



North Dakota  
Insurance Department

Adam W. Hamm, Commissioner

**BULLETIN 2013-2**

TO: All Insurers Writing Long-Term Care Insurance

FROM: Adam Hamm, Commissioner

DATE: August 5, 2013

SUBJECT: New Language Requirement For Policies Using Gender Rating in Setting Long-Term Care Insurance Premium Rates

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The purpose of this bulletin is to notify all insurers writing long-term care insurance of a new requirement for long-term care policies using gender rating in determining a policy's premium rates. Effective immediately, all new sales of long-term care insurance policies using gender rating to determine a policy's premium rate must contain the following language in conspicuous font on the application, on the outline of coverage provided to the consumer at the time of solicitation, and on the front page of the insurance policy/certificate:

The cost for this product is based in part upon the gender of the person being insured. Buying this product means you agree to allow [Insert Company or Agency Name Here] to determine the cost of this product based in part upon the gender of the person being insured.

The individual or individuals purchasing a long-term care insurance policy using gender rating to determine a policy's premium rate must specifically sign, initial or otherwise acknowledge the newly-required provision detailed above on the application. A copy of the acknowledged application must be retained by the insurance company selling the policy.

The new language is required in new product filings as of the date of this bulletin. For any current products being sold, a revised application, outline of coverage and policy/certificate must be filed for approval to the Department by September 30, 2013. Any questions regarding this bulletin should be directed to Product Filing Division Director Chrystal Bartuska or General Counsel Jeff Ubben at (701) 328-2440.

AH/njb