

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**

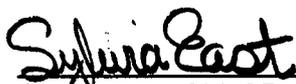
do not and will not have further official use or value for administrative, research, or reference purposes after the respective retention periods specified herein. The N.C. Department of Cultural Resources consents to the destruction or other disposition of these records in accordance with the retention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

The

**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 This schedule is to remain in effect until superseded.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

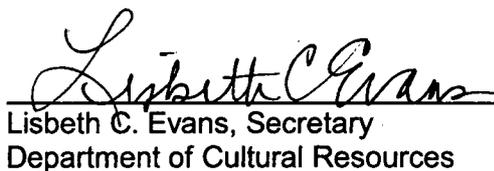


David J. Olson, Director  
Division of Historical Resources

**APPROVED**



Jim Long, Commissioner  
Department of Insurance



Lisbeth C. Evans, Secretary  
Department of Cultural Resources

August 19, 2002

LRM

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ABOUT RECORDS RETENTION AND DISPOSITION SCHEDULES  
IN NORTH CAROLINA STATE GOVERNMENT

Records may be destroyed *only* on the basis of both the program records schedule developed for your office and the *General Schedule for State Agency Records*. The consistent and routine implementation of the disposition instructions listed in these schedules provides the proper and legal foundation for the disposition of public records through destruction or transfer to the State Records Center. Your program records disposition schedule lists those program-specific records maintained in your office as reported to the Division of Historical Resources. It lists only those records that are unique to your office, whether they are to be destroyed in your office or transferred to the State Records Center. The *General Schedule* addresses records commonly found in agencies throughout state government, provides uniform descriptions and disposition instructions, and indicates minimum retention periods. Every schedule provides a brief description of each records group (following the item identification number) and instructions for their authorized disposition (following the words "DISPOSITION INSTRUCTIONS").

Authority for these disposition instructions is contained in Chapters 121 and 132 of the General Statutes of North Carolina. Compliance with the disposition instructions listed will help ensure conformity with these laws. Compliance will also help assure that records of continuing value are retained and those no longer of value are destroyed. Procedures to be followed in applying this schedule are explained in the N.C. Administrative Code, Title 7, Chapter 4, Subchapter M, Section 500. Errors and omissions do not invalidate these schedules or render them obsolete. All provisions of these schedules remain in effect until they are officially superseded.

Supervisors or other responsible office personnel, acting through their Records Officers, are requested to notify the Government Records Branch whenever corrections, additions, or deletions in program records schedules should be made. Government Records Branch personnel will then amend that schedule in order to ensure that it remains complete and accurate.

The official published version of the *General Schedule* is available through the Government Records Branch's site on the World Wide Web ([www](http://www.ah.dcr.state.nc.us/sections/archives/rec/)), currently located at the following address: <http://www.ah.dcr.state.nc.us/sections/archives/rec/> (Please note that this address is subject to change over time.)

The Government Records Branch will provide, upon request, the following assistance to agencies in the maintenance and operation of records schedules: amendment or update of existing program schedules; supply and delivery of boxes, tape and labels for records listed on program schedules as scheduled to be transferred to the State Records Center; pickup of records to be transferred; reference service on records stored in the State Records Center; and advice and technical assistance in solving records management problems. A fee will be charged for supplies, but not for services.

For questions, please contact  
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**ELECTRONIC MAIL AS A PUBLIC RECORD**  
*Guidelines for Its Retention, Disposition, and Destruction*

The Division of Historical Resources assumes that every state agency or other political unit in the state of North Carolina sends and receives electronic mail ("e-mail") or will shortly have the capability of doing so. E-mail (unless it is personal in nature) contains information of value concerning, or evidence of, the administration, management, operations, activities, and business of an office. Like paper records—such as the memoranda, correspondence, reports, and the hundreds of other types of records received traditionally, for example, through interoffice or U.S. mail or other avenues—e-mail has administrative, legal, reference, and/or archival values. The content of electronic mail is a public record (according to G.S. 121-2 (8) and 132.1) and may not be disposed of, erased, or destroyed without specific guidance from the Department of Cultural Resources. This regulation, along with a current records retention and disposition schedule, is intended to provide for that guidance.

Accordingly, agencies and their offices which use e-mail should normally retain or destroy e-mail by following the provisions of either their own program records retention and disposition schedule or the *General Schedule for State Agency Records*. Taken together, these two schedules will guide the filing of e-mail (whether in paper or electronic format) within existing records series, and the handling of it according to the disposition instructions assigned to each such records series. Because of the characteristics of the medium, however, electronic mail also possesses a dual identity. E-mail is also used to transmit and receive messages which may have reference or administrative value but which are simultaneously of an ephemeral, temporary, or transient nature. As such, e-mail of this kind functions in some ways like telephone calls or telephone messages. Such messages remain public records but may be treated as having a reference or administrative value which ends when the user no longer needs the information such a record contains. E-mail of ephemeral or rapidly diminishing value may be erased or destroyed when the user has determined that its reference value has ended.

Agencies and offices need, however, to pay particular attention to the sometimes complex requirements for the retention of e-mail for longer periods of time, i.e. e-mail of more than transient value. E-mail in this category may be retained in electronic or paper form (the latter may in some cases be the only means of providing for archival retention, for example through microfilming of paper copies), but must be retained for as long as the period specified in a valid records schedule. If retained in paper form, the copies must retain transmission and receipt data. If electronic mail is retained in electronic form, office administrators need to insure that their electronic environment (client server, mainframe computer in or outside their agency, or office personal computer) assures the retention of e-mail for the required period of time. Office administrators may need to contact relevant personnel at ITS (Information Technology Services), at their own agency computer systems unit, or any other personnel who operate computer units or systems immediately or remotely, to insure that such systems process e-mail in accordance with records retention schedules and provide for backups, disaster recovery, physical and electronic security, and the general integrity of the system, its components, and the records it generates and maintains. Office administrators may also need to assure that office filing systems adequately provide for the proper classification of electronic files (including e-mail) in the same manner as currently provided for paper-based files.

Office administrators, department or unit heads, and all other state employees who use e-mail should regularly and consistently retain or delete e-mail in accord with its own records series and disposition instructions, the *General Schedule for State Agency Records*, and other instructions, provided above. Retention of e-mail or any other records, whether in electronic or paper format, for longer than provided in a valid records retention and disposition schedule leads to inefficiency and waste and may subject the affected unit to legal vulnerabilities.

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**PUBLIC RECORDS WITH SHORT-TERM VALUE**  
*Guidelines for Their Retention and Disposition*

According to North Carolina General Statutes 121 and 132, every document, paper, letter, map, book, photograph, film, sound recording, magnetic or other tape, electronic data processing record, artifact, or other documentary material, regardless of physical form or characteristic, made or received in connection with the transaction of public business by any state, county, municipal agency, or other political subdivision of government is considered a public record and may not be disposed of, erased, or destroyed without specific guidance from the Department of Cultural Resources. The Department of Cultural Resources recognizes that many records exist that may have very short-term value to the creating agency. These guidelines, along with an approved program records retention and disposition schedule and the *General Schedule for State Agency Records*, are intended to authorize the expeditious disposal of records possessing only brief administrative, fiscal, legal, research, or reference value, in order to enhance the efficient management of public records. Examples of those records include:

- Facsimile cover sheets containing only transmittal ("to" and "from") information, or information that does not add significance to the transmitted material.
- Routing slips or other records that transmit attachments.
- Reservations and confirmations.
- Personal messages (including electronic mail) not related to official business.
- Preliminary or rough drafts containing no significant information that is not also contained in the final drafts of the records.
- Documents downloaded from the World Wide Web or by file transfer protocol not used in the transaction of business.
- Records that do not contain information necessary to conduct official business, meet statutory obligations, carry out administrative functions, or meet organizational objectives.

The records described above may be destroyed or otherwise disposed of when their reference value ends.

This guideline is not intended to serve as authorization to destroy or otherwise dispose of unscheduled records. This guideline is intended to complement the use of both an approved program records retention and disposition schedule for the creating agency or unit, and the *General Schedule for State Agency Records*, not replace or supersede either. Should a creating agency or unit lack an approved program records retention and disposition schedule, it may not destroy or otherwise dispose of any records in its custody, whether in electronic, paper, or other format (including electronic mail), which are not so authorized by the *General Schedule*. Such offices should contact the Government Records Branch of the Division of Historical Resources for assistance in creating a program records schedule.

While records of short-term value may be discarded as described above, all public employees should be familiar with specific retention and disposition schedules and applicable guidelines for their office, the *General Schedule for State Agency Records*, as well as the public records law (G.S. §132). When in doubt about whether a record has short-term value, or whether it has special significance or importance, retain the record in question.

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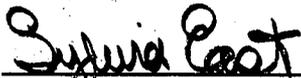
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RECORDS RETENTION AND DISPOSITION SCHEDULE AMENDMENT

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.

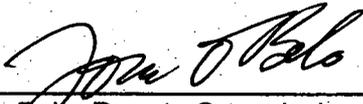
APPROVAL RECOMMENDED



Sylvia East, Chief Records Officer  
Department of Insurance



Barbara Morales Burke, Senior Deputy  
Commissioner  
Technical Services Group

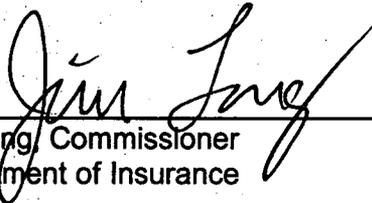


Louis Belo, Deputy Commissioner  
Life and Health Division



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  
TECHNICAL SERVICES GROUP  
LIFE AND HEALTH DIVISION**

**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  
TECHNICAL SERVICES GROUP  
LIFE AND HEALTH DIVISION**

**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  
TECHNICAL SERVICES GROUP  
LIFE AND HEALTH DIVISION**

**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  
TECHNICAL SERVICES GROUP  
LIFE AND HEALTH DIVISION**

**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.

**DEPARTMENT OF INSURANCE  
TECHNICAL SERVICES GROUP  
LIFE AND HEALTH DIVISION  
ADMINISTRATION**

**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  
TECHNICAL SERVICES 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.