

**11 NCAC 12 .1024            PROHIBITED POLICY PRACTICE**

(a) No insurer may increase the rate or premium charged to an insured for a policy because of:

- (1) the increasing age of the insured at ages beyond 65; or
- (2) the amount of time the insured has been covered under a policy.

(b) This Rule applies only to policies newly issued on and after December 1, 1994.

*History Note:*     *Authority G.S. 58-2-40(1); 58-55-30(a);*  
                      *Eff. December 1, 1994;*  
                      *Amended Eff. April 1, 1995;*  
                      *Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1,*  
                      *2018.*