11 NCAC 12.0326 APPLICATION FOR INSURANCE REQUIRED

(a) Applications for individual life, and accident or health insurance and annuities intended to insure North Carolina residents shall, except in the case of direct response business, be signed by a North Carolina licensed agent. The signature of the licensed agent must be his or her actual signature.

(b) Applications for insurance shall not include questions related to membership in substance or chemical dependency support groups. The applicant may be required to complete any medical question related to actual treatment, confinement, or diagnosis of such conditions.

History Note: Authority G.S. 58-2-40; 58-33-25(0)(5); 58-50-5; Eff. February 1, 1992; Amended Eff. February 1, 1996; Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018.