



A Shopper's Guide To

Long-Term Care Insurance



National Association of Insurance Commissioners

EXHIBIT O-2 – Senior Citizens and Veterans (A.C.R. 35)
Due to size limitations, 3 pages are provided. A copy of the
complete booklet is available through the Research Library
(775/684-6827) or email: mailto:library@lcb.state.nv.us
Meeting Date: 5-7-08.

About the NAIC ...

The National Association of Insurance Commissioners (NAIC) is the oldest association of state government officials. Its members consist of the chief insurance regulators in all 50 states, the District of Columbia and five U.S. territories. The primary responsibility of the state regulators is to protect the interests of insurance consumers, and the NAIC helps regulators fulfill that obligation in a number of different ways. This guide is one example of work done by the NAIC to assist states in educating and protecting consumers.

Another way the NAIC lends support to state regulators is by providing a forum for the development of uniform public policy when uniformity is appropriate. It does this through a series of model laws, regulations and guidelines, developed for the states' use. States that choose to do so may adopt the models intact or modify them to meet the needs of their marketplace and consumers. As you read through this guide, you will find several references to such NAIC model laws or regulations related to long-term care insurance. You may check with your state insurance department to find out if these NAIC models have been enacted in your state.

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