

**31A-22-1404 Rulemaking authority.**

The commissioner may adopt rules that may permit or include:

- (1) the increase of benefits over time;
- (2) standards for full and fair disclosure of the manner, content, and required disclosures for the sale of long-term care insurance policies;
- (3) terms of renewability;
- (4) initial and subsequent conditions of eligibility;
- (5) nonduplication of coverage provisions;
- (6) coverage of dependents;
- (7) termination of coverage;
- (8) continuation or conversion;
- (9) probationary periods;
- (10) limitations, exceptions, and reductions of coverage;
- (11) preexisting conditions;
- (12) elimination and waiting periods;
- (13) requirements for replacement;
- (14) recurrent conditions;
- (15) definition of terms;
- (16) loss ratio requirements;
- (17) post claim underwriting;
- (18) waiver of premium;
- (19) inflation protection benefits; and
- (20) premium rate filing and review.

Amended by Chapter 344, 1995 General Session