

## E-Mail Address Frequently Asked Questions

**1. Does the North Carolina Department of Insurance require e-mail addresses for license applicants and active 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.

*\*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."*

**2. Is there a penalty if a licensee fails to provide the Department with an e-mail address?**

Failing to provide the Department with a valid e-mail address 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. The Department plans to impose the administrative fee of \$50 for failure to provide an e-mail address in 2011.

**3. 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.

**4. 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

## E-Mail Address Frequently Asked Questions

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 research a company list.

### 5. Why is there a statutory requirement for the licensee e-mail address?

North Carolina is requiring e-mail addresses for the following reasons:

- State budget restraints (FYI the postage budget account for Agent Services Division for fiscal year 10/11 was cut by 80%)
- Green friendly (not printing on paper)
- Timely notification providing licensees continuous unlimited access to the latest information whether it applies to the insurance world as a whole or just certain sets of licensees (when we send a correspondence or invoices via regular mail and a licensee is out of town the licensee may miss crucial information contained in the letter mailed, however if we e-mail the same correspondence to the same individual access is available anywhere at anytime.
- Not dependent on US Postal Service for mailing (increased efficiency)

### 6. 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**

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. Each time a licensee applies for a new license, the individual should enter the business e-mail address into the business information field of the application so it is captured for the new license. As of March 10, 2011, the business e-mail address will be a required field for all resident NIPR applications. The applicant may also provide an additional residential e-mail address in the application.

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 use an alternative way (#2, #3 or #4) to update e-mail addresses.

# E-Mail Address

## Frequently Asked Questions

### # 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, OLS offers other benefits which allow licensees to:

- View detailed license information
- Change your license address
- Print your license
- Sign up to receive automated electronic notices for certain license changes

### #3 - Submitting e-mail address through the NCDOT 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.

- Individual/Business Entity e-mail updates use this link - [http://www.ncdoi.com/asd/forms/asd\\_Email\\_Update.asp](http://www.ncdoi.com/asd/forms/asd_Email_Update.asp)
- Company contact and e-mail updates use this link: [http://www.ncdoi.com/asd/forms/asd\\_CompanyContactInfo.asp](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:

- CE notifications
- Inquiries about the application submissions
- Invoices for renewal payments
- 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.