

DEPARTMENT OF INSURANCE
TECHNICAL SERVICES GROUP
LIFE AND HEALTH 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

LIFE AND HEALTH DIVISION

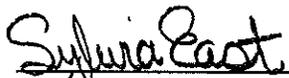
do not and will not have further official use or value for administrative, research, or reference purposes after the respective retention periods specified herein. The N.C. Department of Cultural Resources consents to the destruction or other disposition of these records in accordance with the retention 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.**

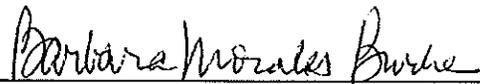
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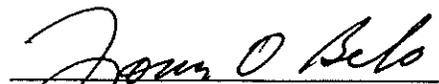
LIFE AND HEALTH DIVISION

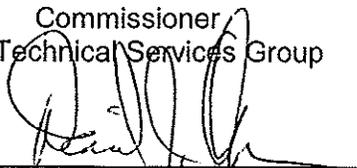
agrees to destroy, transfer or dispose of records in the manner and at the times specified herein. This schedule is to remain in effect until superseded.

APPROVAL RECOMMENDED


Sylvia East, Chief Records Officer
Department of Insurance


Barbara Morales Burke, Senior Deputy
Commissioner
Technical Services Group


Louis Belo, Deputy Commissioner
Life and Health Division


David J. Olson, Director
Division of Historical Resources

APPROVED


Jim Long, Commissioner
Department of Insurance


Lisbeth C. Evans, Secretary
Department of Cultural Resources

August 19, 2002

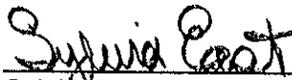
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RECORDS RETENTION AND DISPOSITION SCHEDULE AMENDMENT

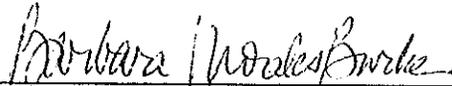
DEPARTMENT OF INSURANCE
TECHNICAL SERVICES GROUP
LIFE AND HEALTH DIVISION

Amend the records retention and disposition schedule approved August 19, 2002 by amending the Item 11846 as shown on substitute pages dated December 16, 2002.

APPROVAL RECOMMENDED



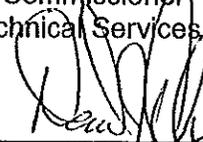
Sylvia East, Chief Records Officer
Department of Insurance



Barbara Morales Burke, Senior Deputy
Commissioner
Technical Services Group



Louis Belo, Deputy Commissioner
Life and Health Division

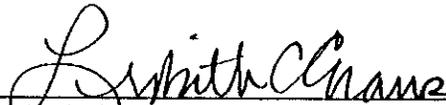


David J. Olson, Director
Division of Historical Resources

APPROVED



Jim Long, Commissioner
Department of Insurance



Lisbeth C. Evans, Secretary
Department of Cultural Resources

December 16, 2002

LRM

DEPARTMENT OF INSURANCE

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:

1. **Administrative Services to Administration**
2. **Office of the Commissioner to Administration**
3. **Ombudsman Services Group to Consumer Assistance Group**
4. **Public Services Group to Producers, Fraud and Products Group**
5. **Public Services Group, Administration to Producers, Fraud and Products Group, Senior Deputy Commissioner**
6. **Technical Services Group, Life and Health Division to Producers, Fraud and Products Group, Life and Health Division**
7. **Technical Services Group, Property and Casualty to Producers, Fraud and Products Group, Property and Casualty**
8. **Technical Services Group, Market Regulations Division to Company Services Group, Market Regulations 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

Department of Insurance

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 Natural and 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.

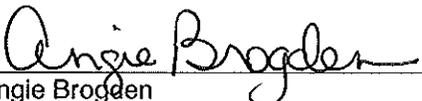
The Department of Insurance and the Department of Natural and Cultural Resources agree that certain records series possess only brief administrative, fiscal, legal, research, and reference value. These records series have been designated by retention periods which allow them to be destroyed when "*administrative/reference 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 Natural and 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 Natural and 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 Natural and Cultural Resources regarding the creation and management of electronic records.

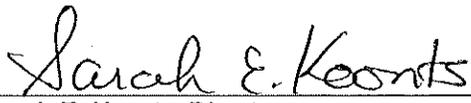
E-mail messages sent or received by Executive Branch agencies shall be retained for 5 years pursuant to Executive Order No. 12 (issued May 21, 2013 by Governor Pat McCrory). Any e-mail messages requiring retention longer than 5 years, including those with permanent historical value, shall be designated 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

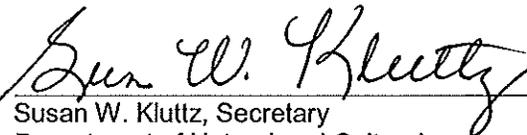


Sarah E. Koonts, Director
Division of Archives and Records

APPROVED



Wayne Goodwin, Commissioner
Department of Insurance



Susan W. Kluttz, Secretary
Department of Natural and Cultural
Resources

**DEPARTMENT OF INSURANCE
PRODUCERS, FRAUD AND PRODUCTS GROUP
LIFE AND HEALTH DIVISION
ADMINISTRATION**

ITEM 2292. INSURANCE COMPANIES APPLICATIONS AND POLICIES (APPROVED) FILE

Approved applications and policies from insurance companies applying to sell their life and health insurance policies in North Carolina. File includes insurance policies and procedures approved by the division. File also includes actuarial memorandums, images and related indexing data, policy approval numbers, policy approval dates, identification file numbers, descriptions of approved policies, and other related data which are scanned, saved onto the division's server, and routinely updated. (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.) (Life and Health Division personnel will prepare and arrange paper records for microfilming prior to boxing records for transfer to the State Records Center. Office personnel will also make and insert targets for microfilming.)

DISPOSITION INSTRUCTIONS: Transfer records received prior to April 30, 2001 to the State Records Center after 2 years to be microfilmed. Paper records will be destroyed in the State Records Center after microfilming. After completion of microfilming and all quality control procedures, the original copy (silver-halide) of microfilm will be transferred to the custody of the Archives for permanent storage in the vault. A duplicate copy of the microfilm may be purchased and retained by the agency. Scan in office records received after April 30, 2001. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 11839. INSURANCE COMPANIES POLICIES (SUSPENSE) FILE

Records in paper and electronic formats concerning insurance policies and rates pending approval by the division. Images and related indexing data, applications, policies, actuarial memorandums, rates and other related records are scanned, saved onto the division's server, and routinely updated. (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.)

DISPOSITION INSTRUCTIONS: Scan records in office. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Transfer electronic copies of approved policies and applications to Insurance Companies Applications and Policies (Approved) File (Item 2292) after notification of approval. Erase in office remaining electronic records 90 days after policies and applications have been rejected and no response received.

ITEM 11841. ADVERTISING FILE

Reference copies in paper and electronic formats of advertising brochures created by individual insurance companies and published in local newspapers. Images and related indexing data, names of companies, dates policies were approved, filing identification numbers, policies, codes, and other related data are scanned, saved onto the division's server, and routinely updated. (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.)

DISPOSITION INSTRUCTIONS: Destroy in office records received prior to April 30, 2001 after 2 years if no litigation, claim, audit, or other official action involving the records has been initiated. If official action has been initiated, destroy in office after completion of action and resolution of issues involved. Scan records received after April 30, 2001 in office. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Erase in office electronic records after 2 years if no litigation, claim, audit, or other official action involving the records has been initiated. If official action has been initiated, erase electronic records after completion of action and resolution of issues involved.

**DEPARTMENT OF INSURANCE
PRODUCERS, FRAUD AND PRODUCTS GROUP
LIFE AND HEALTH DIVISION
ADMINISTRATION**

ITEM 11845. CREDIT INSURANCE APPLICATIONS AND POLICIES (APPROVED) FILE

Approved credit insurance applications and policies in paper and electronic formats submitted by various insurance companies to the division requesting approval for their policies to be sold in North Carolina. Images and related indexing data, names of companies, dates policies were approved, filing identification numbers, policy's codes, and other related data are scanned, saved onto the division's server, and routinely updated. (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.) (Life and Health personnel will prepare and arrange records for microfilming prior to boxing records for transfer to the State Records Center. Office Personnel will also make and insert targets for microfilming.)

DISPOSITION INSTRUCTIONS: Transfer records received prior to April 30, 2001 to the State Records Center after 5 years to be microfilmed. Paper records will be destroyed in the State Records Center after microfilming. After completion of microfilming and all quality control procedures, the original copy (silver-halide) of microfilm will be transferred to the custody of the Archives for permanent storage in the vault. A duplicate copy of the microfilm may be purchased and retained by the agency. Scan in office records received after April 30, 2001. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 11846. FRATERNAL COMPANIES APPROVAL FORMS FILE

Records in paper and electronic formats concerning approved policies from companies that market to members of fraternal organizations. File includes insurance policies and procedures approved by the division. Images and related indexing data, names of companies, dates policies were approved, filing identification numbers, policies, codes, and other related data are scanned, saved onto the division's server, and routinely updated. (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.) Amended 12-16-02.

DISPOSITION INSTRUCTIONS: Microfilm records currently stored in the State Records Center. Paper records will be destroyed in the State Records Center after microfilming. After completion of microfilming and all quality control procedures, the original copy (silver-halide) of microfilm will be transferred to the custody of the Archives for permanent storage in the vault. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 11847. RATE FILE

Records in paper and electronic formats concerning life and health insurance rates. File includes rating manuals and loose-leaf folders of insurance schedules, rate increase schedules for various insurance policies available to individuals, and rate schedules submitted by insurance companies and approved by the division for individuals and groups with the rates for individuals of all ages and sex. Images and related indexing data, names of companies, dates rates were approved, filing identification numbers, rates' codes, and other related data are scanned, saved onto the division's server, and routinely updated. (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.)

DISPOSITION INSTRUCTIONS: Scan records in office. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

**DEPARTMENT OF INSURANCE
PRODUCERS, FRAUD AND PRODUCTS GROUP
LIFE AND HEALTH DIVISION
ADMINISTRATION**

ITEM 35341. COMMISSIONER'S CORRESPONDENCE FILE

Administrative and management correspondence written by the agency's commissioner.

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center after 1 year(s). Records will be held for agency in the State Records Center 10 additional years and then transferred to the custody of the Archives.

ITEM 35342. CORRESPONDENCE FOR COPYING CHARGES FILE

Reference copies of correspondence to companies concerning photocopying expenses incurred by the division.

DISPOSITION INSTRUCTIONS: Destroy in office after 3 years.

ITEM 35349. MEDICARE SUPPLEMENT ADVERTISING FILE

Reference copies in paper and electronic formats of advertisements submitted for use with Medicare Supplement Policies. Images and related indexing data, advertisements, and related materials are scanned, saved onto the division's server, and routinely updated. (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.)

DISPOSITION INSTRUCTIONS: Scan records in office. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic record permanently.

ITEM 41790. ACTIVE THIRD PARTY ADMINISTRATOR (TPA) FILE

Records concerning currently licensed and registered TPA insurance companies, used to maintain updated company information. File includes correspondence, approval forms signed by the Deputy Commissioner, copies of original licenses and registration certificates, applications, financial statements, biographical affidavits for terminated officers or directors, power of attorney forms, records concerning securities and annual filing fees, and other related records. File also includes financial analyses prepared by the Company Services Group, Continuing Care Facilities Unit. Contact and renewal information and other related data are entered into TPA Database (Electronic) File (Item 41795) and are routinely updated. (Comply with applicable provisions of G.S. 58-56-51 (b) regarding confidentiality of Third Party Administrator Licenses.)

DISPOSITION INSTRUCTIONS: Destroy in office after 2 years.

ITEM 41791. CANCELLED THIRD PARTY ADMINISTRATOR (TPA) FILE

Records concerning TPA insurance companies formerly licensed or registered in North Carolina. File includes approval forms, copies of original licenses and registration certificates, applications, requests from TPA for cancellation of license or registration, and other related records. Status and cancellation date are entered into TPA Database (Electronic) File (Item 41795). (Comply with applicable provisions of G.S. 58-56-51 (b) regarding confidentiality of Third Party Administrator Licenses.)

DISPOSITION INSTRUCTIONS: Destroy in office after 2 years.

ITEM 41792. CLOSED APPLICATION THIRD PARTY ADMINISTRATOR (TPA) FILE

Records concerning companies that began, but did not complete, an application for a license or registration certificate as a TPA insurance company. Status and closing date are entered into the TPA Database (Electronic) File (Item 41795). (Comply with applicable provisions of G.S. 58-56-51 (b) regarding confidentiality of Third Party Administrator Licenses.)

DISPOSITION INSTRUCTIONS: Destroy in office records in paper and electronic formats after the closed application has no value or no later than 90 days.

**DEPARTMENT OF INSURANCE
PRODUCERS, FRAUD AND PRODUCTS GROUP
LIFE AND HEALTH DIVISION
ADMINISTRATION**

ITEM 41795. THIRD PARTY ADMINISTRATOR (TPA) DATABASE (ELECTRONIC) FILE

Electronic records concerning TPA Companies currently, formerly or potentially operating as a TPA. Electronic file includes contact information, status, renewal dates, and other related data and is a part of an electronic database, an image storage and interactive form filing and tracking system maintained by the Information Systems Division. (Comply with applicable provisions of G.S. 58-56-51 (b) regarding confidentiality of Third Party Administrator Licenses.)

DISPOSITION INSTRUCTIONS: Retain in office permanently.

ITEM 46112. INSURANCE COMPANY TRADE SECRET FILE

Records in paper and electronic formats concerning form filings, actuarial and other data designated by the company and by the Life and Health Division as a "trade secret". (Comply with applicable provisions of G.S. 66-152 (3) regarding confidentiality of trade secrets.)

DISPOSITION INSTRUCTIONS: Scan in office records received and designated a trade secret by the company or DOI staff. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Create and retain electronic records using compression technology and retain in office permanently.

ITEM 11840. LIFE AND HEALTH SUBJECTS FILE

Reference copies of records concerning various subjects and used in the course of agency business. File includes disapproval correspondence regarding disapproved policies and/or rates; manuals, regulations; statistics; and materials regarding organizations, associations, legislation, conferences, and rate increases; and other related records.

DISPOSITION INSTRUCTIONS: Transfer correspondence to Insurance Companies Policies (Suspense) File (Item 11839) immediately. Destroy in office remaining records when reference value ends.

ITEM 11842. APPROVED POLICIES INDEX FILE

Card index of approved policies. Information concerning each policy includes approval number, date approved, form number, title or description of the policy, and replacement form number.

DISPOSITION INSTRUCTIONS: Transfer to State Records Center immediately for immediate transfer to the custody of the Archives.

ITEM 35339. APPROVAL CORRESPONDENCE FILE

Correspondence written to insurance companies informing them of their approved forms.

DISPOSITION INSTRUCTIONS: Destroy in office after 1 year.

**DEPARTMENT OF INSURANCE
PRODUCERS, FRAUD AND PRODUCTS GROUP
LIFE AND HEALTH DIVISION
THIRD PARTY ADMINISTRATOR REGULATIONS UNIT**

ITEM 41793. OPEN SUSPECT THIRD PARTY ADMINISTRATOR (TPA) FILE

Records concerning insurance companies suspected of operating as Third Party Administrators (TPAs) without a license or registration certificate. File includes correspondence and administrative agreements. Contact and status information and other related data are entered into Third Party Administrator (TPA) Database (Electronic) File (Item 41795) and routinely updated.

DISPOSITION INSTRUCTIONS: Destroy in office after 1 year.

ITEM 41794. CLOSED SUSPECT THIRD PARTY ADMINISTRATOR (TPA) FILE

Records concerning insurance companies previously suspected of operating as Third Party Administrators (TPAs) without a license or registration certificate. File includes correspondence and administrative agreements. Status information and closing date are entered into Third Party Administrator (TPA) Database (Electronic) File (Item 41795).

DISPOSITION INSTRUCTIONS: Destroy in office after 1 year.