

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1991

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HOUSE BILL 918  
Committee Substitute Favorable 5/9/91

Short Title: Ins.-Sales Licenses Limited.

(Public)

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Sponsors:

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Referred to:

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April 19, 1991

1 A BILL TO BE ENTITLED  
2 AN ACT TO CLARIFY THE PERMISSIBLE ACTIVITIES OF INSURANCE  
3 AGENCY OFFICE EMPLOYEES.

4 The General Assembly of North Carolina enacts:

5 Section 1. G.S. 58-33-25(o) reads as rewritten:

6 "(o) No license as an agent, broker, or limited representative is required of the  
7 following:

8 (1) Any regular salaried officer or employee of an insurance company, of  
9 a licensed agent, of a broker, or of a limited representative, if such  
10 officer's or employee's duties and responsibilities do not include the  
11 negotiation or solicitation of insurance.

12 (2) Persons who secure and furnish information on behalf of an employer,  
13 where no commission is paid for such service, for the purpose of group  
14 or wholesale life insurance, annuities, or group, blanket or franchise  
15 health insurance; or for enrolling individuals under such plans or  
16 issuing certificates thereunder; or otherwise assisting in administering  
17 such plans.

18 (3) Employers or their officers or employees, or the trustees of any  
19 employee trust plan, to the extent that such employers, officers,  
20 employees, or trustees are engaged in the administration or operation  
21 of any program of employee benefits for their own employees or the  
22 employees of their subsidiaries or affiliates involving the use of  
23 insurance issued by a licensed insurance company; provided that such

- 1 employers, officers, employees, or trustees are not in any manner  
2 compensated, directly or indirectly, by the insurance company issuing  
3 such insurance.
- 4 (4) Agency office employees acting within the confines of the agent's  
5 office, under the direction and personal supervision of the duly  
6 licensed agent and within the scope of such agent's license, in the  
7 acceptance of applications or requests for insurance and payment of  
8 premiums-premiums, the responding to inquiries about policy coverage  
9 or provisions, premium rates, and premium costs, and the performance  
10 of clerical, stenographic, and similar office ~~duties~~-duties; provided that  
11 such activity does not amount to any insurance underwriting function  
12 or interpretation of insurance policy provisions or coverage.
- 13 (5) Licensed insurers authorized to write the kinds of insurance described  
14 in G.S. 58-7-15(1) through G.S. 58-7-15(3) that do business without  
15 the involvement of a licensed agent."
- 16 Sec. 2. This act is effective upon ratification.