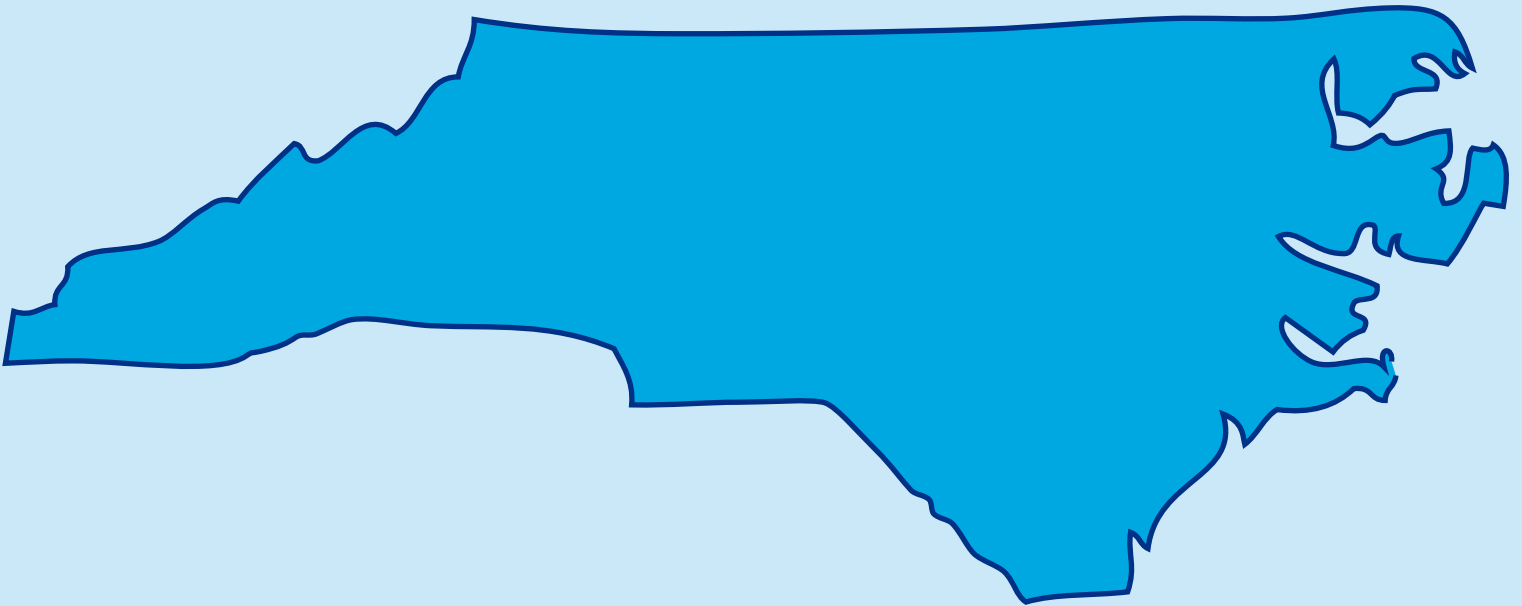


ADDENDUM

NORTH CAROLINA REGULATIONS AND OTHER RESOURCES



NORTH CAROLINA REGULATION AND OTHER RESOURCES

North Carolina General Statutes

- ◆ **Chapter 58 of the North Carolina Department of Insurance – Insurance**
<https://www.ncleg.net/gascripts/Statutes/StatutesTOC.pl?Chapter=0058>

Articles 1 through 64 of Chapter 58 may be cited and shall be known as the Insurance Law.

- ◆ **Article 2, of Chapter 58, of the North Carolina General Statutes – Commissioner of Insurance**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_2.pdf

The Department of Insurance is hereby established as a separate and distinct department, which is charged with the execution of laws relating to insurance and other subjects placed under the Department.

- ◆ **Article 3, of Chapter 58, of the North Carolina Department of Insurance – General Regulations for Insurance**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_3.pdf

- ◆ **Article 21, of Chapter 58, of the North Carolina General Statutes – Surplus Lines Act**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_21.pdf

Article 21 shall be known and may be cited as the "Surplus Lines Act".

- ◆ **Article 28, of Chapter 58, of the North Carolina General Statutes – Unauthorized Insurers**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_28.pdf

It is the purpose of Article 28 to abate and prevent the practices of unauthorized insurers within the State of North Carolina, and to provide methods for effectively enforcing the laws of this State against such practices. The General Assembly finds that there is within this State a substantial amount of insurance business being transacted by insurers who have not complied with the laws of this State and have not been authorized by the Commissioner to do business.

- ◆ **Article 33, of Chapter 58, of the North Carolina General Statutes – Licensing of Agents, Brokers, Limited Representatives, and Adjusters**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_33.pdf

Article 33 governs the qualifications and procedures for the licensing of agents, brokers, limited representatives, adjusters, and motor vehicle damage appraisers. This Article applies to any and all kinds of insurance and insurers under Chapter 58 of the North Carolina General Statutes.

- ◆ **Article 35, of Chapter 58, of the North Carolina General Statutes – Insurance Premium Financing**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_35.pdf

- ◆ **Article 36, of Chapter 58, of the North Carolina General Statutes – North Carolina Rate Bureau**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_36.pdf

There is hereby created a Bureau to be known as the "North Carolina Rate Bureau.

- ◆ **Article 37, of Chapter 58, of the North Carolina Department of Insurance – North Carolina Motor Vehicle Reinsurance Facility**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_37.pdf

- ◆ **Article 39, of Chapter 58, of the North Carolina General Statutes – Consumer and Customer Information Privacy**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_39.pdf

Article 39 may be cited as the Consumer and Customer Information Privacy Act. Part 1 of this Article may be cited as the Insurance Information and Privacy Protection Act. Part 3 of this Article may be cited as the Customer Information Safeguards Act.

- ◆ **Article 44, of Chapter 58, of the North Carolina General Statutes – Property Insurance Policies**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_44.pdf

- ◆ **Article 44A, of Chapter 58, of the North Carolina General Statutes – Portable Electronics Insurance**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_44A.pdf

- ◆ **Article 45, of Chapter 58, of the North Carolina General Statutes – Essential Property Insurance for Beach Area Property**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_45.pdf

- ◆ **Article 47, of Chapter 58, of the North Carolina Department of Insurance – Workers’ Compensation Self-insurance**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_47.pdf

- ◆ **Article 50, of Chapter 58, of the North Carolina General Statutes – General Accident and Health Insurance Regulations**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_50.pdf

- ◆ **Article 51, of Chapter 58, of the North Carolina General Statutes – Nature of Policies**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_51.pdf

- ◆ **Article 53, of Chapter 58, of the North Carolina General Statutes – Group Health Insurance Continuation and Conversion Privileges**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_53.pdf

- ◆ **Article 54, of Chapter 58, of the North Carolina General Statutes – Medicare Supplement Insurance Minimum Standards**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_54.pdf

- ◆ **Article 55, of Chapter 58, of the North Carolina Department of Insurance – Long-term Care Insurance**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_55.pdf

- ◆ **Article 57, of Chapter 58, of the North Carolina General Statutes – Regulation of Credit Insurance**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_57.pdf

- ◆ **Article 58, of Chapter 58, of the North Carolina General Statutes – Life Insurance and Viatical Settlements**
https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_57.pdf

- ◆ **Article 60, of Chapter 58, of the North Carolina General Statutes – Standards of Disclosure for Annuities and Life Insurance**

https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_60.pdf

- ◆ **Article 62, of Chapter 58, of the North Carolina General Statutes – Life and Health Insurance Guaranty Association**

https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_62.pdf

- ◆ **Article 63, of Chapter 58, of the North Carolina General Statutes- Unfair Trade Practices**

https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_58/Article_63.pdf

The purpose of Article 63 is to regulate trade practices in the business of insurance in accordance with the intent of Congress as expressed in the Act of Congress of March 9, 1945 (Public Law 15, 79th Congress), by defining, or providing for the determination of, all such practices in North Carolina which constitute unfair methods of competition or unfair or deceptive acts or practices and by prohibiting the trade practices so defined or determined.

- ◆ **Chapter 97, of the North Carolina General Statutes – Workers Compensation Act**

<https://www.ncleg.net/gascripts/Statutes/StatutesTOC.pl?Chapter=0097>

Chapter 97 shall be known and cited as The North Carolina Workers' Compensation Act.

- ◆ **Article 40, of Chapter 66, of the North Carolina General Statutes – Uniform Electronic Transactions Act**

https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_66/Article_40.pdf

Article 40 may be cited as the Uniform Electronic Transactions Act.

- ◆ **Article 2, of Chapter 20, of the North Carolina General Statutes- Uniform Driver's License Act**

https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByArticle/Chapter_20/Article_2.pdf

Article 2 may be cited as the Uniform Driver's License Act.

North Carolina Administrative Code

- ◆ Chapter 4, of Title 11, of North Carolina Administrative Code – Consumer Services Division Rules

<http://reports.oah.state.nc.us/ncac.asp?folderName=\Title%2011%20-%20Insurance\Chapter%2004%20-%20Consumer%20Services%20Division>

- ◆ Chapter 6, of Title 11, of the North Carolina Administrative Code – Agent Services Division Rules

<http://reports.oah.state.nc.us/ncac.asp?folderName=\Title%2011%20-%20Insurance\Chapter%2006%20-%20Agent%20Services%20Division>

- ◆ Chapter 11, of Title 11, of the North Carolina Administrative Code – Property & Casualty Division Rules

<http://reports.oah.state.nc.us/ncac.asp?folderName=\Title%2011%20-%20Insurance\Chapter%2010%20-%20Property%20and%20Casualty%20Division>

- ◆ Chapter 12, of Title 11, of the North Carolina Administrative Code – Life & Health Division Rules

<http://reports.oah.state.nc.us/ncac.asp?folderName=\Title%2011%20-%20Insurance\Chapter%2012%20-%20Life%20and%20Health%20Division>

- ◆ Chapter 17, of Title 11, of the North Carolina Administrative Code – Seniors' Health Insurance Information Program Rules

<http://reports.oah.state.nc.us/ncac.asp?folderName=\Title%2011%20-%20Insurance\Chapter%2017%20-%20Seniors%27%20Health%20Insurance%20Information%20Program>

- ◆ Chapter 19, of Title 11, of the North Carolina Administrative Code – Market Regulation Division Rules

<http://reports.oah.state.nc.us/ncac.asp?folderName=\Title%2011%20-%20Insurance\Chapter%2019%20-%20Market%20Regulation%20Division>

Other Resources

◆ **North Carolina Reinsurance Facility**

<http://www.ncrb.org/ncrf/Home/tabid/245/Default.aspx>

The mission of the **North Carolina Reinsurance Facility (NCRF)** is to ensure that all eligible risks can purchase auto liability insurance, to ensure the right premiums are collected and the correct losses paid, and to minimize the impact on policyholders and companies in North Carolina.

◆ **North Carolina Rate Bureau**

<http://www.ncrb.org/ncrb/Home/tabid/54/Default.aspx>

The **North Carolina Rate Bureau** is a non-profit, unincorporated rating bureau created by the General Assembly of North Carolina under the provisions of Article 35, of Chapter 58, of the North Carolina General Statutes on September 1, 1977. NCRB provides services and programs for the insurance industry in North Carolina for automobile, property, and workers compensation.

◆ **North Carolina Workers Compensation Basic Manual**

<https://www.ncrb.org/digitalibrary/basicmanual/#t=Preface.htm>

◆ **NCJUA/NCIUA**

<https://www.ncjua-nciua.org/>

The **North Carolina Joint Underwriting Association (NCJUA)**, also known as the FAIR (Fair Access to Insurance Requirements) Plan, is a tax exempt association of insurance companies licensed to write and engage in writing property insurance coverage in North Carolina. The Association was created by law to act as a market of last resort to provide adequate basic property insurance to property owners having insurable property in North Carolina.

The **North Carolina Insurance Underwriting Association (NCIUA)**, also known as the Coastal Property Insurance Pool, is a tax exempt association of insurance companies authorized to write and engage in writing essential property insurance coverage in North Carolina. The Association was created by law to act as a market of last resort to provide adequate essential property insurance to property owners having insurable property in the Beach and Coastal Areas of North Carolina.

◆ **North Carolina Insurance Guaranty Association**

<http://www.ncrb.org/nciga/NorthCarolinaInsuranceGuarantyAssociation/tabid/140/Default.aspx>

The **North Carolina Insurance Guarantee Association (NCIGA)** is a non-profit, unincorporated legal entity created by Statute to protect the North Carolina insurance policyholders and claimants from severe financial losses and delays in claim payments due to the insolvency of a member

property and casualty writing insurance carrier. Statutorily created obligations include providing a mechanism for the payment of covered claims as defined by applicable statutory language assisting in the detection and prevention of insurer insolvencies and providing an association to assess the cost of such protection among insurers.

◆ **The National Flood Insurance Program**

<https://www.fema.gov/national-flood-insurance-program>

The **National Flood Insurance Program (NFIP)** aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures. Overall, the program reduces the socio-economic impact of disasters by promoting the purchase and retention of general risk insurance, but also of flood insurance, specifically.