

**11 NCAC 12 .0431 LIFE INSURANCE ADVERTISING: ENFORCEMENT PROCEDURES**

(a) Each insurer shall maintain at its home or principal office a complete file containing a specimen copy of every printed, published or prepared advertisement of its policies, hereafter disseminated in this state, with a notation indicating the manner and extent of distribution and the form number of any policy advertised. Such file shall be subject to inspection by this department. All such advertisements shall be maintained in said file for a period of either three years or until the filing of the next regular report on examination of the insurer, whichever is the longer period of time.

(b) Each insurer subject to the provisions of 11 NCAC 12 .0424 to .0433 shall file with this department with its annual statement a certificate of compliance executed by an authorized officer of the insurer wherein it is stated that to the best of his knowledge, information and belief the advertisements which were disseminated by or on behalf of the insurer in this state during the preceding statement year, or during the portion of such year when 11 NCAC 12 .0424 to .0433 were in effect, complied or were made to comply in all respects with the provisions of 11 NCAC 12 .0425 to .0433 and the insurance laws of this state as implemented and interpreted by 11 NCAC 12 .0424 to .0433.

(c) Every written advertisement created or developed by an insurance agent that describes a policy in any manner shall be filed with and approved by the home office of the insurance company offering the policy before the advertisement may be used by the agent.

*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. February 1, 1992; April 1, 1989;  
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018.*