

G.S. 150B-21.3A Report for 11 NCAC 16, ACTUARIAL SERVICES DIVISION							
Agency - Department of Insurance							
Comment Period - August 3, 2026 to October 16, 2026							
Date Submitted to APO - Filled in by RRC staff							
Subchapter	Rule Section	Rule Citation	Rule Name	Date and Last Agency Action on the Rule	Agency Determination [150B-21.3A(c)(1)a]	Required to Implement or Conform to Federal Regulation [150B-21.3A(d1)]	Federal Regulation Citation
	SECTION .0100 - FIRE AND CASUALTY STATISTICAL DATA	11 NCAC 16 .0101	APPLICABILITY	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0103	NONFLEET PRIVATE PASSENGER AUTOMOBILE INSURANCE	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0105	PHYSICIANS AND SURGEONS PROFESSIONAL LIABILITY INSURANCE	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0106	CREDIT PROPERTY INSURANCE	Readopted Eff. March 21, 2019	Necessary	No	
		11 NCAC 16 .0107	NONFILING INSURANCE	Readopted Eff. March 21, 2019	Necessary	No	
		11 NCAC 16 .0108	SINGLE OR DUAL INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE	Readopted Eff. October 1, 2018	Necessary	No	
	SECTION .0200 - INDIVIDUAL ACCIDENT AND HEALTH INSURANCE	11 NCAC 16 .0201	MINIMUM LOSS RATIO STANDARDS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0202	ACCIDENT AND HEALTH INSURANCE RENEWABILITY DEFINITIONS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0203	CONDITIONALLY RENEWABLE STATED REASON PROHIBITED	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0204	OPTIONALLY RENEWABLE PROHIBITED	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0205	DATA REQUIREMENTS FOR RATE REVISION SUBMISSION	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0206	CLASS DEFINITION RESTRICTION	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0207	COMMON BLOCK	Readopted Eff. October 1, 2018	Necessary	No	

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		11 NCAC 16 .0208	ANNUAL ACTUARIAL CERTIFICATIONS FOR LONG-TERM CARE FORMS	Readopted Eff. October 1, 2018	Necessary	No	
	SECTION .0400 - CREDIT LIFE ACCIDENT AND HEALTH RATE DEVIATION	11 NCAC 16 .0401	DEFINITIONS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0402	GENERAL SUBMISSION REQUIREMENTS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0403	CALCULATION PROCEDURE AND DATA REQUIREMENTS FOR RATE DEVIATIONS	Readopted Eff. October 1, 2018	Necessary	No	
	SECTION .0500 - CREDIT UNEMPLOYMENT MINIMUM LOSS RATIO STANDARD	11 NCAC 16 .0501	MINIMUM INCURRED LOSS RATIO	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0502	DEFINITIONS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0503	GENERAL SUBMISSION REQUIREMENTS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0504	CALCULATION PROCEDURE AND DEMONSTRATION OF COMPLIANCE	Readopted Eff. October 1, 2018	Necessary	No	
	SECTION .0600 - HEALTH MAINTENANCE ORGANIZATION FILINGS AND STANDARDS	11 NCAC 16 .0601	DEFINITIONS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0602	HMO GENERAL FILING REQUIREMENTS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0603	HMO RATE FILING DATA REQUIREMENTS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0604	INITIAL HMO RATE FILING DATA REQUIREMENTS AND STANDARDS	Readopted Eff. October 1, 2018	Necessary	No	

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		11 NCAC 16 .0605	HMO EXPANSION REQUEST DATA REQUIREMENTS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0606	HMO RATE REVISION FILING DATA REQUIREMENTS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0607	HMO INCURRED LOSS RATIO STANDARDS	Readopted Eff. October 1, 2018	Necessary	No	
	SECTION .0700 - HEALTH MAINTENANCE ORGANIZATION CLAIM RESERVE DATA REQUIREMENTS	11 NCAC 16 .0701	DEFINITIONS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0702	CLAIMS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0703	CLAIM RESERVE FILING REQUIREMENTS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0704	CLAIM RESERVE DATA AND FORMAT REQUIREMENTS	Readopted Eff. October 1, 2018	Necessary	No	
		11 NCAC 16 .0705	CLAIM RESERVE METHODOLOGY AND ACTUARIAL CERTIFICATION	Readopted Eff. October 1, 2018	Necessary	No	
	SECTION .0800 - SMALL EMPLOYER GROUP HEALTH INSURANCE ACTUARIAL CERTIFICATION	11 NCAC 16 .0801	SMALL EMPLOYER GROUP HEALTH INSURANCE ACTUARIAL CERTIFICATION	Readopted Eff. October 1, 2018.	Necessary	No	