

NORTH CAROLINA GENERAL ASSEMBLY
1977 SESSION

CHAPTER 520
SENATE BILL 408

AN ACT TO REQUIRE INSURANCE COMPANIES TO FURNISH TO FIRE OFFICIALS
INFORMATION RELATING TO INVESTIGATIONS OF PROPERTY FIRE LOSSES.

The General Assembly of North Carolina enacts:

Section 1. Chapter 69 of the General Statutes is hereby amended by adding a new section to be numbered G.S. 69-7.1 and to read as follows:

"§ 69-7.1. Insurance company to furnish information. — (a) The chief of any municipal fire or police department, county fire marshal or sheriff, or special agent of the State Bureau of Investigation may request any insurance company investigating a fire loss of real or personal property to release any information in its possession relative to that loss. The company shall release the information and cooperate with any official authorized to request such information pursuant to this section. The information shall include, but is not limited to:

- (1) any insurance policy relevant to a fire loss under investigation and any application for such a policy;
- (2) policy premium payment records;
- (3) history of previous claims made by the insured for fire loss;
- (4) material relating to the investigation of the loss, including statements of any person, proof of loss, and any other relevant evidence.

(b) If an insurance company (or insurance agency) has reason to suspect that a fire loss to its insured's real or personal property was caused by incendiary means, the company shall furnish the State Bureau of Investigation with all relevant material acquired during its investigation of the fire loss, cooperate with and take such action as may be requested of it by any law enforcement agency, and permit any person ordered by a court to inspect any of its records pertaining to the policy and the loss.

(c) In the absence of fraud or malice, no insurance company (or insurance agency), or person who furnishes information on its behalf, shall be liable for damages in a civil action or subject to criminal prosecution for any oral or written statement made or any other action that is necessary to supply information required pursuant to this section.

(d) The officials and departmental and agency personnel receiving any information furnished pursuant to this section shall hold the information in confidence until such time as its release is required pursuant to a criminal or civil proceeding.

(e) Any official referred to in subsection (a) of this section may be required to testify as to any information in his possession regarding the fire loss of real or personal property in any civil action in which any person seeks recovery under a policy against an insurance company for the fire loss."

Sec. 2. This act shall become effective on January 1, 1978.

In the General Assembly read three times and ratified, this the 9th day of June, 1977.