

DEPARTMENT OF INSURANCE
TECHNICAL SERVICES GROUP
PROPERTY AND CASUALTY 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

PROPERTY AND CASUALTY 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

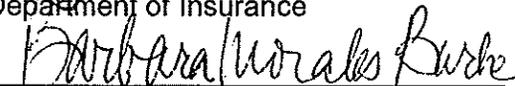
PROPERTY AND CASUALTY DIVISION

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 This schedule is to remain in effect until superseded.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
Technical Services Group

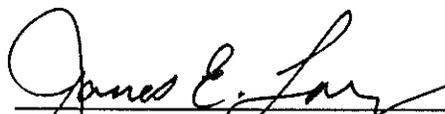


Charles Swindell, Deputy Commissioner
Property and Casualty Division

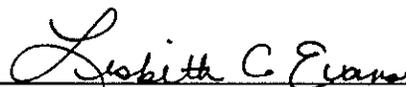


David J. Olson, Director
Division of Historical Resources

APPROVED



James E. Long, Commissioner
Department of Insurance



Lisbeth C. Evans, Secretary
Department of Cultural Resources

October 15, 2001

LLBH

RECORDS RETENTION AND DISPOSITION SCHEDULE AMENDMENT

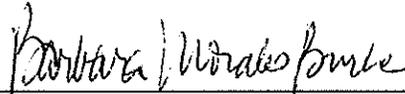
DEPARTMENT OF INSURANCE
TECHNICAL SERVICES GROUP
PROPERTY AND CASUALTY DIVISION

Amend the records retention and disposition schedule approved October 15, 2001 by amending the Items 2276, 2277, 2280, 2281, 2283, 2284, 2285, 2286, 2287, 3619, 11760, 11764, 11772, 11773, 11778, and 11781 as shown on substitute pages dated June 2, 2003.

APPROVAL RECOMMENDED



Sylvia East, Chief Records Officer
Department of Insurance



Barbara Morales Burke, Senior Deputy
Commissioner
Technical Services Group

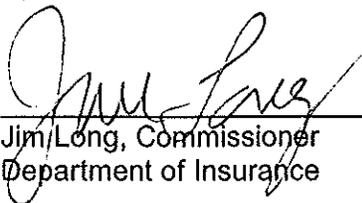


Charles Swindell, Deputy Commissioner
Property and Casualty Division

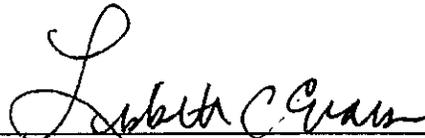


Dr. Jeffrey Crow, Deputy Secretary
Office of Archives and History

APPROVED



Jim Long, Commissioner
Department of Insurance



Lisbeth C. Evans, Secretary
Department of Cultural Resources

June 2, 2003

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.

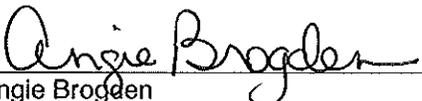
The Department of Insurance and the Department of Natural and Cultural Resources agree that certain records series possess only brief administrative, fiscal, legal, research, and reference value. These records series have been designated by retention periods which allow them to be destroyed when "*administrative/reference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

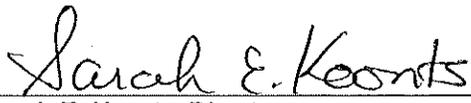
E-mail messages sent or received by Executive Branch agencies shall be retained for 5 years pursuant to Executive Order No. 12 (issued May 21, 2013 by Governor Pat McCrory). Any e-mail messages requiring retention longer than 5 years, including those with permanent historical value, shall be designated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

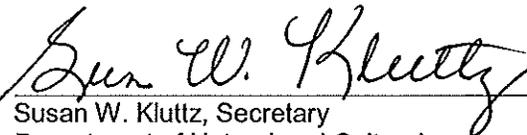


Sarah E. Koonts, Director
Division of Archives and Records

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
PROPERTY AND CASUALTY DIVISION**

ITEM 2275. FORMER STATUTORY BUREAUS (REFERENCE) FILE

Records concerning the North Carolina Rate Bureau and North Carolina Reinsurance Facility. File includes correspondence, statistics, forms, rules, and schedules of rates of former statutory bureaus. (Bureau functions were transferred to licensed bureaus and joint underwriting associations in 1977.)

DISPOSITION INSTRUCTIONS: Records dated after 1977 are scheduled as the Statutory Bureaus File (Item 3619). Transfer records currently held in the State Records Center to the custody of the Archives 5 years from date received.

ITEM 2276. LICENSED BUREAUS FILE

Records in paper and electronic formats concerning licensed bureaus, advisory organizations, and joint underwriting associations. File includes correspondence, forms, rules, and schedules of rates 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Transfer paper records dated before December 1, 1999 to the State Records Center when reference value ends. Records will be held for agency 5 additional years and then transferred to the custody of the Archives. Scan in office records dated after December 1, 1999. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 2277. BUREAUS SUPERSEDED FORMS AND RATES FILE

Records concerning licensed insurance bureaus in North Carolina. File includes superseded forms, rules, and schedules of rates for all bureaus 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Transfer paper records dated before December 1, 1999 to the State Records Center when reference value ends. Records will be held for agency 5 additional years and then transferred to the custody of the Archives. Scan in office records dated after December 1, 1999. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 2279. BUREAU LOSS EXPERIENCES FILE

Records concerning loss experiences of bureaus and statistical agencies regarding various coverages for companies in North Carolina. File includes statistical records used by the department.

DISPOSITION INSTRUCTIONS: Destroy in office when reference value ends.

ITEM 2280. PROPERTY AND CASUALTY COMPANIES FILE

Records concerning the forms, rules, and schedules of rates of independent companies that are now classified as inactive or have been superseded. File includes forms, rules, and schedules of rates 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Transfer paper records dated before December 1, 1999 to the State Records Center when reference value ends. Records will be held for agency 5 additional years and then transferred to the custody of the Archives. Scan in office records dated after December 1, 1999. 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
PROPERTY AND CASUALTY DIVISION**

ITEM 2281. WITHDRAWN NORTH CAROLINA INSURANCE COMPANIES FILE

Schedules of rates, rules, and forms for insurance companies no longer licensed in North Carolina. File includes forms, rules, and schedules of rates 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Destroy records dated prior to December 1, 1999 after 8 years, or when transferred to an electronic database, whichever occurs sooner. Scan in office records dated after December 1, 1999. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 2282. NON-ADMITTED CARRIERS QUARTERLY BILLING (FORM E) FILE

Tax returns (Form E's) for insurance placed with non-admitted carriers. File also includes reference copies of checks. Payment status is entered into the Surplus Lines Submissions System (Electronic) File (Item 45869) and updated routinely.

DISPOSITION INSTRUCTIONS: Destroy in office after 5 year(s) 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.

ITEM 2283. CONSENT TO RATE - AUTOMOBILE PHYSICAL DAMAGE FILE

Insurance company applications submitted for approval to the Commissioner of Insurance for consent to rate private passenger automobile physical damage. File includes applications 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Destroy in office paper records dated prior to December 1, 1999 after 1 year. Scan in office records dated after December 1, 1999. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 2284. CONSENT TO RATE - OTHER COVERAGES FILE

Insurance company applications submitted to the Commissioner of Insurance for coverages (other than private passenger automobile physical damage) that have rates in excess of those promulgated by a rating bureau. File also includes written consent of the insured, company charges, and other related records 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Destroy in office paper records dated prior to December 1, 1999 after 1 year. Scan in office records dated after December 1, 1999. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 2285. MANUSCRIPT OR INDIVIDUAL RISK FILINGS

Official copies of manuscript or Individual Risk Filings submitted by agencies and companies for which there are no rates or forms on file with the Commissioner of Insurance 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Destroy in office paper records dated prior to December 1, 1999 after 1 year. Scan in office records dated after December 1, 1999. 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
PROPERTY AND CASUALTY DIVISION**

ITEM 2286. BEACH PLAN FILE

Records concerning the North Carolina Insurance Underwriting Association which, under provisions of G.S. 58-45, provides information regarding essential property and crime insurance to applicants in beach areas who are unable to purchase coverage through licensed insurers. File includes correspondence, bulletins, reports, and other related records 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Transfer paper records dated before December 1, 1999 to the State Records Center when reference value ends. Records will be held for agency 5 additional years and then transferred to the custody of the Archives. Scan in office records dated after December 1, 1999. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 2287. FAIR ACCESS TO INSURANCE REQUIREMENTS (FAIR PLAN) FILE

Records concerning the North Carolina Joint Underwriting Association which, under provisions of G.S. 58-46, provides information regarding essential and crime insurance to applicants in areas not included by the North Carolina Insurance Underwriting Association (Beach Plan) and who are unable to purchase coverage through licensed insurers. File includes correspondence, bulletins, reports, and other related records 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Transfer paper records dated before December 1, 1999 to the State Records Center when reference value ends. Records will be held for agency 5 additional years and then transferred to the custody of the Archives. Scan in office records dated after December 1, 1999. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 3619. STATUTORY BUREAUS FILE

Records concerning the North Carolina Rate Bureau and North Carolina Reinsurance Facility and specific coverages of bureau member companies within North Carolina. File includes correspondence, statistics, forms, rules, and schedules of rates of statutory bureaus. File also includes rate filings required by G.S. 58-36-15 and 58-36-65 (Private Passenger Auto Rate filings, Workers' Compensation Rate filings, Periodic Homeowners Rate filings, Periodic Mobile Home Rate filings, Periodic Dwelling Fire Rate filings, Periodic Private Passenger Facility Auto Rate filings, Periodic Commercial Facility Auto Rate filings) 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Transfer statutorily required rate filings to the State Records Center after 2 years. Records will be held for agency 5 additional years and then transferred to the custody of the Archives. Scan in office records dated after December 1, 1999. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently. Transfer records currently held in the State Records Center to the custody of the Archives 5 years from date received.

**DEPARTMENT OF INSURANCE
PRODUCERS, FRAUD AND PRODUCTS GROUP
PROPERTY AND CASUALTY DIVISION**

ITEM 11760. ACTIVE COMPANIES FILE

Records concerning property and casualty coverages by licensed independent filing companies. File includes forms, rules, schedules of rates, and correspondence 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Transfer paper records dated before December 1, 1999 to the State Records Center immediately. Records will be held for agency 5 additional years and then transferred to the custody of the Archives. Scan in office records dated after December 1, 1999. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 11762. CARD INDEX OF LICENSED COMPANIES FILE

Card index listing names, addresses, and company groups of property and casualty companies licensed in North Carolina.

DISPOSITION INSTRUCTIONS: Destroy in office when company license is terminated or expires.

ITEM 11763. APPLICATIONS FOR COMPANY LICENSES FILE

License applications received from the Financial Compliance Section for property and casualty companies.

DISPOSITION INSTRUCTIONS: Destroy in office when reference value ends.

ITEM 11764. INSOLVENT COMPANIES FILE

Records concerning companies that have been placed in liquidation and are no longer licensed. File includes correspondence, forms, schedules of rates, and other related records 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Destroy in office paper records dated prior to December 1, 1999 after 1 year. Scan in office records dated after December 1, 1999. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 11766. SPECIAL PROJECTS FILE

Records concerning special projects conducted by the division. File includes reports of special interest and unique areas of coverage.

DISPOSITION INSTRUCTIONS: Destroy in office when reference value ends.

ITEM 11767. NON-ADMITTED COMPANIES - TAX PAID NOTEBOOK FILE

Listings of taxes paid by licensed, non-admitted agents. Listings include date of payment, company name, code, gross premium amounts charged, gross premium amounts returned, net premium amounts received, amounts due, credit amounts, balance amounts, and listings of premium and tax amounts.

DISPOSITION INSTRUCTIONS: Destroy in office after 10 years.

**DEPARTMENT OF INSURANCE
PRODUCERS, FRAUD AND PRODUCTS GROUP
PROPERTY AND CASUALTY DIVISION**

ITEM 11772. NORTH CAROLINA GUARANTY ASSOCIATIONS CORRESPONDENCE FILE

Correspondence concerning fund used to make up any deficit created by a bankruptcy or financial failure by a licensed insurance carrier. 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Transfer paper records dated before December 1, 1999 to the State Records Center when reference value ends. Records will be held for agency 5 additional years and then transferred to the custody of the Archives. Scan in office records dated after December 1, 1999. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 11773. NORTH CAROLINA RATE BUREAU DEVIATIONS FILE

Schedules of rates (deviations) filed by individual companies that deviate from the rates established by the North Carolina Rate Bureau. 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Transfer paper records dated before December 1, 1999 to the State Records Center when reference value ends. Records will be held for agency 5 additional years and then transferred to the custody of the Archives. Scan in office records dated after December 1, 1999. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Retain in office electronic records permanently.

ITEM 11777. FLOOD INSURANCE FILE

Records concerning the National Flood Insurance Program that makes flood and mudslide coverage available for all types of buildings. File includes plans, correspondence, and other related records. (Plan is directed by the Federal Insurance Administration, U.S. Department of Housing and Urban Development, Washington, D.C.)

DISPOSITION INSTRUCTIONS: Destroy in office when reference value ends.

ITEM 11778. MUNICIPAL AND COUNTY MUTUALS FILE

Records concerning municipal or county mutual insurance companies licensed in North Carolina and authorized to write fire and extended coverage insurance as unlimited assessment liability companies. File includes correspondence, schedules of rates, and other related records 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.) Amended 6-2-03.

DISPOSITION INSTRUCTIONS: Transfer paper records dated before December 1, 1999 to the State Records Center when reference value ends. Records will be held for agency 5 additional years and then transferred to the custody of the Archives. Scan in office records dated after December 1, 1999. 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
PROPERTY AND CASUALTY DIVISION**

ITEM 11781. RESPONSE TO REQUESTS (CLOSED) FILE

Records concerning schedules of rates, rules, forms, and/or responses requested by the division. File includes schedules of rates, rules, and response forms. (Records which have been held in suspense for 45 days with no response are closed, including records inadvertently submitted to this department but actually falling under the jurisdiction of the North Carolina Rate Bureau.) 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.) Amended 6-2-03.

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.

ITEM 45869. SURPLUS LINES SUBMISSIONS SYSTEM (ELECTRONIC) FILE

Electronic records concerning submissions from surplus lines licensees. Electronic file includes Forms E-1 and F, and other related data. (File maintenance and backup procedures are conducted by the Company Services Group, Information Systems office.)

DISPOSITION INSTRUCTIONS: Erase/destroy in office after 5 years if no litigation, claim, audit, or other official action involving the records has been initiated. If official action has been initiated, erase/destroy in office after completion of action and resolution of issues involved.