1. **SCOPE:** This schedule lists records unique to Insurance Department – Fraud Unit and is used in conjunction with the General Records Retention Schedules and other relevant Records Retention Schedules.

2. **AUTHORITY:** The Office of the Public Records Administrator issues this Records Retention Schedule under the authority granted by §11-8 and §11-8a of the General Statutes of Connecticut (CGS).

3. **RETENTION PERIODS:** Retention periods listed on this schedule are based on the records’ administrative, fiscal, legal, and historical values, as well as statutory or regulatory requirements. In most instances the established period sets the minimum retention requirement. However, some records have maximum retention periods set by Federal or State statutes or regulations. Please note that any statute or regulation listed in brackets in the “Retention” column indicates the legal citation for that retention requirement. If a records series states, “Permanent/Archival,” the agency should request approval to transfer the records to the State Archives or an approved archival repository once the records are inactive. If a records series states, “May contain historical value,” the agency should contact the State Archives for archival appraisal before requesting disposition of the records. Not all such records will be determined to be archival; conversely, some records without this statement might have archival value. See General Letter #2009-1 for guidelines on transferring records to the State Archives.

4. **FORMAT:** Retention periods listed on this schedule apply to the official record copy, whether in paper, electronic, or other format. If records are maintained only in an electronic system, the records custodian must be able to retrieve and interpret the content for the retention period.

5. **DISPOSITION AUTHORIZATION:** This schedule is used concurrently with the Records Disposition Authorization (Form RC-108), which is used to request permission to destroy or transfer records that have met their retention period. The agency Records Management Liaison Officer (RMLO), the State Archivist, and the Public Records Administrator must sign the authorization form prior to destruction or transfer of public records. The Office of the Public Records Administrator cannot grant continuing approval to destroy records on an ongoing basis. No records may be destroyed if there are pending or active Freedom of Information Act (FOIA) requests; litigations; investigations; audits; or other cases, claims, or actions. Note that if there is a destruction hold placed on records, the retention period does not change and once the hold is lifted, the records may be destroyed after receipt of the signed Form RC-108.

6. **DISPOSITION DUE TO REFORMATTING:** Records custodians may request permission to dispose of original records that have been scanned provided the retention period is 10 years or less and the agency has submitted a Certificate of Compliance in accordance with the State Library’s Standards for the Use of Imaging Technology for Storage, Retrieval, and Disposition of Public Records. With certain exceptions, custodians may request permission to dispose of original records that have been microfilmed provided the agency has submitted a Certificate of Compliance in accordance with the State Library’s Required Minimum Microfilming Standards for Public Records.

7. **AUDIT REQUIREMENTS:** Under the Single Audit Act (31 USC 7501) audit requirements apply to Federal, State, and Local programs. The retention requirement, “___ years, or until audited, whichever is later,” requires further explanation. In most instances “audit” refers to the general agency audit conducted by the State Auditors of Public Accounts or the general town or municipal audit conducted by an outside auditing agency, unless otherwise noted. The specific record itself may or may not have been examined as part of the audit process. The requirement of “until audited” is fulfilled when the official audit report is issued. The auditors may recommend that certain records be corrected. Such records, even when they meet retention requirements, must be retained during the period that any review is pending.

8. **FOIA DISCLOSURE:** This retention schedule governs the retention of public records – not the disclosure of public records. Refer to CGS §1-200 et seq. or contact the Office of Governmental Accountability, Freedom of Information Commission (FOIC), regarding the disclosure of public records.

9. **ESSENTIAL RECORDS:** Records designated as “Essential” are those records necessary to respond to an emergency; to reestablish normal operations after any such emergency; to protect the rights and interests of the agency; and to protect the rights and interests of individuals for whom it has responsibility.

10. **OBsolete RECORDS:** Records designated as “OBsolete” or “SERIES CLOSED” are no longer created or received in the normal course of business. Records custodians should request approval for the appropriate disposition of any records so designated as soon as the retention period has passed.

11. **RECORDS CREATION REQUIREMENT:** Nothing on this schedule mandates the creation of a record or records series if the agency does not already create or receive it in the normal course of business. However, agencies should be aware of any additional recordkeeping requirements established by state or federal statute or regulation.
### RECORDS RETENTION SCHEDULE

**AGENCY:** Insurance Department (CID)  
**DIVISION, UNIT, OR FUNCTION:** Fraud Unit  
**STATE OF CONNECTICUT**  
**INSURANCE DEPARTMENT**  
**AGENCY ADDRESS:**  
153 Market Street, Hartford, CT 06106  
www.cslib.org/publicrecords

### RELEVANT STATUTES & REGULATIONS AND ACRONYMS USED ON THIS SCHEDULE:

CGS Sec. 38a-356(c); CGS Sec. 38a Insurance Chapter 700c Health Insurance; CGS Sec. 38a Insurance Chapter 701a Insurance Producers, Agents and Third-Party Administrators.

### RMLO (type or print): Michael Malesta  
**JOB TITLE OF RMLO (type or print):** Counsel  
**APPROVED (Signature of State Archivist):** Paul E. Baran  
**DATE SIGNED:** 11/9/13

**APPROVED (Signature of Public Records Administrator):** Robert A. Fitzer  
**EFFECTIVE DATE OF SCHEDULE:** 11/27/2013

### Series #  
**Records Series Title** | **Description** | **Retention** | **Disposition** | **Notes**
---|---|---|---|---
1. | Investigative Reports | This series documents investigations of insurance producers and agencies (including bail bondsmen). Including but not limited to: final reports, Stipulated Settlement agreements, and referral reports to law enforcement personnel. | Permanent | Retain in agency or transfer to State Archives

2. | Investigative Workpapers | This series documents investigations of insurance producers and agencies (including bail bondsmen) and serve as supporting documentation for the final investigative report. Including but not limited to: planning documents and third party information for targeted examinations of insurance producers, insurance agencies and bail bondsmen; referral information concerning market behavior that led to the targeted investigation; results of analytical review of alleged violations of insurance statutes; and responses from management and/or targeted individuals. | 2 years from date investigative report released to the public | Destroy after receipt of signed Form RC-108

---

This schedule is:  
[ ] ORIGINAL  
[ ] REVISED

Superseded schedule number(s):  
11-1-2
<table>
<thead>
<tr>
<th>Series #</th>
<th>Records Series Title</th>
<th>Description</th>
<th>Retention</th>
<th>Disposition</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.</td>
<td>Licensure and Registration</td>
<td>This series documents the licensure and registration review process for entities other than insurers including, but not limited to, third party administrators (TPAs), medical discount plan organizations (MDPs) and pharmacy benefit manager (PBMs). Including but not limited to: applications and supporting documentation.</td>
<td>Until superseded</td>
<td>Destroy after receipt of signed Form RC-108</td>
<td>Third party administrators (TPAs) pursuant to CGS Sec. 38a-720 et seq.</td>
</tr>
<tr>
<td></td>
<td>Files</td>
<td></td>
<td></td>
<td>Medial discount plans (MDPs) pursuant to CGS Sec. 38a-479qq through 38a-479rr.</td>
<td>Pharmacy benefit managers (PBMs) pursuant to CGS Sec. 38a-479aaa through 38a-479hhh.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Pursuant to CGS Sec. 38a-356(c) reports must be filed on or before March 31st of each year.</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Fraud Reports</td>
<td>This series documents annual reports submitted by insurance companies detailing all information received or investigations conducted by such company during the past year concerning insurance fraud in any claim under a motor vehicle insurance policy.</td>
<td>1 year from date filed</td>
<td>Destroy after receipt of signed Form RC-108</td>
<td></td>
</tr>
</tbody>
</table>