

**11 NCAC 12 .0428 LIFE INSURANCE ADVERTISING: IDENTITY OF INSURER**

(a) The name of the insurer shall be clearly identified in all advertisements, and if any specific individual policy is advertised it shall be identified either by form number or other appropriate description. If an application is a part of the advertisement, the name of the insurer shall be shown on the application. An advertisement shall not use a trade name, an insurance group designation, name of the parent company of the insurer, name of a particular division of the insurer, service mark, slogan, symbol or other device or reference without disclosing the name of the insurer, if the advertisement would have the capacity or tendency to mislead or deceive as to the true identity of the insurer or create the impression that a company other than the insurer would have any responsibility for the financial obligation under a policy.

(b) No advertisement shall use any combination of words, symbols or physical materials which by their content, phraseology, shape, color or other characteristics are so similar to a combination of words, symbols or physical materials used by a governmental program or agency or otherwise appear to be of such nature that they tend to mislead prospective insureds into believing that the solicitation is in some manner connected with such governmental program or agency.

*History Note: Authority G.S. 58-2-40; 58-58-40; 58-63-15;  
Eff. February 1, 1976;  
Readopted Eff. September 26, 1978;  
Amended Eff. April 1, 1989;  
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018.*