

National Association of Insurance Commissioners (NAIC)

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The **National Association of Insurance Commissioners (NAIC)** is a nonprofit, nonpartisan organization governed by the chief insurance regulators of the 50 states, the District of Columbia, and the five U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the Virgin Islands. The NAIC sets standards and establishes best practices for the U.S. insurance industry and provides support to insurance regulators. It also provides information and resources to consumers. Insurance products sold in the U.S. are largely regulated by the states, rather than the federal government.

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Last update: **2022/04/01 17:08**

