§ 58-38-30. Filing requirements; duties of the Commissioner.

(a) No insurer may make, issue, amend, or renew any insurance policy or contract after
the dates specified in G.S. 58-38-35 for the applicable type of insurance unless the policy is in
compliance with the provisions of G.S. 58-38-20 and G.S. 58-38-25 and unless the policy is
filed with the Commissioner for his approval. The policy will be deemed approved 90 days
after filing unless disapproved within the 90-day period. The Commissioner may not
unreasonably withhold his approval. Any disapproval must be delivered to the insurer in
writing and must state the grounds for disapproval. Any policy filed with the Commissioner
must be accompanied by a certified Flesch scale readability analysis and test score and by the
insurer's certification that the policy is, in the insurer's judgment, readable based on the factors

(b) The Commissioner must disapprove any policy covered by subsection (a) of this
section if he finds that:

1. It is not accompanied by a certified Flesch scale analysis readability score of
   50 or more.

2. It is not accompanied by the insurer's certification that the policy is, in the
   judgment of the insurer, readable under the standards of this Article; or

3. It does not comply with the format requirements of G.S. 58-38-20. (1979, c.
   755, s. 1; 1979, 2nd Sess., c. 1161, s. 2.)