

G.S. 150B-21.3A Report for 11 NCAC 12, LIFE AND HEALTH 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
	SECTION .0100 - GENERAL ORGANIZATION AND FUNCTIONS	11 NCAC 12 .0101	GENERAL PROVISIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0200 - DESCRIPTIONS OF FORMS	11 NCAC 12 .0201	PRE-EXISTING CONDITIONS AND RENEWABLE AT COMPANY OPTION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0204	NOTICE FOR REVISION OF RATES FOR NON-PROFIT SERVICE CORP	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0208	MEDICARE AND MEDICAID - BUYER'S GUIDE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0300 - GENERAL PROVISIONS	11 NCAC 12 .0304	SEX DISCRIMINATION ON APPLICATIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0306	LIFE: HEALTH AND ACCIDENT COVERAGES: POLICY OUT OF STATE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0309	APPLICATION: BYLAWS: RULES: PART OF THE POLICY CONTRACT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0310	INDUSTRIAL INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0312	ACCIDENTAL DEATH BENEFIT: INHALATION OF GAS: ETC	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0313	DISABILITY BENEFIT: CONFINEMENT INDOORS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0317	ORIGIN OF SICKNESS: DESCRIPTION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0319	SUBROGATION PROHIBITED	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0320	SOUND HEALTH SHALL BE DEFINED	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0322	REGULAR CARE AND ATTENDANCE OF A PHYSICIAN	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0323	COMPLICATION OF PREGNANCY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0324	HIV AND AIDS DISCRIMINATION PROHIBITED	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0326	APPLICATION FOR INSURANCE REQUIRED	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0328	ELIGIBLE INDIVIDUAL COVERAGE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0329	SUBMISSION REQUIREMENTS: FORM AND RATE FILINGS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

G.S. 150B-21.3A Report for 11 NCAC 12, LIFE AND HEALTH DIVISION

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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
		11 NCAC 12 .0330	NOTICE OF A CLOSED BLOCK OF INDIVIDUAL BUSINESS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0332	REVIEW/AUDIT OF THIRD PARTY ADMINISTRATORS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0400 - LIFE: GENERAL NATURE	11 NCAC 12 .0403	TERMINATION OF LIFE INSURANCE: EMPLOYEE-EMPLOYER CONTRACTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0404	APPLICATIONS WHICH FINANCE THE FIRST YEAR'S PREMIUM	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0405	LIFE INSURANCE: TOTAL AND PERMANENT DISABILITY BENEFITS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0406	GROUP LIFE INSURANCE: COLLECTION FEE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0407	GROUP LIFE INSURANCE: DEPENDENT BENEFIT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0415	LIFE APPLICATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0416	LIFE APPLICATION: GUARANTEED ISSUE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0419	FILING AND APPROVAL OF VARIABLE ANNUITY CONTRACTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0420	APPROVAL OF CONTRACTS: ADDITIONAL INFORMATION REQUIRED	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0421	PREPARATION OF VARIABLE ANNUITY CONTRACT FILINGS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0422	CONTRACTS PROVIDING FOR VARIABLE BENEFITS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0423	REQUIRED REPORTS ON VARIABLE ANNUITY BUSINESS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0424	LIFE INSURANCE ADVERTISING: DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0425	LIFE INSURANCE ADVERTISING: APPLICABILITY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0426	LIFE INSURANCE ADVERTISING: FORM AND CONTENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0427	LIFE INSURANCE ADVERTISING: DISCLOSURE REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0428	LIFE INSURANCE ADVERTISING: IDENTITY OF INSURER	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

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		11 NCAC 12 .0429	LIFE INSURANCE ADVERTISING: LICENSING: STATUS OF INSURER	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0430	LIFE INSURANCE ADVERTISING: STATEMENTS ABOUT THE INSURER	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0431	LIFE INSURANCE ADVERTISING: ENFORCEMENT PROCEDURES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0432	LIFE INSURANCE ADVERTISING: ADVERTISING EXPENSE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0433	LIFE INSURANCE ADVERTISING: PRIOR REVIEW OR PRIOR APPROVAL	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0434	VARIABLE LIFE INSURANCE: DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0435	QUALIFICATION OF INSURER TO ISSUE VARIABLE LIFE INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0436	INSURANCE POLICY REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0437	RESERVE LIABILITIES FOR VARIABLE LIFE INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0438	SEPARATE ACCOUNTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0439	INFORMATION FURNISHED TO APPLICANTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0440	APPLICATIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0441	REPORTS TO POLICYHOLDERS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0442	FOREIGN COMPANIES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0443	QUALIFICATION: FOR THE SALE OF VARIABLE LIFE INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0445	INTEREST CHARGES ON MISSTATEMENT OF AGE OR SEX	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0446	SOUND HEALTH	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0447	FREE LOOK PROVISION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0448	WAITING PERIODS ON LIFE INSURANCE RIDERS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

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		11 NCAC 12 .0449	LIMITED INITIAL DEATH BENEFIT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0450	REQUIREMENT FOR MODIFIED PREMIUM LIFE INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0461	USE OF SENIOR-SPECIFIC CERTIFICATIONS AND PROFESSIONAL DESIGNATIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0462	SUITABILITY IN ANNUITY TRANSACTIONS	Eff. January 1, 2023	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0500 - ACCIDENT AND HEALTH: GENERAL NATURE	11 NCAC 12 .0503	WAITING PERIOD	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0506	MASS MARKETING APPLICATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0508	ACCIDENT AND HEALTH TRAVEL: NEWSPAPER SUBSCRIPTIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0509	ACCIDENT AND HEALTH INSURANCE: NATURAL DEATH BENEFIT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0510	ACCIDENT AND HEALTH INSURANCE: TOTAL TEMPORARY DISABILITY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0511	GROUP ACCIDENT AND HEALTH INSURANCE: EXCLUSIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0512	ACCIDENT AND HEALTH INSURANCE: EFFECTIVE DATE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0513	ACCIDENT AND HEALTH: RIDER OR ELIMINATION ENDORSEMENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0514	COORDINATION: GROUP A/H CONTRACT BENEFITS: GROUP COVERAGES	Readopted Eff. July 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0516	ACCIDENT AND HEALTH ADVERTISING: RESPONSIBILITY OF INSURER	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0517	ACCIDENT AND HEALTH ADVERTISING: DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0518	ADVERTISING: DISCLOSURE OF REQUIRED INFORMATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0519	ACCIDENT AND HEALTH ADVERTISING: FORM AND CONTENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0520	ACCIDENT AND HEALTH ADVERTISING: PROHIBITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0521	ACCIDENT: HEALTH ADVERTISING: EXCEPTIONS AND LIMITATIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0522	ACCIDENT AND HEALTH ADVERTISING: PRE-EXISTING CONDITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

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		11 NCAC 12 .0523	ADVERTISING: RENEWABILITY AND TERMINATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0524	ACCIDENT AND HEALTH ADVERTISING: TESTIMONIALS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0525	ACCIDENT AND HEALTH ADVERTISING: USE OF STATISTICS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0526	ACCIDENT AND HEALTH ADVERTISING OF PLAN OR POLICIES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0528	ACCIDENT AND HEALTH ADVERTISING: LICENSING AND STATUS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0529	ACCIDENT AND HEALTH ADVERTISING: IDENTITY OF INSURER	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0530	ACCIDENT AND HEALTH ADVERTISING: GROUP IMPLICATIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0531	ADVERTISING: INTRODUCTORY OR SPECIAL OFFERS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0532	ACCIDENT: HEALTH ADVERTISING: STATEMENT ABOUT AN INSURER	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0533	ACCIDENT AND HEALTH ADVERTISING: ADVERTISING FILE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0534	ACCIDENT AND HEALTH ADVERTISING: CERTIFICATE OF COMPLIANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0535	ACCIDENT AND HEALTH ADVERTISING: ADVERTISING EXPENSE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0536	ACCIDENT AND HEALTH ADVERTISING: PRIOR REVIEW OR APPROVAL	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0538	ACCIDENT: HEALTH PROMOTIONAL MATERIAL: STICKERS REQUIRED	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0539	NOTICE FOR REVISION OF RATES FOR NON-PROFIT SERVICE CORP	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0540	BLANKET AND FRANCHISE POLICIES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0541	NOTICE OF CLAIM: CREDIT INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0542	ACCIDENT AND HEALTH APPLICATION: GUARANTEED ISSUE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0543	POLICIES CONTAINING A PRE-EXISTING CONDITION EXCLUSION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

G.S. 150B-21.3A Report for 11 NCAC 12, LIFE AND HEALTH 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
		11 NCAC 12 .0544	POLICIES RENEWABLE AT THE OPTION OF THE COMPANY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0546	DIAGNOSIS OF CANCER	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0548	INSURANCE FOR MEDICARE ELIGIBLE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0549	CONVERSION POLICIES: HOSPITAL ROOM RATES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0550	ORTHODONTIC COVERAGE LIMITATIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0551	CANCER INSURANCE REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0553	EXCESS INSURANCE: NON-DUPLICATION OF COVERAGE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0555	LONG-TERM CARE POLICY REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0556	HOME HEALTH CARE POLICY REQUIREMENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0557	POLICIES CONTAINING A TERMINATION OR CANCELLATION PROVISION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0559	PRECERTIFICATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0561	DEDUCTIBLES AND COPAYMENTS BASED ON REAL COST	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0562	UNEARNED PREMIUM	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0563	WEIGHTED AVERAGE: MENTAL ILLNESS BENEFITS COVERAGE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0600 - REPLACEMENT REGULATIONS	11 NCAC 12 .0601	PURPOSE AND SCOPE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0602	DEFINITION OF REPLACEMENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0603	OTHER DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0604	EXEMPTIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0605	DUTIES OF PRODUCERS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

G.S. 150B-21.3A Report for 11 NCAC 12, LIFE AND HEALTH 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
		11 NCAC 12 .0606	DUTIES OF THE EXISTING INSURER	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0607	DUTIES OF INSURERS THAT USE PRODUCERS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0608	DUTIES OF INSURERS WITH RESPECT TO DIRECT RESPONSE SOLICITATIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0609	VIOLATIONS AND PENALTIES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0610	SEVERABILITY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0611	NOTICE REGARDING REPLACEMENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0612	DUTIES OF REPLACING INSURERS THAT USE PRODUCERS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0700 - CREDIT INSURANCE AND CREDIT LIFE/ACCIDENT AND HEALTH INSURANCE	11 NCAC 12 .0701	LIMITATION ON AMNT OF CR LIFE/CR ACCIDENT/HEALTH INS WRITTEN	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0702	INSURER LIABILITY: PREMIUM ACCEPTED FROM INELIGIBLE DEBTOR	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0703	CALCULATION - UNEARNED PREMIUM REFUNDS: CREDIT LIFE & CREDIT ACCIDENT/HEALTH INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0704	MISSTATEMENT OF AGE: CREDIT LIFE AND HEALTH INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0706	SUICIDE: CREDIT LIFE INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0707	NOTICE OF CLAIM: CREDIT LIFE/CREDIT ACCIDENT/HEALTH INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0708	AMOUNT/CREDIT LIFE INSURANCE/TRANSACTIONS OF GREATER THAN 120 MONTHS DURATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0709	UNIFORM DECREASING COVERAGE: CREDIT LIFE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0710	ACTUARIALY EQUIVALENT: CREDIT LIFE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0711	MOTOR VEHICLE LEASES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0712	TRUNCATED COVERAGE NOTICE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

G.S. 150B-21.3A Report for 11 NCAC 12, LIFE AND HEALTH 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
		11 NCAC 12 .0713	REVOLVING OR OPEN-END CREDIT INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .0714	REFUND OF UNEARNED PREMIUM FOR CREDIT INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0800 - MEDICARE SUPPLEMENT INSURANCE	11 NCAC 12 .0843	NAIC MEDICARE SUPPLEMENT INSURANCE MINIMUM STANDARDS MODEL ACT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1000 - LONG-TERM CARE INSURANCE	11 NCAC 12 .1002	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1003	POLICY DEFINITIONS; APPEALS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1004	POLICY PRACTICES AND PROVISIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1005	CONTINUATION OR CONVERSION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1006	REQUIRED DISCLOSURE PROVISIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1007	PROHIBITION OF POST-CLAIMS UNDERWRITING	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1008	MINIMUM STANDARDS FOR HOME HEALTH CARE BENEFITS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1009	REQUIREMENT TO OFFER INFLATION PROTECTION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1010	REQUIREMENTS FOR REPLACEMENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1011	DISCRETIONARY POWERS OF COMMISSIONER	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1012	RESERVE STANDARDS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1013	LOSS RATIO	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1014	FILING REQUIREMENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1015	STANDARD FORMAT OUTLINE OF COVERAGE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1016	PERMITTED COMPENSATION ARRANGEMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1017	REQUIREMENTS FOR ADVERTISING	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

G.S. 150B-21.3A Report for 11 NCAC 12, LIFE AND HEALTH DIVISION

Agency - Department of Insurance

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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
		11 NCAC 12 .1018	STANDARDS FOR MARKETING	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1019	REPLACEMENT POLICIES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1020	SHOPPER'S GUIDE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1021	REPORTING	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1022	PROTECTION AGAINST UNINTENTIONAL LAPSE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1023	INCONTESTABILITY PERIOD	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1024	PROHIBITED POLICY PRACTICE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1025	SUITABILITY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1026	NONFORFEITURE BENEFIT REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1027	REQUIRED DISCLOSURE OF RATING PRACTICES TO CONSUMERS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1028	PREMIUM RATE SCHEDULE INCREASES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1029	SCOPE AND APPLICATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1030	LONG-TERM CARE PARTNERSHIP STANDARDS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1100 - MORTGAGE INSURANCE CONSOLIDATIONS	11 NCAC 12 .1101	APPLICATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1102	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1103	GENERAL REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1104	SPECIFIC REQUIREMENTS FOR CERTAIN OFFERS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1105	DISCLOSURE REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1106	DISABILITY INSURANCE PLANS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

G.S. 150B-21.3A Report for 11 NCAC 12, LIFE AND HEALTH 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
		11 NCAC 12 .1107	DISCLOSURE OF CONSOLIDATION TO THE DEPARTMENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1200 - ACCELERATED BENEFITS	11 NCAC 12 .1201	PURPOSE AND APPLICATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1202	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1203	TYPE OF PRODUCT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1204	ASSIGNEE/BENEFICIARY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1205	CRITERIA FOR PAYMENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1206	DISCLOSURES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1207	EFFECTIVE DATE OF THE ACCELERATED BENEFITS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1208	WAIVER OF PREMIUMS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1209	DISCRIMINATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1210	ACTUARIAL STANDARDS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1211	ACTUARIAL DISCLOSURE AND RESERVES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1212	LONG-TERM CARE BENEFITS ACCELERATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1300 - SMALL EMPLOYER GROUP HEALTH COVERAGE	11 NCAC 12 .1301	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1302	SCOPE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1303	POLICY FORMS AND APPROVALS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1304	COMPLIANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1305	PROHIBITED ACTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1307	GUARANTEED ISSUE AND RENEWAL	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

G.S. 150B-21.3A Report for 11 NCAC 12, LIFE AND HEALTH 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
		11 NCAC 12 .1308	ELECTIONS BY CARRIERS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1309	FAIR MARKETING STANDARDS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1400 - HMO: POINT-OF-SERVICE	11 NCAC 12 .1401	APPLICABILITY AND SCOPE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1402	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1403	GENERAL REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1404	DISCLOSURE REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1500 - UNIFORM CLAIM FORMS	11 NCAC 12 .1501	DEFINITIONS	Readopted Eff. May 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1502	REQUIREMENTS FOR USE OF CMS FORM 1450 (UB-04)	Readopted Eff. May 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1503	REQUIREMENTS FOR USE OF CMS FORM 1500	Readopted Eff. May 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1504	REQUIREMENTS FOR USE OF THE CURRENT ADA DENTAL CLAIM FORM	Readopted Eff. May 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1505	MANAGED CARE FORMS	Readopted Eff. May 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1506	ELECTRONIC FORMAT STANDARDS	Readopted Eff. May 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1507	ATTACHMENT FORM OR FORMAT	Readopted Eff. May 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1508	MEDICARE SUPPLEMENT PAYORS	Readopted Eff. May 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1509	PATIENT SUBMITTED CLAIM FORMS	Readopted Eff. May 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1600 - RETAINED ASSET ACCOUNTS	11 NCAC 12 .1601	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1602	GENERAL REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1603	DISCLOSURE REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1604	ACCOUNTING	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1700 - VIATICAL SETTLEMENTS	11 NCAC 12 .1710	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1711	LICENSE REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1712	VIATICAL SETTLEMENT BROKERS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

G.S. 150B-21.3A Report for 11 NCAC 12, LIFE AND HEALTH DIVISION

Agency - Department of Insurance

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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
		11 NCAC 12 .1713	STANDARDS FOR EVALUATION OF REASONABLE PAYMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1714	REPORTING REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1715	GENERAL RULES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1716	CONTRACTS AND PAYMENT OF PROCEEDS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1718	DISCLOSURE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1719	PROHIBITED PRACTICES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1720	INSURANCE COMPANY PRACTICES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1800 - PPO BENEFIT PLAN PRODUCT LIMITATIONS	11 NCAC 12 .1801	APPLICABILITY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1802	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1803	GENERAL REQUIREMENTS	Readopted Eff. May 1, 2020	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1804	DISCLOSURE REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1900 - DOMESTIC VIOLENCE - PROHIBITED ACTS	11 NCAC 12 .1901	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1902	UNFAIR OR DECEPTIVE ACTS OR PRACTICES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 12 .1903	JUSTIFICATION OF ADVERSE INSURANCE DECISIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt