

**11 NCAC 16 .0202 ACCIDENT AND HEALTH INSURANCE RENEWABILITY DEFINITIONS**

With respect to all individual accident and health insurance in this State, the following renewability definitions or substantively similar wording as the Commissioner approves shall be used:

- (1) Conditionally Renewable - Renewal may be declined for stated reasons, except for the deterioration of health of an individual insured, provided that the declination applies to all insureds in this state insured under the same policy or rider.
- (2) Guaranteed Renewable - Renewal may not be declined by an insurance company for any reason, but the insurance company may revise rates on a class basis.
- (3) Non-cancelable - Renewal may not be declined nor may rates be revised by an insurance company.

*History Note: Authority G.S. 58-2-40; 58-51-95; 58-63-15(7)b.;*  
*Eff. March 1, 1992;*  
*Readopted Eff. October 1, 2018.*