

**514G.111 Authority to promulgate rules.**

The commissioner may adopt rules pursuant to [chapter 17A](#) related to long-term care insurance and to the administration and enforcement of [this chapter](#), including but not limited to the following:

1. Promoting adequate premiums and protecting policyholders in the event of substantial rate increases.
2. Establishing minimum standards for producer education, compensation, and testing; marketing practices; reporting practices; and penalties related to the sale of long-term care insurance in this state.
3. Establishing loss ratio standards for long-term care insurance policies with specific reference to such policies.
4. Providing standards for full and fair disclosure by setting forth the manner and content of disclosures required for the sale of long-term care insurance policies including terms of renewability; initial and subsequent conditions of eligibility; nonduplication of coverage provisions; coverage of dependents; effect of preexisting conditions; termination, continuation, or conversion of policies; probationary periods; limitations, exceptions, and reductions; elimination periods; requirements for replacement; recurrent conditions; and definitions of terms.
5. Requiring certain remedial actions necessitated by changes in the long-term care insurance market to provide fair and reasonable protections for long-term care insurance purchasers and beneficiaries.
6. Ensuring the prompt payment of clean claims.
7. Administering the independent review process of insurers' benefit trigger determinations.

[2008 Acts, ch 1175, §12](#)