

**11 NCAC 12 .0525 ACCIDENT AND HEALTH ADVERTISING: USE OF STATISTICS**

An advertisement relating to the dollar amounts of claims paid, the number of persons insured, or similar statistical information relating to any insurer or policy shall not use irrelevant facts, and shall not be used unless it accurately reflects all of the relevant facts. Such an advertisement shall not imply that such statistics are derived from the policy advertised unless such is the fact, and when applicable to other policies or plans shall specifically so state.

An advertisement shall not represent or imply that claim settlements by the insurer are "liberal" or "generous," or use words of similar import, or that claim settlements are or will be beyond the actual terms of the contract. An unusual amount paid for a unique claim for the policy advertised is misleading and shall not be used.

The source of any statistics used in an advertisement shall be identified in such advertisement.

*History Note: Authority G.S. 58-2-40(1); 58-63-15;  
Eff. February 1, 1976;  
Readopted Eff. September 26, 1978;  
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018.*