations and immunity.

**COMPANY ORGANIZATION, MANAGEMENT, SECURITIES (cont.)**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
III-320	<b>Organization and Ownership of New Insurance Companies</b>	This model provides guidance on the various criteria to be satisfied in the organization and ownership of a new insurance company. It includes guidance related to disclosure of promotional cost, disposition of monies resulting from sale of stock, license hearing, capital and surplus requirements, review of management or agency contract, hiring of full-time employees and recordkeeping.
III-325	<b>Business Transacted with Producer Controlled Property/Casualty Insurer Act</b>	This model act sets forth guidelines for business between controlled insurers and controlling producers. It contains specific contract provisions to be contained in controlling producer/controlled insurer contracts.
III-340	<b>Investments in Medium Grade and Lower Grade Obligations Model Regulation</b>	This model regulation helps protect the insurance-buying public by establishing limitations on the concentration of medium-grade and lower-grade obligations in which a domestic insurer can invest.
III-350	<b>Redomestication Model Bill</b>	This model provides a means whereby any insurer organized under the laws of another state may become a domestic insurer; to provide a means for any domestic insurer to transfer its domicile to another state; and to provide a means for the continuation of a certificate of authority and other approvals pertaining to a foreign insurer that transfers its corporate domicile to another state by merger or consolidation or any other lawful method.
III-356	<b>Model Indemnity Contracts Act</b>	This model act regulates certain classes of indemnity contracts empowering corporations to make such contracts and fixing certain fees, and includes penalty provisions.

**CREDIT INSURANCE**

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

TABLE OF CONTENTS

**EXAMINATIONS**

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

**HEALTH MAINTENANCE ORGANIZATIONS**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
III-430	<b>Health Maintenance Organization Model Act</b>	This model act provides for a system of regulation for health maintenance organizations that is fair and efficient, and promotes the continued solvency of health maintenance organizations.
III-432	<b>Model Regulation to Implement Rules Regarding Contracts and Services of Health Maintenance Organizations</b>	This model regulation implements the NAIC Health Maintenance Organization Act (MDL-430). It ensures the availability, accessibility and quality of services provided by HMOs and to provide reasonable standards for terms and provisions contained in HMO group and individual contracts and evidences of coverage.

**HOLDING COMPANIES**

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

**INSIDER TRADING AND PROXIES**

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

**INSOLVENCY**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
III-505	<b>Risk Management and Own Risk and Solvency Assessment (ORSA) Model Act</b>	This model act establishes the requirements for maintaining a risk management framework and completing an Own Risk and Solvency Assessment (ORSA). It addresses exemptions, confidentiality and sanctions.
III-510	<b>Criminal Sanctions for Failure to Report Impairment Model Bill</b>	This model outlines the criminal sanctions and penalties associated with failing to report financial impairment of an insurer to the proper authorities.
III-520	<b>Life and Health Insurance Guaranty Association Model Act</b>	This model act protects against failure in the performance of contractual obligations under life and health insurance policies and annuity contracts because of the impairment or insolvency of the member insurer that issued the policies or contracts.
III-540	<b>Property and Casualty Insurance Guaranty Association Model Act</b>	This model act provides a mechanism for the payment of covered claims under certain insurance policies, to avoid excessive delay in payment and to minimize financial loss to claimants or policyholders because of the insolvency of an insurer, and to provide an association to assess the cost of such protection among insurers.
III-555	<b>Insurer Receivership Model Act</b>	This model act helps protect the interests of insureds, claimants, creditors and the public generally through early detection of a potentially hazardous financial condition of an insurer and enhanced efficiency in liquidation to conserve the assets of the insurer.
III-558	<b>Administrative Supervision Model Act</b>	This model act outlines the parameters under which administrative supervision of an insurance company takes effect. It addresses failure to comply, confidentiality, prohibited acts, immunity, and administrative election of proceedings.

TABLE OF CONTENTS

**VOLUME IV**

**LIFE INSURANCE**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
IV-565	<b>Group Life Insurance Definition and Group Life Insurance Standard Provisions Model Act</b>	This model act sets forth group life insurance standard provisions. It defines group life insurance and contains provisions relating to limits of group life insurance, notice of compensation, dependent coverage, standard provisions, and a supplementary provision relating to conversion privileges.
IV-568	<b>Military Sales Practices Model Regulation</b>	The purpose of this model regulation is to set forth standards to protect active duty service members of the United States Armed Forces from dishonest and predatory insurance sales practices by declaring certain identified practices to be false, misleading, deceptive or unfair. This regulation shall apply only to the solicitation or sale of any life insurance or annuity product by an insurer or insurance producer to an active duty service member of the United States Armed Forces.
IV-570	<b>Advertisements of Life Insurance and Annuities Model Regulation</b>	This model regulation sets forth minimum standards and guidelines to assure a full and truthful disclosure to the public of all material and relevant information in the advertising of life insurance policies and annuity contracts.
IV-575	<b>Life and Health Insurance Policy Language Simplification Model Act</b>	This model act establishes minimum standards for language used in policies, contracts and certificates of life insurance, health insurance, credit life insurance and credit health insurance delivered or issued for delivery in this state to facilitate ease of reading by insureds. Policy forms must meet certain standards in regard to readability, type size and format.
IV-580	<b>Life Insurance Disclosure Model Regulation (includes “Buyers Guide”)</b>	This model regulation requires insurers to provide information to purchasers of life insurance that will improve the buyer's ability to select the most appropriate plan of life insurance for the buyer's needs and improve the buyer's understanding of the basic features of the policy that has been purchased or is under consideration.
IV-582	<b>Life Insurance Illustrations Model Regulation</b>	This model regulation provides rules for life insurance policy illustrations that will help protect consumers and foster consumer education. The regulation provides illustration formats, prescribes standards to be followed when illustrations are used, and specifies the disclosures that are required in connection with illustrations.
IV-585	<b>Universal Life Insurance Model Regulation</b>	This model regulation supplements existing regulations on life insurance policies in order to accommodate the development and issuance of universal life insurance plans.
IV-590	<b>Model Policy Loan Interest Rate Bill (An Act to Regulate Interest Rates on Life Insurance Policy Loans)</b>	This model act sets guidelines for life insurers to include a provision for periodic adjustment of policy loan interest rates.
IV-601	<b>Guidelines on Gifts of Life Insurance to Charitable Institutions</b>	This guideline contains guidance for states in a question-and-answer format, explaining the main features of gifts of life insurance to charities.
IV-602	<b>Guidelines on Corporate Owned Life Insurance</b>	This guideline includes key elements that should be included in state laws regarding corporate-owned life insurance.
IV-605	<b>Disclosure for Small Face Amount Life Insurance Policies Model Act</b>	This model act helps ensure that meaningful information is provided to the purchasers of small face amount policies. Disclosure requirements are listed and insurer duties explained.

**LIFE INSURANCE (cont.)**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
IV-613	<b>Life Insurance and Annuities Replacement Model Regulation</b>	This model regulation sets forth standards for the activities of insurers and producers with respect to the replacement of existing life insurance and annuities. It helps protect the interests of life insurance and annuity purchasers by establishing minimum standards of conduct to be observed in replacement or financed purchase transactions.
IV-615	<b>Life Insurance Multiple Policy Model Regulation</b>	The purpose of this model regulation is to set forth guidelines for insurers to utilize to search for additional policies or insurance coverages on the life of an insured upon notification of death of the insured.
IV-620	<b>Accelerated Benefits Model Regulation</b>	This model regulation regulates accelerated benefit provisions of individual and group life insurance policies and provides required standards of disclosure. It applies to all accelerated benefits provisions not subject to the Long-Term Care Insurance Model Act (MDL-640).

**LIMITED LINES**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
IV-628	<b>Title Insurers Model Act</b>	This model act provides for the effective regulation and supervision of title insurance and title insurers. It should be adopted concurrently with the Title Insurance Agent Model Act (MDL-230), because the two models contain complementary provisions and both are required to provide sufficient regulation of title insurance.
IV-630	<b>Mortgage Guaranty Insurance Model Act</b>	This model act defines terminology related to mortgage guaranty insurance and contains provisions pertaining to capital and surplus, the insurer's authority to transact business, geographic concentration, advertising, investment limitation, underwriting discrimination, mortgage guaranty insurance as monoline, policy and premium rate filings, outstanding total liabilities, rebates, commissions and charges, prohibition of compensating balances, reserves, and conflicts of interest.

**LONG-TERM CARE INSURANCE**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
IV-640	<b>Long-Term Care Insurance Model Act</b>	This model act establishes standards for long-term care insurance and facilitates flexibility and innovation in the development of long-term care insurance coverage. Its corresponding regulation is MDL-641.
IV-641	<b>Long-Term Care Insurance Model Regulation</b>	This model regulation implements the NAIC Long-Term Care Insurance Model Act (MDL-640). It sets standards for rates, non-forfeiture values and suitability. Requirements for advertising and marketing are also detailed. Several forms are included.

TABLE OF CONTENTS

**MEDICARE SUPPLEMENT INSURANCE**

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

**VOLUME V**

**MISCELLANEOUS**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
V-665	<b>State of Entry Model Act</b>	This model 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.
V-670	<b>NAIC Insurance Information and Privacy Protection Model Act</b>	This model act establishes standards for the collection, use and disclosure of information gathered in connection with insurance transactions by insurance institutions, agents or insurance support organizations.
V-672	<b>Privacy of Consumer Financial and Health Information Regulation</b>	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.
V-673	<b>Standards for Safeguarding Consumer Information Model Regulation</b>	This model regulation establishes standards for developing and implementing administrative, technical and physical safeguards to protect the security, confidentiality and integrity of customer information, pursuant to the Gramm-Leach-Bliley Act.
V-675	<b>Uniform Fraternal Code</b>	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.

MISCELLANEOUS (cont.)

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

TABLE OF CONTENTS

**PROPERTY AND CASUALTY INSURANCE**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
V-700	<b>Insurance Statute—Atomic Energy Exclusion</b>	This model offers an exclusion authorizing insurers to exempt from coverage loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination.
V-701	<b>Nationwide Inland Marine Definition</b>	This model defines the kinds of risks and coverage that may be classified under state insurance laws as marine, inland marine or transportation insurance.
V-705	<b>Model Risk Retention Act</b>	This model act regulates the formation and operation of risk retention groups and purchasing groups formed pursuant to the provisions of the federal Liability Risk Retention Act of 1986 (LRRRA).
V-710	<b>Mass Marketing of Property and Liability Insurance Model Regulation</b>	This model regulation prescribes rules to prevent abuses in connection with the sale of property-liability insurance pursuant to mass marketing plans, while preserving for consumers the potential benefits of this form of marketing.
V-715	<b>NAIC Anti-Arson Application Model Bill</b>	This model act requires insurance companies to secure anti-arson applications from applicants for new policies of property insurance containing information to control the incidence of arson fraud.
V-720	<b>Property Insurance Declination, Termination and Disclosure Model Act</b>	This model act regulates cancellations and non-renewals by requiring specific reasons for that action. Permitted and prohibited reasons are set out.
V-725	<b>NAIC Automobile Insurance Declination, Termination and Disclosure Model Act</b>	This model act regulates cancellations and non-renewals by requiring specific reasons for that action. Permitted and prohibited reasons are set out.
V-728	<b>Collision Damage Waiver Model Act</b>	This model act prohibits rental car companies from imposing liability upon renters subject to certain stated exceptions and regulates the sale of the collision damage waiver in connection with private passenger automobile rental agreements of 30 days or less.
V-730	<b>Property and Casualty Insurance Policy Simplification Model Act</b>	This model act establishes minimum language and format standards to make property/casualty insurance policies easier to read.
V-731	<b>Personal Lines Property and Casualty Insurance Policy Simplification Model Regulation</b>	This model regulation sets forth the compliance standards for simplifying personal lines property and casualty insurance policies.
V-732	<b>Nonpersonal Lines Property and Casualty Insurance Policy Simplification Model Regulation</b>	This model regulation sets forth the compliance standards for simplifying non-personal lines property and casualty insurance policies.
V-740	<b>CGL Extended Reporting Model Act</b>	This model act establishes the required provisions for a general commercial liability coverage policy offering an extended reporting period for claims.

**PROPERTY AND CASUALTY INSURANCE (cont.)**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
V-745	<b>Property and Casualty Actuarial Opinion Model Law</b>	This model law outlines the requirements for property/casualty insurers to obtain annual actuarial opinions of reserves. It details the requirements for the actuarial opinion summary and the actuarial report. The model also contains a provision pertaining to confidentiality.
V-751	<b>Model Regulation to Require Reporting of Statistical Data by Property and Casualty Insurance Companies</b>	This model regulation sets forth the manner of reporting data by insurers to statistical agents; prescribes reports to be submitted by statistical agents; and prescribes certain conduct in connection therewith. This regulation does not apply to data reported directly by insurers to the commissioner.
V-760	<b>Group Personal Lines Property and Casualty Insurance Model Act</b>	This model act sets forth the requirements for group personal lines property and casualty insurance master policies. It addresses policy coverage requirements, group rating requirements, the duties and limitations of insurers, solicitation, negotiation or sale of companies, conversion, and regulatory jurisdiction.

**PROPERTY AND CASUALTY INSURANCE RATING LAWS**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
V-777	<b>Property and Casualty Commercial Rate and Policy Form Model Law (Condensed)</b>	This model law is not intended to be a stand-alone model. Its provisions are intended to replace comparable provisions in current state rate and policy form regulatory laws. Regulatory laws relating to definitions, rate and form standards, disapprovals, advisory organizations, etc., are to be preserved.

**REINSURANCE**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
V-785	<b>Credit for Reinsurance Model Law</b>	This model law helps ensure adequate regulation of insurers and reinsurers and adequate protection for those to whom they owe obligations. Also refer to the corresponding model regulation (MDL-786).
V-786	<b>Credit for Reinsurance Model Regulation</b>	This model regulation sets forth rules and procedural requirements necessary to carry out the provisions of the NAIC Credit for Reinsurance Model Law (MDL-785). A certification form is included.
V-787	<b>Term and Universal Life Insurance Reserve Financing Model Regulation</b>	This model regulation establishes uniform, national standards governing reserve financing arrangements pertaining to life insurance policies containing guaranteed nonlevel gross premiums, guaranteed nonlevel benefits and universal life insurance policies with secondary guarantees.
V-789	<b>Special Purpose Reinsurance Vehicle Model Act</b>	This model act provides for the creation of Special Purpose Reinsurance Vehicles (SPRVs) exclusively to facilitate the securitization of one or more ceding insurers' risk as a means of accessing alternative sources of capital and achieving the benefits of securitization.

TABLE OF CONTENTS

**REINSURANCE (cont.)**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
V-790	<b>Reinsurance Intermediary Model Act</b>	This model act applies to reinsurance intermediary-brokers and reinsurance intermediary-managers. It establishes required contract provisions, book and record documentation, prohibited acts, duties of reinsurers, examination authority, prohibited acts, licensure provisions, examination authority, penalties and liability and reciprocity provisions related to reinsurance intermediary-brokers and intermediary-managers.
V-791	<b>Life and Health Reinsurance Agreements Model Regulation</b>	This model regulation addresses the situation where a licensed insurer, in the capacity of ceding insurer, enters into reinsurance agreements for the principal purpose of producing significant surplus aid for the ceding insurer, typically on a temporary basis, while not transferring all of the significant risks inherent in the business being reinsured. Accounting requirements for these transactions are included.
V-803	<b>Assumption Reinsurance Model Act</b>	This model act provides for the regulation of the transfer and innovation of contracts of insurance by way of assumption reinsurance. It defines assumption reinsurance and establishes notice and disclosure requirements which protect and define the rights and obligations of policyholders, regulators and the parties to assumption reinsurance agreements.

**VOLUME VI**

**STANDARD NONFORFEITURE AND VALUATION**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
VI-805	<b>Standard Nonforfeiture Law for Individual Deferred Annuities</b>	This model provides guidance as to non-forfeiture requirements, minimum values, present value computation, calculation of cash-surrender values, paid-up annuity benefits, maturity date, disclosure of limited death benefits, inclusion of lapse of time considerations, proration of values and additional benefits for individual deferred annuities.
VI-806	<b>Annuity Nonforfeiture Model Regulation</b>	This model regulation implements the provisions added in 2003 to Section 4 of the NAIC Standard Non-forfeiture Law for Individual Deferred Annuities (MDL-805) and describes the calculations needed for redetermination of non-forfeiture rates. The requirements for equity-indexed annuities are also described.
VI-808	<b>Standard Nonforfeiture Law for Life Insurance</b>	This model provides guidance as to non-forfeiture benefits for life insurance. It includes provisions pertaining to the computation of cash surrender value, paid-up non-forfeiture benefits computations, adjusted premium calculations, proration of values, net value or paid up additions, consistency of progression of cash surrender values and applicable exceptions.
VI-811	<b>NAIC Procedure for Permitting Same Minimum Nonforfeiture Standards for Men and Women Insured Under 1980 CSO and 1980 CET Mortality Tables</b>	This model permits individual life insurance policies to provide the same cash values and paid-up non-forfeiture benefits to men and women.

**STANDARD NONFORFEITURE AND VALUATION (cont.)**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
VI-812	<b>NAIC Model Rule Permitting Smoker/Nonsmoker Mortality Tables for Use in Determining Minimum Reserve Liabilities and Nonforfeiture Benefits</b>	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.
VI-814	<b>Recognition of the 2001 CSO Mortality Table for Use in Determining Minimum Reserve Liabilities and Nonforfeiture Benefits Model Regulation</b>	This model regulation prescribes the use of the 2001 Commissioners Standard Ordinary (CSO) Mortality Table in accordance with the NAIC Standard Valuation Law (MDL-820) and the NAIC Standard Non-forfeiture Law for Life Insurance (MDL-808).
VI-815	<b>Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities</b>	This model regulation recognizes permits and prescribes the use of mortality tables that reflect the differences in mortality between preferred and standard lives in determining minimum reserve liabilities.
VI-817	<b>Preneed Life Insurance Minimum Standards for Determining Reserve Liabilities and Nonforfeiture Values Model Regulation</b>	The purpose of this model regulation is to establish for preneed insurance products minimum mortality standards for reserves and non-forfeiture values, and to require the use of the 1980 Commissioners Standard Ordinary (CSO) Life Valuation Mortality Table for use in determining the minimum standard of valuation of reserves and the minimum standard non-forfeiture values for preneed insurance products.
VI-818	<b>Determining Reserve Liabilities for Credit Life Insurance Model Regulation</b>	This model regulation recognizes the 2001 CSO Male Composite Ultimate Mortality Table for use in determining the minimum standard of valuation and specifies the interest rate and method to be used in determining the minimum standard of valuation for credit life insurance.
VI-820	<b>Standard Valuation Law</b>	The model law establishes standards for reserve liabilities valuation for all outstanding life insurance policies and annuity and pure endowment contracts. It requires actuarial opinion of reserves and contains provisions detailing the computation of minimum standard, reserve valuation, minimum reserves, optional reserves and minimum standards of valuation for health plans.
VI-821	<b>NAIC Model Rule for Recognizing a New Annuity Mortality Table for Use in Determining Reserve Liabilities for Annuities</b>	This model regulation recognizes the following mortality tables for use in determining the minimum standard of valuation for annuity and pure endowment contracts: the 1983 Table "a," the 1983 Group Annuity Mortality (1983 GAM) Table, the Annuity 2000 Mortality Table, the 2012 Individual Annuity Reserving (2012 IAR) Table, and the 1994 Group Annuity Reserving (1994 GAR) Table.
VI-822	<b>Actuarial Opinion and Memorandum Regulation</b>	This model regulation prescribes requirements for statements of actuarial opinion submitted in accordance with the NAIC Standard Valuation Law (MDL-820), and for memoranda in support of the opinion.
VI-830	<b>Valuation of Life Insurance Policies Model Regulation</b>	This model regulation provides tables of select mortality factors and rules for their use; rules concerning a minimum standard for the valuation of plans with non-level premiums or benefits; and rules concerning a minimum standard for the valuation of plans with secondary guarantees. It is also referred to as Actuarial Guideline XXX.

TABLE OF CONTENTS

**UNAUTHORIZED INSURANCE**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
VI-840	<b>Unauthorized Insurers False Advertising Process Act</b>	This model act gives the commissioners jurisdiction to take action against unauthorized insurers that distribute false advertising in their respective states, according to the parameters outlined in the Unfair Trade Practices Act (MDL-880).
VI-850	<b>Unauthorized Insurers Process Act</b>	This model act subjects certain insurers to the jurisdiction of the respective state court in suits by or on behalf of insureds or beneficiaries under insurance contracts.
VI-870	<b>Nonadmitted Insurance Model Act</b>	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.
VI-872	<b>Allocation of Surplus Lines and Independently Procured Insurance Premium Tax on Multi-State Risks Model Regulation</b>	This model regulation implements provisions of the NAIC Non-admitted Insurance Model Act (MDL-870) by requiring surplus lines licensees to allocate premiums where a placement of surplus lines insurance covers properties, risks or exposures located or to be performed in various states (multi-state risks); facilitate payment of surplus lines tax or independently procured insurance tax in this state pursuant to the Non-admitted Insurance Model Act; and provide a mechanism by which a surplus lines licensee or insured shall allocate premiums and pay premium taxes to each state where placement of surplus lines insurance covers properties, risks or exposures located or to be performed in each state.

**UNFAIR TRADE PRACTICES**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
VI-880	<b>Unfair Trade Practices Act</b>	This model act regulates insurance trade practices by defining, or providing for the determination of and prohibiting all such practices that constitutes unfair methods of competition or unfair or deceptive acts or practices.
VI-884	<b>Model Regulation for Complaint Records to be Maintained Pursuant to the NAIC Unfair Trade Practices Act</b>	This model regulation implements provisions of the NAIC Unfair Trade Practices Act (MDL-880) regarding complaint recordkeeping.
VI-887	<b>Model Regulation on Unfair Discrimination in Life and Health Insurance on the Basis of Physical or Mental Impairment</b>	This model regulation identifies specific acts or practices in life and health insurance that are prohibited by the NAIC Unfair Trade Practices Act (MDL-880). The main purpose of this model is to make clear that life and health insurers cannot classify individuals without a rational basis for each decision.
VI-888	<b>Model Regulation on Unfair Discrimination on the Basis of Blindness or Partial Blindness</b>	This model regulation is promulgated pursuant to the authority granted by the NAIC Unfair Trade Practices Act (MDL-880). It classifies failure to insure an individual because of blindness as an unfair trade practice.

**UNFAIR TRADE PRACTICES (cont.)**

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

TABLE OF CONTENTS

**HEALTH CARE REFORM**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
VI-72	Health Carrier Grievance Procedure Model Act	This model act provides standards for the establishment and maintenance of procedures by health carriers to ensure that covered persons have the opportunity for the appropriate resolution of grievances, as defined in this model.
VI-73	Utilization Review and Benefit Determination Model Act	This model act establishes standards and criteria for the structure and operation of utilization review and benefit determination processes designed to facilitate ongoing assessment and management of health care services.
VI-190	Regulation for Uniform Definitions and Standardized Methodologies for Calculation of the Medical Loss Ratio (MLR)	The purpose of this model is to promulgate uniform definitions and a standardized methodology for calculating the medical loss ratio, as legislated by Section 2718 (b) of the Public Health Service Act and the Patient Protection and Affordable Care Act. This model was incorporated into a federal regulation during 2010.
VI-929	American Health Benefit Exchange Model Act	This model act provides for the establishment of an American Health Benefit Exchange to facilitate the purchase and sale of qualified health plans in the individual market in this State and to provide for the establishment of a Small Business Health Options Program (SHOP Exchange) to assist qualified small employers in facilitating the enrollment of their employees in qualified health plans offered in the small group market.
VI-930-A	Model Language for Choice of Health Care Professional	This model is intended to be used as a template to help states implement provisions of PPACA.
VI-930-B	Model Language for Dependent Coverage for Individuals to Age of 26	This model is intended to be used as a template to help states implement provisions of PPACA.
VI-930-C	Model Language for Lifetime and Annual Limits	This model is intended to be used as a template to help states implement provisions of PPACA.
VI-930-D	Model Language for Preventive Services	This model is intended to be used as a template to help states implement provisions of PPACA.
VI-930-E	Model Language for Prohibition on Preexisting Condition Exclusions for Individuals under the Age of 19	This model is intended to be used as a template to help states implement provisions of PPACA.
VI-930-F	Model Language for Prohibition on Rescissions of Coverage	This model is intended to be used as a template to help states implement provisions of PPACA.

**NAIC GUIDELINES**

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
VI-1077	Guideline for Implementation of Medical Professional Liability Closed Claim Reporting	This guideline establishes detailed reporting requirements that are consistent with the NAIC Medical Professional Liability Closed Claim Reporting Model Law.
VI-1090	Registration and Regulation of Third Party Administrators (TPAs)	This guideline establishes the status of a third-party administrator, providing definitions and guidance as to the authority and obligations of a third-party administrator.
VI-1224	Independent Adjuster Licensing Guideline	This guideline governs the qualifications and procedures for licensing independent adjusters. It specifies the duties of and places restrictions on independent adjusters.
VI-1525	Notice of Protection Provided by [State] Life and Health Insurance Guaranty Association	This guideline is designed to help states proceed with revisions to Section 19: Prohibited Advertisement of Insurance Guaranty Association Act in Insurance Sales; Notice to Policy Owners in the Life and Health Insurance Guaranty Association Model Act – Model # 520. This guideline updates the general notice on guaranty association coverage required to be provided under Section 19 of the Model Act.
VI-1556	Guideline for Stay on Termination of Netting Agreements and Qualified Financial Contracts	This guideline provides states with language for a stay provision similar to the Federal Deposit Insurance Act with respect to an insurer in insolvency. The stay provision would give the receiver 24 hours to transfer qualified financial contracts by the receiver to another entity before contract termination.
VI-1600	Guideline for Payment of Interest to Receiver on Overdue Reinsurance Recoverables	This guideline governs the payment of interest on reinsurance recoverables held by insurers in receivership.
VI-1626	Financial Guaranty Insurance Guideline	The purpose of this guideline is to set requirements for monoline financial guaranty insurers.
VI-1650	Title Agent Statistical Data Plan Implementation Guideline	The purpose of this guideline is to provide useful information to state regulators about the business of title insurance at the agency level.
VI-1690	Antifraud Plan Guideline	The purpose of this guideline is to establish standards for state fraud bureaus, insurance company SIUs and any other interested parties regarding the preparation of an Antifraud Plan that meets the mandated requirements for submitting a plan with a state Department of Insurance.
VI-1694	Automobile Insurance Fraud Guideline	This guideline relates to the use of runners, cappers, or steerers and police accident reports in solicitation schemes and attempts to fraudulently assert a claim against an insured or an insurance carrier.
VI-1700	Guideline for Implementation of State Orderly Liquidation Authority	This guideline is intended as a for use by those states seeking to review their authority under existing state law for purposes of initiating rehabilitation or liquidation proceedings in accordance with the federal Dodd-Frank Wall Street Reform and Consumer Protection Act.
VI-1750	Title Insurance Consumer Protection Fund Guideline	This guideline provides a mechanism for continuation of coverage; provides payment of covered claims under certain insurance policies; prevents excessive delay in payment; prevents financial loss to policyholders because of the insolvency of a title insurer; and provides an Association to assess the costs of such protection.

TABLE OF CONTENTS

NAIC GUIDELINES (cont.)

<b>Volume/ Model #</b>	<b>Title of Model</b>	<b>Description</b>
VI-1775	Property and Casualty Model Rating Law (File and Use Version)	This guideline sets rate standards for a competitive marketplace. Procedures for rate filings and disapproval of those filings are included.
VI-1776	Property and Casualty Model Rate and Policy Form Law Guideline	The purpose of this guideline is: (1) to prohibit price fixing agreements and other anticompetitive behavior by insurers; (2) to protect policyholders and the public against the adverse effects of excessive, inadequate or unfairly discriminatory rates; (3) to promote beneficially competitive markets and to protect insurance consumers from the absence of beneficially competitive markets; among other things.
VI-1780	Property and Casualty Model Rating Law (Prior Approval Version)	The purpose of this guideline is to promote the public welfare by regulating insurance rates to the end that they shall not be excessive, inadequate or unfairly discriminatory, and to authorize and regulate limited cooperative action among insurers in ratemaking-related activities and in other matters within the scope of the guideline.
VI-1781	Property and Casualty Model Rate and Policy Form Regulation Guideline	This guideline provides for exemptions for insurers from rate and form regulation sales made to “exempt commercial policyholders” (large, sophisticated commercial risks).
VI-1950	Guidelines for Regulation and Legislation on Workers’ Compensation Coverage for Professional Employer Organization Arrangements	The purpose of this guideline is to ensure that: (1) PEOs and their clients properly obtain workers’ compensation insurance coverage; (2) premiums paid are commensurate with anticipated claims experience; (3) coverage is obtained for all employees, including direct hire employees and persons employed under PEO agreements.; and (4) there are appropriate procedural frameworks for the inception, continuation, and termination of coverage.
VI-1970	Guidelines for the Filing of Workers’ Compensation Large Deductible Policies and Programs (Large Deductible Filing Guidelines)	The purpose of this guideline is to provide suggestions for approval of large deductible policies and programs that are consistent with the NAIC/IAIABC white paper, Workers’ Compensation Large Deductible Study.