

Eliminating Discrimination from the Bail Bonding Business

It's common knowledge that the United States is described as a "melting pot" of diverse cultures, races and religions, and if I'm not mistaken, North Carolina's population stays pretty close to the national averages when it comes to demographics. I hope that all industries and licensees that the Department of Insurance regulates and licenses follow our policy of serving all individuals equally regardless of race, color, religious affiliation or national origin.

As bail bond professionals, you have the authority to make decisions as to whether or not you write bail bonds for someone. The issues in determining whether or not to write a bail bond for an individual should be an evaluation of appropriate risk factors. These risk factors should apply to all individuals, and you should not refuse to write a bail bond, apply different bond collateralization requirements or charge a different bond premium fee based on race, color, religious affiliation or national origin. Bond collateral and bond premium fees should be in accordance with the bondsman's standard policies and fee schedules that apply to all individuals.

Part of issuing your bail bonding license, is the expectation that you will conduct your business practices the same every time, for every client, regardless of the color of their skin or the country where they were born. And I strongly encourage you keep this part of the deal.

Bail bond licensees who discriminate against individuals based on their race, color, religious affiliation or national origin will be held accountable for discriminatory practices. According to state laws (N.C.G.S. 58-71-80(a)(8)), as the Insurance Commissioner, I have the authority to deny, suspend, revoke, or refuse to renew any license if a bail bond agent has conducted business that demonstrates incompetency or untrustworthiness. The Department's Agent Services Division investigates bail bond consumer complaints, and administrative action may be taken against any licensee who appears to have engaged in discriminatory behavior in the conduct of the licensee's affairs under the license.

If you have questions concerning this topic, please contact the Agent Services Division at 919-807-6800 or at 1204 Mail Service Center, Raleigh, NC 27699-1204.