

## **PROPERTY & CASUALTY APPLICATIONS GUIDELINES**

1. Applications must be filed with and approved by the Commissioner prior to their use (NCGS 58-3-150).
2. Applications that contain the following will be disapproved:
  - a. Warranties (NCGS 58-3-10).
  - b. Those that state the application is a consideration or an inducement.
  - c. Those that require information which may be beyond the insured's knowledge.
  - d. Those that require certification of information that may be beyond the insured's control.

In those cases where an application is made a part of the policy, those questions necessary for issuing the policy may be permitted, if not developed so as to become a warranty.

**Authority NCGS 58-3-10; 58-3-150**