**Section 2010.APPENDIX A Interpretive Guidelines**

**Section 2010.ILLUSTRATION Q Guideline to Section 2010.90(a)**

An advertisement shall specifically identify the Medicare supplement insurance policy to which statistics relate and, where statistics are given which are applicable to a different policy, it must be stated clearly that the data does not relate to the policy being advertised.

An advertisement which states the dollar amount of claims paid must also indicate the period over which such claims have been paid.

If the term "loss ratio" is used, it shall be properly explained in the context of the advertisement and, unless the state has issued a regulation otherwise defining the term, it shall be calculated on the basis of premium earned to losses incurred and shall not be on a yearly run-off basis.