

AGENT SERVICES

TO: All Insurance Companies
All Licensees of the NC Department of Insurance
All Interested Parties

FROM: Teresa Knowles, Assistant Deputy Commissioner
Agent Services Division

DATE: December 8, 2011

RE: RE: E-mail Address for Licensees

The North Carolina Department of Insurance requires by statute an e-mail address for resident and non-resident applicants and for all active licensees in accordance with **N.C.G.S. 58-2-69(b)**. (*See below for statutory cite.) This requirement was effective January 1, 2010. Many licensees have updated their e-mail addresses. However, there are still several thousand licensees without an e-mail address. Licensees are subject to an administrative fee of \$50 for failure to provide an e-mail address. The information which follows is very important for licensees to understand the e-mail address procedures and we request that you share with licensees.

Which e-mail address will the Department use to send renewal bills, lapse notices and other important information?

North Carolina will primarily use the business e-mail address field information to send electronic communications. The business e-mail address provided may be either a personal or business e-mail designated by the licensee to receive electronic communications. If only one e-mail address is provided, North Carolina will update the business e-mail address field.

How can a licensee verify the e-mail address on file with the Department?

Currently the only way a licensee can view the e-mail addresses on their North Carolina license record is to sign up for Online Licensee Services (OLS) for an annual subscription fee of \$5.95. This service is provided by the National Association of Insurance Commissioners (NAIC) through State Based Systems (SBS) and the fee is payable directly to the NAIC. There is no fee that comes to the state for this service. Registration for OLS is available through the following link: <https://sbs-nc.naic.org/Lion-Web/jsp/onlineserv/profile.jsp>. The Department does not have the resources to verify e-mail addresses via telephone inquiry or to research a company list.

Can a company request a list of appointed producers which includes demographic information such as the e-mail address on the producer license record?

Yes, companies can utilize the SBS Report Generator service to order a customized list of producers appointed to their specific NAIC company code through the following link: http://www.ncdoi.com/ASD/ASD_SBSReports.aspx. Demographic criteria provided in the list would include e-mail address if there was an e-mail address listed on the producer's license record.

How can a licensee submit an e-mail address to NCDOI?

There are currently four ways in which to submit an e-mail address to NCDOI - Agent Services Division:

1. Submitting e-mail address through NIPR

- a. When completing a resident electronic application on NIPR, it is required entry for a business e-mail in the business information e-mail address field in order for it to update the North Carolina licensee database. As of March 10, 2011, the business e-mail address is a required field for all resident NIPR applications. The applicant may also provide an additional residential e-mail address in the application.
- b. When submitting an address change for either a residence, business, or mailing address through NIPR's Address Change Request (ACR) service, the business e-mail address provided in ACR will update the business e-mail address field in the license record for North Carolina. If there is no address change to any of these license record address types, ACR will not update the business e-mail address field. The licensee should find an alternate way (#2, #3 or #4) to update e-mail addresses.

2. Submitting e-mail address through Online Licensee Services (OLS)

When submitting e-mail address updates through OLS, there is an option to view and update e-mail addresses for any of the following address types on your license record: residence, business, and mailing. Licensees can submit updates for EACH license type held and may update only the e-mail address. In addition to being able to view and update current e-mail addresses,

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OLS offers other benefits which allow licensees to:

- a. View detailed license information
- b. Change your license address
- c. Print your license
- d. Sign up to receive automated electronic notices for certain license changes

3. Submitting e-mail address through the NCDOL website

Updates to the license database from entry to these forms will take approximately 2 weeks for processing.

Submit only ONE e-mail address update at a time for a licensee through this web form. If multiple forms are submitted during the same time period, it could result in uncertainty on which address updates the record.

The e-mail addresses submitted through this form may be either a business or personal e-mail address and will replace the current business e-mail address on the North Carolina license record.

- a. Individual/Business Entity e-mail updates use this link - http://www.ncdoi.com/asd/forms/asd_Email_Update.asp
- b. Company contact and e-mail updates use this link: http://www.ncdoi.com/asd/forms/asd_CompanyContactInfo.asp

4. Company Bulk E-mail request

Some companies have submitted a central e-mail address for an entire group of licensees (i.e. 'licensing@ncdoi.com')

Prior to submitting a bulk e-mail address update to the Department of this nature, please understand that it is the intent of the Department to send all correspondence electronically via email which includes, but is not limited, to:

- a. E-notifications
- b. Inquiries about the application submissions
- c. Invoices for renewal payments
- d. Correspondence (Licensing and Compliance)

Therefore, it is necessary that the company employee monitoring the central e-mail address passes all the information to the individual licensees. The Department holds the licensee responsible to make payments by the due date, complete CE and to respond to inquiries.

If you have any questions, please contact Agent Services Division at (919) 807-6800.

***N.C.G.S. 58-2-69(b):** *"Every applicant for a license shall inform the Commissioner of the applicant's residential address and provide the applicant's e-mail address to which the Commissioner can send electronic notifications and other messages. Every licensee shall give written notification to the Commissioner of any change of the licensee's residential or e-mail address within 10 business days after the licensee moves into the licensee's new residence or obtains a different e-mail address. This requirement applies if the change of residential address is by governmental action and there has been no actual change of residence location; in which case the licensee shall notify the Commissioner within 10 business days after the effective date of the change. A violation of this subsection is not a ground for revocation, suspension, or nonrenewal of the license or for the imposition of any other penalty by the Commissioner, though a licensee who violates this subsection shall pay an administrative fee of fifty dollars (\$50.00) to the Commissioner."*