## PROPERTY AND CASUALTY DIVISION FREQUENTLY USED STATUTES ALPHABETICAL INDEX

SUBJECT	STATUTE
ADVERSE UNDERWRITING, REASONS ADVISORY ORGANIZATIONS AGE 55 AND OVER, DEVIATIONS ON AUTO PP NON-FLEET AGENTS; DEFINITIONS, LICENSING, ETC	58-39-55 58-40-55 58-36-30(d) 58-33-1 Thru 58-33-30
APPOINTMENTS OF AGENTS AGENTS, SURPLUS LINES (ARTICLE 21) APPRAISAL, JUDGE TO SELECT UMPIRE ASSESSABLE MUTUAL COMPANIES	58-33-40 58-21-65 58-44-35
DEFINED EXEMPT FROM NORTH CAROLINA RATE BUREAU EXEMPT FROM ARTICLE 40 EXEMPT FROM ARTICLE 41 CONTINGENT LIABILITY PRINTED ON POLICY ASSESSMENT COMPANIES (ARTICLE 11) ASSIGNED RISK PLAN, WORKERS COMPENSATION AUTO, PRIVATE PASSENGER DEFINED	58-7-75(5)(b) 58-36-50 58-40-125 58-41-10(a) 58-8-35 58-11-1 58-36-1(5) 58-40-10
AUTO, PRIVATE PASSENGER LIABILITY AUTO, PRIVATE PASSENGER - NON-FLEET ALCOHOL CONTENT LEVEL CONVICTION DEFINED ELIGIBLE RISK FILING OF STATISTICS BY NORTH CAROLINA RATE	58-40-10(2) 20-1-138.1(a) 20-4.01(4a) 58-37-1
BUREAU OBLIGATION OF COMPANIES OBLIGATION OF AGENTS LIMITS OF LIABILITY AVAILABLE THRU	58-36-15(d) 58-37-25 58-37-30
NORTH CAROLINA REINSURANCE FACILITY MOTOR VEHICLE REPORTS REQUIRED POLICY DEFINED, INCLUDES UM AND UIM RATE FILINGS AND HEARINGS REASONS FOR CANCELLATION	58-37-35 58-36-65(e) 20-279.21 58-36-70(a) 58-37-50
PROCEDURE FOR CANCELLATION PROPERTY DAMAGE LIABILITY LIMITS INCREASED UM/UIM (STACKING PROHIBITED) AUTO, PRIVATE PASSENGER PHY DAM, CONSUMER LOANS	58-36-65(g) 58-36-85 20-279.1 20-279.21 58-57-100 58-57-50(b)
AUTO, REINSURANCE FACILITY (ARTICLE 37) BANKING - INSUFFICIENT FUNDS BEACH PLAN (ARTICLE 45) APPLICATION FOR COVERAGE ELIGIBLE AREAS IN THE STATE	58-37-30(b) 58-37-10 23-3-512 58-45-1 58-45-35(a)
BEACH AREA DEFINED COASTAL AREA DEFINED PLAN OF OPERATION REPLACEMENT COST COVERAGE FOR WIND/HAIL THREE YEAR POLICIES WINDSTORM ONLY POLICIES	58-45-5(2) 58-45-5(2a) 58-45-30(e) 58-45-35(e) 58-45-35(b) 58-45-35 (b)
"INDOTORM ONDI TODICIDO	30 13 33 (0)

SUBJECT	STATUTE
BINDERS (TEMPORARY CONTRACT)	58-44-20(4) 58-3-140
CANCELLATION OF: AUTO PRIVATE PASSENGER LIABILITY, PROCEDURE AUTO PRIVATE PASSENGER LIABILITY, REASONS  AUTO PRIVATE PASSENGER PHYSICAL DAMAGE HOMEOWNERS, DWELLING FIRE	20-310(f) 58-37-50 58-36-65(g) NONE NONE
NON-ESSENTIAL, SUBJECT TO ARTICLE 41 NON-ESSENTIAL, OTHER COMMERCIAL FIRE - RELIGIOUS INSTITUTIONS PERSONAL LIABILITY WORKERS COMPENSATION	58-41-15 58-43-40 58-41-10(a) 97-99
CEASE AND DESIST ORDERS CESSATION OF BUSINESS CERTIFICATE OF AUTHORITY CGL EXTENDED REPORTING, PERIOD REQUIREMENTS CHARGEABLE ACCIDENTS REQUEST FOR REVIEW BY NORTH CAROLINA RATE	58-28-20 58-41-35 58-7-10 58-40-140 58-36-75
BUREAU FREE ACCIDENT CIVIL PENALTIES CLEAN RISK, DEFINED COINSURANCE COMPANY NAME CONDOMINIUM ASSOCIATIONS INSURANCE REQUIRED CONFIDENTIALITY	58-36-1(2) 58-36-66 58-2-70 58-37-35(1) 58-3-15 58-3-50 47C-3-113 58-36-30(b)
CONSENT-TO-RATE ESSENTIAL LINES (NORTH CAROLINA RATE BUREAU) NON-ESSENTIAL LINES CONSUMER LOANS, AUTO PHYSICAL DAMAGE CONTRACT OF INSURANCE, DEFINED STATE LAW GOVERNS CONTROLLED BUSINESS COUNTERSIGNATURE COUNTY MUTUALS (FARMERS MUTUALS)	58-36-30(b) 58-40-30(c) 58-57-100 58-1-10 58-3-1 58-33-25(1) 58-33-60
ASSESSMENT PLAN DISPLAYED DEFINED EXEMPT FROM NORTH CAROLINA RATE BUREAU EXEMPT FROM ARTICLE 40 EXEMPT FROM ARTICLE 41 COURT REVIEW OF ORDERS AND DECISIONS COURT REVIEW OF RATES AND CLASSIFICATION COVERAGE FOR RENTAL VEHICLES AUTHORIZED VOCERAGE INTERPRETATION CREDIT CARD, INSURANCE THROUGH CREDIT PROPERTY	58-11-10 58-7-75(d) 58-36-50 58-40-125 58-41-10(a) 58-2-75 58-2-80 58-36-80 58-3-145 58-57-50(b)
CREDIT PROPERTY DATA REPORTING CREDIT UNEMPLOYMENT INSURANCE CRIME INSURANCE BEACH PLAN FAIR PLAN FC-003 (11/07/97) -2	58-57-90 58-57-90(b) 58-57-110 58-45-5(3a) 58-46-

SUBJECT	STATUTE
DEEMER DATES FORMS NCRB FORMS DEFINITIONS	58-41-50(A) 58-36-55 58-1-5
DEVIATIONS SUBJECT TO NORTH CAROLINA RATE BUREAU	58-36-30(a) (c),(d)
NON-ESSENTIAL DIRECT PLACEMENT OF INSURANCE BY CITIZENS DISCRIMINATORY PRACTICES PROHIBITEDAUTO DISCRIMINATION FORBIDDEN DISAPPROVAL OF RATES NON-ESSENTIAL NON-ESSENTIAL- (ARTICLE 41) NORTH CAROLINA RATE BUREAU DIVIDENDS	NONE 58-28-5(b) 58-3-25 58-3-120 58-40-45 58-41-50 58-36-20
NORTH CAROLINA RATE BUREAU NON-ESSENTIAL REBATING PROHIBITED	58-36-60 58-40-120 58-33-85(a) 58-8-25(a)
ELIGIBLE RISK, AUTO LIABILITY EXCESS LIABILITY EXCLUDE UM/UIM EXCLUSION OF NAMED DRIVER FOR LIABILITY, PROHIBITED EXTENDED REPORTING PERIOD F.A.I.R. PLAN (ARTICLE 46) FARM PROGRAMS FEES FOR LICENSED ORGANIZATIONS (ANNUAL) FILING FEES FINANCE CHARGES BY AGENTS FINANCE CHARGES BY COMPANIES  FINANCIAL RESPONSIBILITY, MONEY OR SECURITIES FIRE INS., GENERAL REGULATION OF BUSINESS (ARTICLE 43) FIRE INS. INSUIDANCE DOLICIES, LIMITATION AS TO AMOUNT AND	58-37-1 58-37-1 58-3-152 20-309 58-40-140 58-46-1 58-40-15 105-228.4 58-6-5(5) 24-11 58-35-10(b) 58-41-50(F) 20-279.25 58-43-1
FIRE INSURANCE POLICIES, LIMITATION AS TO AMOUNT AND TERM; INDEMNITY CONTRACTS FOR DIFFERENCE IN ACV AND COST OF REPLACEMENT  FIRE INSURANCE POLICIES (ARTICLE 44)     AGENTS TO INSPECT PROPERTY     EFFECTIVE TIME 12:01 AM  FORMS APPROVED  NORTH CAROLINA RATE BUREAU  FUNCTIONAL REPLACEMENT COST  GENERAL DOMESTIC COMPANIES (ARTICLE 7)  GROUP PLANS PROHIBITED  GUARANTY ASSOCIATION (POSTASSESSMENT)(ARTICLE 48)  GUARANTY FUND (ARTICLE 7)  HOUSEMOVERS	58-43-5 58-44-1 58-44-15 58-44-15(c) 58-3-150 58-41-50(a) 58-36-55 58-43-5 58-7-1 58-3-20 58-48-1 58-12-1 20-359.1
HULL INS AND PROTECTION AND INDEMNITY CLUBS (ARTICLE 24) INSURANCE REGULATORY REFORM ACT (ARTICLE 41) SCOPE CANCELLATIONS PROHIBITED	58-24-1 58-41-1 58-41-10 58-41-15

SUBJECT	STATUTE
LOSS COSTS - FINAL RATE PAGES NO LONGER REQUIRED LOSS OF REINSURANCE NO LIABILITY NONRENEWAL, PREMIUM INCREASE, CHANGE OF	58-41-50 58-41-30 58-41-45
COVERAGE	58-41-20
INSURANCE REGULATORY REFORM ACT (ARTICLE 41)-CONTINUATION NOTICE OF CESSATION OF BUSINESS THRU AGENCY NOTICE OF RENEWAL OF POLICIES WITH CHANGES PENALTIES, RESTITUTION POLICY FORM APPROVAL PUNITIVE DAMAGES MAY BE EXCLUDED RATE FILINGS INTRA-FAMILY SUITS  INSTALLMENT PAYMENT CHARGES INTERPRET POLICY	UED 58-41-35 58-41-25 58-41-55 58-41-50(a) 58-41-50(b) 52-5 52-5.1 58-35-10(b) 58-2-40(g)
JOINT UNDERWRITING AND REINSURANCE ORGANIZATIONS JUA, COMMISSIONER`S AUTHORITY TO FORM KINDS OF INSURANCE AUTHORIZED LAW SUITS, LIMITATION OF JURISDICTION LICENSED ORGANIZATION S DEFINED	58-40-60 58-42-55 58-7-15 58-3-35 58-40-5, 50, 55 & 60
LENDERS MAY NOT REQUIRE BORROWER TO USE INSURER LOCAL GOVERNMENT RISK POOLS (ARTICLE 23) "LLOYDS" (ARTICLE 17) MANAGING GENERAL AGENTS CONTRACTS FILED WITH DEPT. OF INSURANCE MANUFACTURERS` WARRANTY, NOT INSURANCE MANUSCRIPT POLICIES MUTUAL INSURANCE COMPANIES (ARTICLE 8) MORTGAGE GUARANTY, RATE EXEMPT FROM FILING	75-17 58-23-1 58-17-1 58-34-10 58-1-15 58-41-50 58-8-1 58-40-15(7)
MOTOR VEHICLE DRIVING RECORD CHECK NONFILING INSURANCE	58-41-10 58-36-65(e) 53-177 25-9-403
NONRENEWAL, CHANGES, NON-ESSENTIAL N. C. HEALTH CARE EXCESS LIABILITY FUND NORTH CAROLINA RATE BUREAU (ARTICLE 36) DEVIATION ON AGE 55 AND OVER, AUTO PP NON-FLEET DISAPPROVAL OF FILINGS, RATES ESCROW OF PREMIUM, PPNF FILING AND APPROVAL OF POLICY FORMS FORMS, 90 DAY DEEMER NOTICE OF CHANGE IN COVERAGE OR RATE RATE MAKING STANDARDS RATE, 50 DAY DEEMER RATE, PPNF AUTO FILING SDIP - BI/PD THRESHOLD SURCHARGE SCHEDULE FOR BI	58-41-20 58-47-1 58-36-1 58-36-30(d) 58-36-20 58-36-25(b) 58-36-55 58-36-55 58-36-45 58-36-10 58-36-20(B) 58-36-70
WORKERS COMPENSATION NORTH CAROLINA REINSURANCE FACILITY (ARTICLE 37) CEDING LIMITS CLEAN RISK DEFINED	58-36-15(a) 58-37-1 58-37-35 58-37-35(i)

SUBJECT	STATUTE
DESIGNATED AGENTS TO HAVE MEMBER ON BOARD	
OF GOVERNORS	58-37-35(d)
ELIGIBLE RISKS	58-37-1
NOTICE OF SESSION	58-37-25
PHYSICAL DAMAGE	58-37-60
RECOUPMENT SURCHARGES	58-37-40(f) 58-37-75
TRANSFER OF DESIGNATED AGENT'S BUSINESS	58-37-35(G)
NOTICE OF COVERAGE OR RATE CHANGE	30 31 33(0)
NORTH CAROLINA RATE BUREAU	58-36-45
NON-ESSENTIAL	58-41-25
PHYSICAL DAMAGE, AUTO	50 7 15(10)
DEFINED IN STATUTE AVAILABLE THROUGH THE NORTH CAROLINA	58-7-15(19)
REINSURANCE FACILITY	58-37-60
CANCELLATION	NONE
FILING OF STATISTICS BY NORTH CAROLINA RATE	1,01,2
BUREAU	58-36-15(d)
POLICY	NONE
RATE FILINGS AND HEARINGS	58-36-70(a)
POLICY SERVICING FEES NON-ESSENTIAL ALL	58-41-50(f)
PREMIUM FINANCING (ARTICLE 35)	58-33-85(b) 58-35-1
PREPAID LEGAL	84.23.1
	58-39-1
PRIVACY PROTECTION ACT (ARTICLE 39) PRIVATE PASSENGER MOTOR VEHICLE, DEFINED	58-40-10(a)
PROFESSIONAL LIABILITY EXTENDED REPORTING PERIOD	
REQUIREMENTS  PROOF OF LOSS FORMS	58-40-140
PROOF OF LOSS FORMS REQUIRED TO BE FURNISHED	58-3-40
FAILURE TO RENDER TIMELY PROOF, BAR TO DEFENSE	58-44-50
PROPERTY-OVER INSURANCE PROHIBITED	58-43-5
PUBLIC INSPECTION OF FILINGS	
NON-ESSENTIAL	58-40-35
NORTH CAROLINA RATE BUREAU	58-36-15(b)
PUNITIVE DAMAGES, MAY BE EXCLUDED	58-41-50(a)
RATE DISAPPROVAL, NON-ESSENTIAL	58-40-45 58-41-50(c)
ESSENTIAL (NORTH CAROLINA RATE BUREAU)	58-36-10
RATE MODIFICATION, FINANCIAL DISCLOSURE,	20 20 10
NON-ESSENTIAL	58-40-130
RATE STANDARDS, NON-ESSENTIAL	58-40-20
RATING ORGANIZATIONS	58-40-50
READABLE INSURANCE POLICIES (ARTICLE 38) REBATES & INDUCEMENTS PROHIBITED	58-38-1 58-33-85
RECOUPMENT SURCHARGES	58-36-75
RECOUNTENT SURCHAROLS	58-37-40(f)
	58-37-75
REDLINING, DEFINITION OF	58-63-15(7)c
REGULATION OF INSURANCE RATES-NON-ESSENTIAL	<b>7</b> 0.40.1
(ARTICLE 40)	58-40-1
RENEWAL NOTICE NON-ESSENTIAL, ARTICLE 41	59 /1 25(a)
RENTAL CAR ADVERTISING AND SALES PRACTICES	58-41-25(c) 66-19
RESTREE CHAIN SERVICES AND STEED I MICHELO	00 17

SUBJECT	STATUTE
RENTAL CAR, COVERAGE FOR DAMAGE REPLACEMENT COST, INCLUDING FUNCTIONAL REPLACEMENT REQUEST FOR REVIEW OF RATES	
NON-ESSENTIAL NORTH CAROLINA RATE BUREAU RESPONSE REQUIRED FROM COMPANIES TO ALL DOI INQUIRES	58-40-100 58-36-1(2) 58-2-190
RETURNED CHECK FEE REVOCATION OF COMPANY LICENSES	25-3-512 58-3-90 58-3-100
RISK RETENTION (ARTICLE 22) RISK SHARING PLAN ACT	58-22-1 58-42-55
SAFE DRIVER INSURANCE PLAN EFFECTIVE MAY 15, 1989 ANNUAL DRIVING RECORD CHECK	58-36-65 58-36-65(e)
APPEAL FOR CHARGEABILITY OF ACCIDENTS SPEEDING IN 65/70 MPH ZONE SCHEDULE RATING	58-36-1(2) 58-36-75(F) 58-40-25(2)
SERVICE AGREEMENTS SNOW & ICE COVERAGE FOR FARM BUILDINGS	58-1-25 58-1-36 58-44-55
SPECIAL REPORTS FROM COMPANIES MAY BE REQUESTED STATE PROPERTY FIRE INSURANCE FUND STATEMENTS IN APPLICATIONS ARE NOT WARRANTIES	58-2-190 58-31-1 58-3-10
SURPLUS LINES (ARTICLE 21) TAX RETURNS ARE SECRET INDEPENDENTLY PROCURED RECORDS OF LICENSEE	58-21-1 105-259 58-28-5 58-21-75
RESTRICTIONS OF USE OF TEMPORARY CONTRACTS PERMITTED	58-21-75 58-21-15 58-3-140 58-28-5
TITLE INSURANCE COMPANIES ARTICLES 26 AND 27	58-26-1 58-7-15(18)
RATES-SHORT OR OVER TWISTING	58-26-1 (E) 58-33-75 58-3-115
UMPIRE FOR APPRAISAL, JUDGE TO SELECT UNFAIR TRADE PRACTICES - (ARTICLE 63) WAIVER OF 60 DAYS FOR RATES, NON-ESSENTIAL WARRANTIES	58-44-35 58-63-1 TO 60 58-41-50
BY MANUFACTURERS HOME APPLIANCE WARRANTIES	58-1-15 58-1-30 58-1-35
MOTOR VEHICLES SERVICE WARRANTIES	58-1-35 58-1-35 58-1-36
REAL PROPERTY WARRANTIES, STATEMENTS IN APPLICATION NOT WATERSLIDES, PERMITTED TO OBTAIN INSURANCE WINDSTORM AND HAIL INSURANCE WORKERS COMP - CONSENT-TO-RATE REPORT TO BUREAU WORKERS COMP-EMPLOYEE LEASING WORKERS COMP FILINGS OF STATISTICS BY BUREAU WORKERS COMP - FILE AND USE - 9/1/97 WORKERS COMP - LOSS COSTS WORKERS COMP SELF INSURED GUARANTY FUND	58-1-20 58-3-10 95-111.12(a) 58-45-35(b) 58-36-30(c) 58-36-1 (5) 58-36-15(f) 58-36-100 58-36-100
WORKERS COME SELF INSURED GUARANTI FUND	97-133(a)(3)