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A contract is a promise or set of promises that are legally enforceable and, if violated, allow the injured party access to legal remedies. Contract law recognises and governs the rights and duties arising from agreements. In the Anglo-American common law, formation of a contract generally requires an offer, acceptance, consideration, and a mutual intent to be bound.

Contract - Wikipedia

The National Association of Insurance Commissioners (NAIC) is the organization of insurance regulators from the 50 states, the District of Columbia and five U.S. territories. The NAIC provides a forum for insurance regulators to develop uniform policy when uniformity is appropriate.

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