

**DEPARTMENT OF INSURANCE  
CONSUMER ASSISTANCE GROUP  
CONSUMER SERVICES DIVISION**

PROGRAM RECORDS RETENTION AND DISPOSITION SCHEDULE

**ORGANIZATIONAL NAME CHANGE**

An organizational name change to this Program Records Retention and Disposition Schedule is hereby approved. The Program Records Retention and Disposition Schedule reflects the following organizational changes:

**Public Services Group, Consumer Services Division to  
Consumer Assistance Group, Consumer Services Division**

No new items have been added, no items have been deleted, and no changes have been made to any existing series descriptions or disposition instructions in the most recent versions of the listed schedules. In accordance with the provisions of Chapters 121 and 132 of the General Statutes of North Carolina, it is agreed that the records of the

**Consumer Services Division**

do not and will not have further official use or value for administrative, research, or reference purposes after the respective retention periods specified herein. The N.C. Department of Cultural Resources consents to the destruction or other disposition of these records in accordance with the retention and disposition instructions specified in this schedule. The agency agrees to comply with 07 NCAC 04M. 0510 when deciding on a method of destruction. Confidential records will be destroyed in such a manner that the records cannot be practicably read or reconstructed. However, records subject to audit or those legally required for ongoing official proceedings must be retained until released from such audits or official proceedings, notwithstanding the instructions of this schedule.

The Department of Insurance and the Department of Cultural Resources agree that certain record series possess only brief administrative, fiscal, legal, research, and reference value. These records series have been designated by retention periods which allow them to be destroyed when "*administrative/reference value ends.*" The Department of Insurance hereby agrees that it will establish and enforce internal policies setting minimum retention periods for records with this disposition instruction. Without the establishment of internal policies, the agency is not authorized by the Department of Cultural Resources to destroy these records. For those record series scheduled to be microfilmed, the Department of Insurance will be responsible for cost of microfilm production.

The Department of Insurance and the Department of Cultural Resources concur that the long-term and/or permanent preservation of electronic records require additional commitment and active management by the agency. The Department of Insurance agrees to comply with all policies, standards, and best practices published by the Department of Cultural Resources regarding the creation and management of electronic records.

E-mail messages sent or received by Executive Branch agencies shall be retained for 5 years pursuant to Executive Order No. 12 (issued May 21, 2013 by Governor Pat McCrory). Any e-mail messages requiring retention longer than 5 years, including those with permanent historical value, shall be designated with specific retention periods in this program records schedule. Public records including electronic records not listed in this schedule or in the *General Schedule for State Agency Records* are not authorized to be destroyed.

The Department of Insurance agrees to destroy, transfer or dispose of records in the manner and the times specified herein. This schedule is to remain in effect until superseded.

APPROVAL RECOMMENDED



Angie Brogden, Chief Records Officer  
Department of Insurance



Carla Obiol, Senior Deputy Commissioner,  
Consumer Assistance Group



Sarah E. Koonts, Director  
Division of Archives and Records

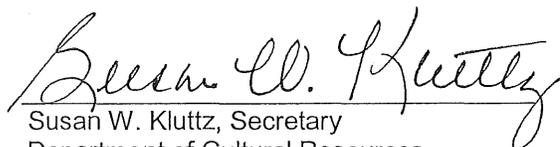


Kathy Shortt, Deputy Commissioner,  
Consumer Services Division

APPROVED



Wayne Goodwin, Commissioner  
Department of Insurance



Susan W. Klutz, Secretary  
Department of Cultural Resources

DEPARTMENT OF INSURANCE  
PUBLIC SERVICES GROUP  
CONSUMER SERVICE DIVISION

Program Records Retention and Disposition Schedule

The Program Records Retention and Disposition Schedule and retention periods governing the records series listed herein are hereby approved. In accordance with the provisions of Chapters 121 and 132 of the General Statutes of North Carolina, it is agreed that the records of the

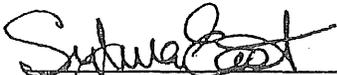
CONSUMER SERVICES DIVISION

do not and will not have further official use or value for administrative, research, or reference purposes after the respective retention periods specified herein. The N.C. Department of Cultural Resources consents to the destruction or other disposition of these records in accordance with the retention and disposition instructions specified in this schedule. However, records subject to audit or those legally required for ongoing official proceedings must be retained until released from such audits or official proceedings, notwithstanding the instructions of this schedule. **Public records including electronic records not listed in this schedule or in the *General Schedule for State Agency Records* are not authorized to be destroyed. The**

CONSUMER SERVICES DIVISION

agrees to destroy, transfer or dispose of records in the manner and at the times specified herein. This schedule is to remain in effect until superseded.

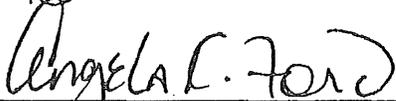
APPROVAL RECOMMENDED



Sylvia A. East, Chief Records Officer  
Department of Insurance



Bob Lisson, Deputy Commissioner  
Consumer Services Division



Angela Ford, Senior Deputy Commissioner  
Public Services Group



Dr. David Brook, Director  
Division of Historical Resources

APPROVED



James E. Long, Commissioner  
Department of Insurance



Lisbeth C. Evans, Secretary  
Department of Cultural Resources

12/08/06

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**DEPARTMENT OF INSURANCE  
CONSUMER ASSISTANCE GROUP  
CONSUMER SERVICES DIVISION**

**ITEM 2262. SUSPENSE PROPERTY AND LIABILITY INSURANCE COMPLAINTS AND INQUIRIES FILE**

Complaints and inquiries in paper and electronic formats concerning property and liability insurance companies. File includes original written inquiries or complaints, personal interview or telephone notes, correspondence with companies and individuals, personal medical information, and other related records. (The location address of the scanned image is stored in an electronic database, an image storage and interactive form filing and tracking system maintained by the Information Systems Division.) (File is maintained as evidence to support allegations of unfair practices, if legal action is initiated. Comply with applicable provisions of G.S. 58-2-100 regarding confidentiality of investigative records and G.S. 58-39-75 regarding confidentiality of personal or privileged information.)

DISPOSITION INSTRUCTIONS: Function and records transferred to Insurance Complaints and Inquiries File (Item 3527).

**ITEM 2263. SUSPENSE, LIFE, ACCIDENT AND HEALTH INSURANCE COMPLAINTS AND INQUIRIES FILE**

Complaints and inquiries in paper and electronic formats concerning life, accident and health insurance companies. File includes original written inquiries or complaints, personal interview or telephone notes, correspondence with companies and individuals, personal medical information, and other related records. (The location address of the scanned image is stored in an electronic database, an image storage and interactive form filing and tracking system maintained by the Department of Insurance's Information Systems Division.) (File is maintained as evidence to support allegations of unfair practices, if legal action is initiated. Comply with applicable provisions of G.S. 58-2-100 regarding confidentiality of investigative records and G.S. 58-39-75 regarding confidentiality of personal or privileged information.)

DISPOSITION INSTRUCTIONS: Function and records transferred to Insurance Complaints and Inquiries File (Item 3527).

**ITEM 3527. INSURANCE COMPLAINTS AND INQUIRIES FILE**

Complaints and inquiries in paper and electronic formats concerning Property and Casualty and Life and Health insurance companies. File includes original written inquiries or complaints, personal interview or telephone notes, correspondence to and from companies and individuals, and sometimes personal medical information, and/or other related records. All complaints and inquiries in this file are stored in an electronic database, an image storage and interactive form filing and tracking system maintained by the Department of Insurance's Information Systems Division. (File is maintained as evidence to support allegations of unfair practices, if legal action is initiated. Comply with applicable provisions of G.S. 58-2-100 regarding confidentiality of investigative records and G.S. 58-39-75 regarding confidentiality of personal or privileged information.)

DISPOSITION INSTRUCTIONS: Transferred paper records dated before December 15, 2003 in the State Records Center will be held for agency in the State Records Center 3 additional years from the transfer date and then destroyed. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Destroy in office electronic records after 3 years and 6 months.

**ITEM 3951. CORRESPONDENCE FILE**

Correspondence that does not concern specific complaints or inquiries. File also includes records concerning agent investigations, problem areas with companies and agents, and special subject materials.

DISPOSITION INSTRUCTIONS: Destroy in office when reference value ends.

**ITEM 11713. COMPLAINT CONTACT REPRESENTATIVES FILE**

Certificates of consumer complaint contact representatives.

DISPOSITION INSTRUCTIONS: Destroy in office when administrative value ends.

**DEPARTMENT OF INSURANCE  
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**ITEM 43712. HEALTH MAINTENANCE ORGANIZATION (HMO) REPORTS (ELECTRONIC) FILE**

Records in electronic format concerning reports of data compiled from the Health Plan Performance Database (Electronic) File (Item 43713). File includes reports listing companies licensed for the year of publication, membership information by county, and other data useful for comparing health maintenance organizations. (Data for the reports are collected according to provisions of G.S. 58-3-191, 58-67-11, and 58-67-50e.)

DISPOSITION INSTRUCTIONS: Transfer 1 electronic copy of each publication to the State Documents Clearinghouse, North Carolina State Library. Contact the State Documents Clearinghouse, North Carolina State Library prior to transfer of official electronic record. Destroy in office remaining copies and related records when reference value ends.

**ITEM 43713. HEALTH PLAN PERFORMANCE DATABASE (ELECTRONIC) FILE**

Records in electronic formats concerning performance data collected by the agency. Reports are filed as the Health Maintenance Organization (HMO) Reports File (Item 43712). (Data are collected according to provisions of G.S. 58-3-191, 58-67-11, and 58-67-50e.)

DISPOSITION INSTRUCTIONS: Update routinely and retain in office until after reports are generated and successfully sent electronically to the State Documents Clearinghouse, North Carolina State Library and when reference value ends and then destroy.

**ITEM 43726. MANAGED CARE PROVIDER COMPLAINTS FILE**

Records in paper and electronic formats concerning complaints filed with the agency by healthcare providers, against managed care plans. File includes complaints, correspondence, and other related records.

DISPOSITION INSTRUCTIONS: Destroy in office complaints in paper format received prior to July 1, 2006, after 3 years. Scan in office records dated on or after July 1, 2006. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Destroy in office electronic records after 3 years and 6 months.

**ITEM 43727. MANAGED CARE PROVIDER COMPLAINTS TRACKING DATABASE (ELECTRONIC) FILE**

Records in electronic formats concerning complaints filed with the agency against managed care providers. Information includes name of complainant, date of complaint, remarks, tracking information, and other related data. Complaints are filed in the Managed Care Provider Complaints File (Item 43726).

DISPOSITION INSTRUCTIONS: Update routinely and retain in office for 3 years and 6 months or until reference value ends, whichever is later and then destroy.

**ITEM 47228. SPECIAL REVIEW INVESTIGATIVE AND RELATED CONSUMER COMPLAINTS FILE**

Investigative materials and consumer complaints in paper and electronic formats regarding suspected unauthorized insurance plans. File includes investigative materials, original written inquiries or complaints, personal interview or telephone notes, correspondence to and from companies and individuals, and sometimes personal medical information and/or other related records. (File is maintained as evidence to support allegations of unauthorized activity. Comply with applicable provisions of G.S. 58-2-100 regarding confidentiality of investigative records and G.S. 58-39-75 regarding confidentiality of personal or privileged information.)

DISPOSITION INSTRUCTIONS: Retain paper and electronic records in office permanently.

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**ITEM 47229. COMPLAINT FILE**

Records in paper and electronic formats that concern unlicensed property and liability, and life, accident, and health companies that are not covered or found in Suspense Property and Liability Insurance Complaints and Inquiries File (Item 2262), Suspense, Life, Accident and Health Insurance Complaints and Inquiries File (Item 2263), Special Review File (Item 47228), and/or related complaints.

DISPOSITION INSTRUCTIONS: Function and records transferred to Special Review Investigative and Related Consumer Complaints File (Item 47228).