

**§ 58-39-10. Scope.**

(a) The obligations imposed by this Article shall apply to those insurance institutions, agents, or insurance-support organizations that:

- (1) In the case of life, health, or disability insurance:
  - a. Collect, receive, or maintain information in connection with insurance transactions that pertains to natural persons who are residents of this State; or
  - b. Engage in insurance transactions with applicants, individuals, or policyholders who are residents of this State; and
- (2) In the case of property or casualty insurance:
  - a. Collect, receive, or maintain information in connection with insurance transactions involving policies, contracts, or certificates of insurance delivered, issued for delivery, or renewed in this State;
  - b. Engage in insurance transactions involving policies, contracts, or certificates of insurance delivered, issued for delivery, or renewed in this State; or
  - c. Engage in transactions involving mortgage guaranty insurance where the mortgage guaranty policies, contracts, or certificates of insurance are delivered, issued for delivery, or renewed in this State.

(b) The rights granted by this Article shall extend to:

- (1) In the case of life, health, or disability insurance, the following persons who are residents of this State:
  - a. Natural persons who are the subject of information collected, received, or maintained in connection with insurance transactions; and
  - b. Applicants, individuals, or policyholders who engage in or seek to engage in insurance transactions;
- (2) In the case of property or casualty insurance, the following persons:
  - a. Natural persons who are the subject of information collected, received, or maintained in connection with insurance transactions involving policies, contracts, or certificates of insurance delivered, issued for delivery, or renewed in this State; and
  - b. Applicants, individuals, or policyholders who engage in or seek to engage in (i) insurance transactions involving policies, contracts, or certificates of insurance delivered, issued for delivery, or renewed in this State; or (ii) mortgage guaranty insurance transactions involving policies, contracts, or certificates of insurance delivered, issued for delivery, or renewed in this State.

(c) For purposes of this section, a person shall be considered a resident of this State if the person's last known mailing address, as shown in the records of the insurance institution, agent, or insurance-support organization, is located in this State.

(d) Notwithstanding subsections (a) and (b) of this section, this Article shall not apply to information collected from the public records of a governmental authority and maintained by an insurance institution or its representatives for the purpose of insuring the title to real property located in this State.

(e) This Article applies to credit insurance that is subject to Article 57 of this Chapter. (1981, c. 846, s. 1; 2001-351, s. 1; 2003-262, s. 2(1).)