

**NAIC Military Sales Practices Model Regulation - State Adoptions and Relevant Deviations
As of June 3, 2008**

State	Bill or Regulation Number	Relevant Deviations from NAIC Model	Effective Date
AL	Reg. 482-1-140-.01	Effective date.	September 29, 2007
AZ	Reg. 20-6-2201	Effective date.	January 5, 2008
AR	Reg. 89	An illustration may not be substituted for the required life insurance disclosure described in Section 7(E)(5)(b) of the NAIC Model. Effective date.	October 1, 2007
CA	Reg. 2695.20	Does not contain E-4 pay-grade limitation. Effective date	February 22, 2008
CO	Reg. 4-1-14 Emergency Reg. 07-E-1 3 CCR 702-4 Emergency Reg. 07-E-2	Effective date. Effective date.	August 3, 2007 November 2, 2007
CT	RCSA 38a-819-70	"E-4 and below" language missing from the definition of "Known or Knowingly" Effective date.	December 10, 2007
DE	Reg. 1216	Effective date.	September 11, 2007
DC	Reg. 5200	None.	January 1, 2008
FL	Reg. 690-142.200	Definition of "active duty" includes those on drill duty or other active duty less than 31 days. Does not contain E4 pay-grade limitation.	November 1, 2007

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GA	Reg. 120-2-95.01	Effective date.	September 1, 2007
ID	Temp. Reg. 18.01.03	An illustration may not be substituted for the required life insurance disclosure described in Section 7(E)(5)(b) of the NAIC Model. Effective date.	September 5, 2007
IL	Reg. 2605.10	None.	January 1, 2008
IA	Regulation 191-25.1	None.	January 1, 2008
KS	Temp. Reg. 40-2-30	Effective date.	August 2, 2007
LA	Regulation 12501	Effective date.	November 20, 2007
ME	Ins. Rule Ch. 245	None.	January 1, 2008
MD	Reg. 31.09.13.01	Effective date.	May 1, 2008
MS	Reg. 2007-5 Reg. 2008-1	None, as of the June 1, 2008 effective date of Reg. 2008-1.	January 1, 2008 (original) June 1, 2008 (revised)
MO	20 CSR 400-5.305	Effective date.	June 30, 2008
MT	Reg. Rules I-IX	None.	January 1, 2008
NV	Reg. 686A and 688A	Definition of active duty includes those "who are performing active duty or active duty for training under military calls or orders specifying periods of less than 31 calendar days." Includes none of the exemptions described in Section 4 of the NAIC Model.	September 1, 2007

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		<p>An illustration may not be substituted for the required life insurance disclosure described in Section 7(E)(5)(b) of the NAIC Model. However, an illustration <u>and</u> a Buyer's Guide will satisfy the disclosure requirement.</p> <p>Effective date.</p>	
NH	Ins. 310.01	Effective date.	December 1, 2007
NJ	NJAC 11:2-23A	Effective date.	March 17, 2008
NM	NMAC 13.9.17.1	<p>Does not contain E4 pay-grade limitation.</p> <p>An illustration may not be substituted for the required life insurance disclosure described in Section 7(E)(5)(b) of the NAIC Model. However, an illustration <u>and</u> a Buyer's Guide will satisfy the disclosure requirement.</p>	January 1, 2008
NC	H. 773	None.	January 1, 2008
ND	Ch. 45-04-14	"E-4 and below" language missing from the definition of "Known or Knowingly"	January 1, 2008
OH	Reg. 3901-1-08	<p>Applies to active duty members of the United States Armed Forces and their families.</p> <p>Definition of active duty also includes: all service in the uniformed services under the "Uniformed Services Employment and Reemployment Rights Act" (USERRA). USERRA defines "uniformed services" as "the Armed Forces, the Army National Guard and the Air National Guard when engaged in active duty for training, inactive duty training, or full-time National Guard duty, the commissioned corps of the Public Health Service, and any other category of persons designated by the President in time of war or national emergency."</p>	September 1, 2007

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		Effective date.	
OK	Emergency Reg. 365:25-27-1	Effective date.	August 13, 2007
OR	Reg. 836-080-0750	The NAIC Life Insurance Buyer's Guide will satisfy the required life insurance disclosure described in Section 7(E)(5)(b) of the NAIC Model.	January 1, 2008
RI	Reg. 109	Effective date.	September 5, 2007
SC	Reg. 69-65	Effective date.	November 23, 2007
SD	SB 202	Effective date.	July 1, 2008
TN	Ch. 0780-01-89	Does not contain E4 pay-grade limitation. An illustration may not be substituted for the required life insurance disclosure described in Section 7(E)(5)(b) of the NAIC Model.	January 1, 2008
TX	Reg. 28 TAC 21.4201	None.	January 1, 2008
UT	R590-242-1	None.	January 1, 2008
VT	Reg. I-2007-04	Does not contain E4 pay-grade limitation. Definition of "active duty" includes those on drill duty or other active duty less than 31 days. Effective date.	April 11, 2008
VA	14 VAC 5-420-10	Does not contain E4 pay-grade limitation. Definition of "active duty" includes those on drill duty or other active duty less than 31 days. An illustration may not be substituted for the required life insurance disclosure described in Section 7(E)(5)(b) of the NAIC Model.	February 15, 2008

State	Bill or Regulation Number	Relevant Deviations from NAIC Model	Effective Date
		Effective date.	
WA	Reg. WAC 284-30-850	Applies to active duty members of the United States Armed Forces and their dependents. Effective date.	September 20, 2007
WV	R. 114-82-1	Effective date.	August 1, 2008
WY	Chapter 60	An illustration may not be substituted for the required life insurance disclosure described in Section 7(E)(5)(b) of the NAIC Model. Effective date.	April 28, 2008

Summary

- Adopted in 40 states
- CA, FL, NM, TN, VT and VA did not adopt the E4 pay grade limitation
- FL, NV, VA and VT did not adopt the 31-day minimum in the definition of “active duty”
- OH and WA regulations are also applicable to “families” and “dependents” of service members, respectively
- OH adopted an expanded definition of service member
- AR, ID, NV, NM, TN, VA and WY did not adopt NAIC Model language allowing a standalone illustration as a substitute for the written disclosure required in Section 7(E)(5)(b) of the NAIC Model
- NV did not adopt any of the Model’s exemptions
- NV did not exempt “general advertisements, direct mail and internet marketing” from the definition of “solicitation”
- Effective dates: August 2, 2007 (KS); August 3, 2007 (CO); August 13, 2007 (OK); September 1, 2007 (GA, NV, OH); September 5, 2007 (ID, RI); September 11, 2007 (DE); September 20, 2007 (WA); September 29, 2007 (AL); October 1, 2007 (AR); November 1, 2007 (FL); November 20, 2007 (LA); November 23, 2007 (SC); December 1, 2007 (NH); December 10, 2007 (CT); January 1, 2008 (DC, IL, IA, ME, MS, MT, NM, NC, ND, OR, TN, TX, UT); January 5, 2008 (AZ); February 15, 2008 (VA), February 22, 2008 (CA); March 17, 2008 (NJ); April 11, 2008 (VT); May,1, 2008 (MD); July 1, 2008 (SD); April 28, 2008 (WY), June 30, 2008 (MO), August 1, 2008 (WV).