A searchable index of the NAIC's Model Laws, Regulations, Guidelines and Other Resources can be accessed on the NAIC website at: www.naic.org/documents/committees models table of contents.pdf

Ī	10		
		This model act provides standards for the establishment, maintenance and management	

NAIC Model Laws, Regulations, Guidelines and Other Resources—Fall 2023

(cont.)

134		This guideline provides guidance for the submission and filing of individual health insurance rates and establishes standards for determining the reasonableness of the relationship of benefits to premiums.	HA-10 - Filing Requirements Health Insurance Forms and Rates
139	•	This mAMCID 8.48 21-0.007 T15.04 .6 (s)-6 d Tmvsna dAMCID 8.4tsndAM"-3.36ET	

-		·	-
- 2	280		

ı		I	
383	5	This model regulation sets forth standards for identifying insurers found to be in such	

This model regulation sets forth standards for identifying insurers found to be in such condition as to render the c(o)-14.5 4 (t)-12.6 (hb)0.5

NAIC Model Laws, Regulations, Guidelines and Other Resources—Fall 2023

565	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.	
568	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	

NAIC Model Laws, Regulations, Guidelines and Other Resources—Fall 2023

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.	
806	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.	
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.	
811	This model permits individual life insurance policies to provide the same cash values and paid-up non-forfeiture benefits to men and women.	

812

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.	PR-70 - Producers' Ability to Charge Fees and Collect Commissions MC-20 - Use of Credit Reports/Scoring in Underwriting MC-40 - Domestic Violence Laws MC-45 - Prohibitions Against Redlining and Other Geographic Discrimination hg(g)1raela0.25rest.25ren-0.0[n-0 i.25re)-ddend (o)-3.5 (P)-1.09aG-18.7 i.2

(cont.)

1750	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.	
1775	This guideline sets rate standards for a competitive marketplace. Procedures for rate filings and disapproval of those filings are included.	PA-10 - Rate Filing Methods for Property/Casualty Insurance, Workers' Compensation, Title
1776	The purpose of this guideline is: (1) to prohibit price fixing agreements and other anticompetitive behavior by insurers; (2) to protect policyholders and the public against the adverse effects of excessive, inadequate or unfairly discriminatory rates; (3) to promote beneficially competitive markets and to protect insurance consumers from the absence of beneficially competitive markets; among other things.	PA-10 - Rate Filing Methods for Property/Casualty Insurance, Workers' Compensation, Title PA-15 - Form Filing Methods for Property/Casualty
1780	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.	M 7 (L)c853 (a s194 (r)4)27 g 2.60.5 (e)1 ()q0.M