

**11 NCAC 12 .0433 LIFE INSURANCE ADVERTISING: PRIOR REVIEW OR PRIOR APPROVAL**

The commissioner may, when in his discretion he deems it in the public interest, require the filing of all or any part of the advertising material of an insurer with this department for review prior to its use. All advertising material subject to review prior to its use shall be filed with this department 30 days prior to its intended use. In instances where charges are pending against an insurer, the commissioner may, during the period such charges are pending but not to exceed 30 days unless extended by consent order, by order require all or any part of the advertising material be filed for review prior to its use or for prior approval. The commissioner may within his discretion refuse to approve all or any part of the advertising material so filed. All advertising material subject to prior approval shall be filed with this department 60 days prior to its intended use. When it has been determined by the commissioner after notice and hearing that an insurer has violated any of the insurance laws of this state or rules of the commissioner, the commissioner may in his discretion, by order require that all or any part of the advertising material be filed with this department for review prior to its use or for prior approval. The commissioner may within his discretion refuse to approve all or any part of the advertising material so filed. In any case where review prior to its use or prior approval is required, a shorter period of time may be allowed by the commissioner.

*History Note: Authority G.S. 58-2-40; 58-58-40; 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.*