

**NCBAA**  
**Commissioner's Column**  
**December 2010**

**Working Together on Bail Bond Industry Issues**

As your Commissioner of Insurance, it's important to me to hear what your concerns are as licensees and industry associations, and for you to be included in the process as we work toward addressing these concerns and improving the industry to ultimately better serve North Carolina's consumers. Each year, the Department's Agent Services Division, the N.C. Bail Agents Association (NCBAA) board, and other interested parties meet to review and discuss current bail bond issues. As a result of these open lines of communication, the Department and the NCBAA have come together and worked very hard together on initiatives to improve the level of professionalism in the bail bond industry in a number of ways.

**State Licensing Exam Review and Development** — Beginning in 2004, the NCBAA and other bail bond subject matter experts have participated in an annual exam item writing session with the Department and our licensing examination vendor Pearson VUE. The purpose of these item writing sessions is to come together to review the state bail bondsman and runner licensing examinations to make sure the content is up to date and test questions reflect the appropriate knowledge that is needed by new licensees. The NCBAA and other industry experts provide valuable feedback on the knowledge necessary to perform the professional duties under the license. The Department adds regulatory perspective on rules and regulations that the licensee needs to follow as well as information on current compliance issues. All this important input contributes to ensuring that the state licensing exam meets the standards required to qualify the applicant for licensure as a bail bondsman or runner.

**New Bail Bond License** — The Department also worked with the NCBAA on the professional design for the larger, hard plastic, photo licenses new bail bond licenses introduced in August 2009. We had received feedback from years from bail bondsman and runners that they desired a large, professional looking, photo license so they could be easily identified during the course of conducting bail bond business. We have received positive feedback on the new license design achieved through these collaborative efforts. Please remember that there is no fee for duplicate license requests. In order to receive your license in the new large license format, you must complete the **Duplicate Photo License Request Procedure** through the Department's testing vendor Pearson VUE. Information on this procedure is posted on Pearson VUE's website in the following location: <http://www.asivcs.com/publications/pdf/123412.pdf>

**Normal Office Duties of an Unlicensed Employee Working in a Bail Bond Office** — In 2009, NCBAA members and Department staff worked together to develop a "white paper" document to outline the duties which can be performed by an unlicensed person working in a bail bond office. The final document is posted on our website at [www.ncdoi.com](http://www.ncdoi.com).

**Administrative Rule Changes** — NCBAA members met in late 2008 and drafted proposed changes to the administrative rules relative to bail bond pre-licensing education and continuing education. The rules were effective Oct. 1, 2010 and specifically address course, instructor, applicant and

licensee compliance. You can read the full text of the administrative rules for Title 11 – Insurance, Chapter 13 – Agent Services Division – Non-insurance Entities at <http://ncrules.state.nc.us/ncac.asp>.

I'm pleased that we have been able to work together to address both industry concerns and consumer protections when it comes to the bail bonding business in North Carolina. Through our regular communication and collaboration, everyone benefits. As always, please contact my staff in the the Agent Services Division at 919-807-6800 if you have any questions or require additional information so they may assist you. There is also a lot of helpful information online at [www.ncdoi.com/asd](http://www.ncdoi.com/asd).

On behalf of the entire N.C. Department of Insurance, I wish you and your family a safe and happy holiday season!