

**G.S. 150B-21.3A Report for 11 NCAC 04, CONSUMER SERVICES DIVISION**

Agency - Department of Insurance

Comment Period - November 10, 2025 to January 9, 2026

Date Submitted to APO - March 27, 2026

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	Public Comment Received [150B-21.3A(c)(1)]	Agency Determination Following Public Comment [150B-21.3A(c)(1)]	RRC Determination of Public Comments [150B-21.3A(c)(2)]	RRC Final Determination of Status of Rule for Report to APO [150B-21.3A(c)(2)]	OAH Next Steps
	<b>SECTION .0100 - GENERAL PROVISIONS</b>	11 NCAC 04 .0115	DIVISION PROCEDURES	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0116	INQUIRIES AND INFORMATION	Amended Eff. February 1, 2024	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0117	STATEMENT OF ACTION	Readopted Eff. November 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0118	INSURANCE CARRIERS AS LENDERS	Readopted Eff. November 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0120	POLICY OR SERVICE FEES	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0121	PREMIUM PAYMENT RECEIPTS	Readopted Eff. October 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0122	POWER-OF-ATTORNEY	Readopted Eff. October 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0123	USE OF SPECIFIC COMPANY NAME IN RESPONSES	Readopted Eff. November 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0124	INSURANCE COMPANY CONTACT PERSONS	Readopted Eff. November 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	<b>SECTION .0300 - LIFE: ACCIDENT AND HEALTH</b>	11 NCAC 04 .0312	INFORMATION USED IN CLAIM SETTLEMENTS	Readopted Eff. November 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0313	PROVISIONS OF CONTRACTS	Readopted Eff. November 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0314	PREMIUM NOTICES: PAYMENTS AND REFUNDS	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0315	ISSUANCE OF CONTRACTS	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0316	CONTESTABILITY CLAUSE AND RESCISSION	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0317	SEX DISCRIMINATION: LIFE: ACCIDENT AND HEALTH INSURANCE	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0318	LIFE INSURANCE SALES: FINANCING FIRST YEAR PREMIUM	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0319	CLAIMS PRACTICES: LIFE: ACCIDENT AND HEALTH INSURANCE	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	<b>SECTION .0400 - PROPERTY AND LIABILITY</b>	11 NCAC 04 .0415	SAFE DRIVER INCENTIVE PLAN	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0416	BILLING PROCEDURES FOR AUTOMOBILE INSURANCE	Readopted Eff. November 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0417	DRIVE-IN CLAIM SERVICE FACILITIES	Readopted Eff. October 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0418	TOTAL LOSSES ON MOTOR VEHICLES	Readopted Eff. October 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0419	MOTOR VEHICLE REPAIR ESTIMATES	Readopted Eff. October 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0420	WRITTEN CONFIRMATION OF ORAL AGREEMENTS	Readopted Eff. November 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0421	HANDLING OF LOSS AND CLAIM PAYMENTS	Readopted Eff. October 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0422	CANCELLATION OF INSURANCE	Readopted Eff. November 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0423	ETHICAL STANDARDS	Readopted Eff. November 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0425	DEFINITIONS	Readopted Eff. October 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0426	LIKE KIND AND QUALITY	Readopted Eff. November 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	11 NCAC 04 .0427	DISCLOSURE REQUIREMENTS	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt	
	11 NCAC 04 .0429	COMINGLING	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt	
	11 NCAC 04 .0430	PROOF OF MAILING; AUTOMOBILE INSURANCE	Readopted Eff. October 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt	

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		11 NCAC 04 .0431	DEFINITION OF CLAIMANT	Readopted Eff. November 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0432	REFUND OF EXCESS PREMIUM ON SCHEDULED ITEMS	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0433	REFUND OF AUTO INSURANCE PREMIUM ON NEW BUSINESS	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0500 - LIFE INSURANCE ILLUSTRATIONS	11 NCAC 04 .0501	SCOPE AND DEFINITIONS	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0502	ASSUMED EXPENSES AND CURRENT SCALE	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0503	ILLUSTRATED POLICIES	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0504	GENERAL RULES	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0505	STANDARDS FOR BASIC ILLUSTRATIONS	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0506	STANDARDS FOR SUPPLEMENTAL ILLUSTRATIONS	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0507	DELIVERY OF ILLUSTRATION AND RECORD RETENTION	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0508	ANNUAL REPORTS AND NOTICES TO POLICY OWNERS	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 04 .0509	ANNUAL CERTIFICATIONS	Readopted Eff. December 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt