NORTH CAROLINA
DEPARTMENT OF STATE TREASURER

BRADFORD B. BRINER
STATE TREASURER OF NORTH CAROLINA

OpenAI Pilot Program

Today's Presenters

Eric Naisbitt – DST Chief of Staff

Allen Martin – UPD Deputy Treasurer

Pacis Regina – UPD Audit Manager

MaryAnne Fitzpatrick – UPD Assistant Deputy Treasurer

FAQS

- 12-week pilot program launched in March 2025
- Designated employees in 2 divisions working with public information
- Weekly check-ins/Training sessions with OpenAI engineers
- Third party analyzing results

Purpose: Increase efficiency and modernize state government

Challenges:

- Buy-in from employees
- Concerns over accuracy
- Safety of private information
- Concern over eventual job replacement

Results:

- Operational efficiencies in both divisions involved in pilot program
- UPD potentially finding millions of dollars in unclaimed property
- SLGFD staff estimates 5 hours per person per week saved in administrative work

Takeaways:

Consistent messaging from leadership – combined with support and clear goals – allows for adaptation of "new way of doing things" to the benefit of the people of North Carolina

Quotes:

"It's rewarding when ChatGPT produces results that enables you to succeed in your job of serving the citizens of N.C. in a more efficient manner"

"ChatGPT makes my job more enjoyable. It takes away some burdens and the interaction is like having a conversation with another person."

"I'm an accountant and writing documents – like a job description – are not what I am best suited for, so it can help with that."

Unclaimed Property Division

Initial Plan: Increase speed at which UPD could identify and contact property owners
Pivot: Focus on compliance
- Identify types of companies that may have property/ and identify companies that meet profile in N.C.

Result: Typical 10,20,30 searches reduced to one – done instantly

State and Local Government Finance Division

Initial Plan: Increase speed of audit reviews for 1100 local government units in the state
Pivot: Research, memos and communication to entities across the state
Result: Legwork accelerated to keep things moving at an overall faster pace – hours saved per employee each week

Using AI to Locate Owners

how can chatgpt help the nc department of state treasurer locate owners of unclaimed property

To tailor how ChatGPT could help the NC Department of State Treasurer with locating owners of unclaimed property, could you share more detail on what you're looking for? For example:

1. Are you interested in outreach strategies (email campaigns, ads, direct mail)?
2. Do you want help analyzing databases to match individuals to property?
3. Are you exploring chat-based tools to assist people in searching for unclaimed property?
4. Should the focus be on legal, technical, or communication tools?

Let me know your main goals and areas of interest so I can make the suggestions as useful as possible.

Using AI to Locate Owners

how can we locate the current mailing address, phone number, email address, etc of owners of unclaimed property?

Got it. I'll look into effective and legally compliant methods and tools for locating the current contact information—like mailing addresses, phone numbers, and email addresses—of individuals who may be owed unclaimed property. I'll explore best practices used by government agencies, skip tracing tools, data sources, and any regulatory guidelines that may apply.

I'll let you know once I've gathered a detailed overview.

Research completed in 14m · 22 sources

Using AI to Locate Owners

Locating Owners of Unclaimed Property: Effective and Compliant Strategies

1. Skip Tracing Tools and Data Services
2. Public and Commercial Databases for Updated Contacts
3. Partnerships with Credit Bureaus and Data Brokers
4. Leveraging Government Records and Inter-Agency Data
5. Legal Limitations and Privacy Considerations
6. Outreach Strategies to Reconnect Owners with Property

AI vs Human

how long would it take for a human to do deep research that AI can do in 10 minutes

It depends on what you mean by "deep research" — but in most realistic cases, something an advanced AI can complete in 10 minutes would take a human **many hours to several days.**

Here's why:

Task type	AI time (10 min)	Typical human time	Why the gap is so big
Gathering facts from multiple sources	10 min	4–8 hours	Humans must search, click, read, and verify each source manually.
Summarizing complex reports	10 min	8–20 hours	Reading and synthesizing dozens/hundreds of pages is slow for humans.
Cross-referencing data	10 min	1–3 days	Humans must re-check sources and reconcile inconsistencies one at a time.
Spotting patterns in large datasets	10 min	2–7 days	Humans can't rapidly scan millions of rows; they need tools, setup, and manual interpretation.

AI vs Human

Example:
If AI spends 10 minutes scanning 50 different online reports, extracting key numbers, and cross-checking for consistency, a skilled researcher might spend **20–40 hours** doing the same job — and that's without distractions or breaks.

In short:

> AI can compress multi-day human work into minutes because it reads, retrieves, and correlates sources in parallel — something humans can't physically do.

Using AI to Identify Potential Holders

what business entities in NC are likely to have unreported unclaimed property

To help identify which types of business entities in North Carolina are most likely to have unreported unclaimed property, could you clarify a few things:

1. Are you looking for specific industries (e.g., banking, retail, insurance) or types of entities (e.g., LLCs, corporations, nonprofits)?
2. Are you more interested in patterns based on size (e.g., small businesses vs. large enterprises)?
3. Do you want data on businesses that currently have unclaimed property held by the state, or are you looking to predict which ones might be at risk of not reporting it?

This will help narrow down the research more accurately.

looking at all industries, medium to large size, looking to predict which one might be at risk of not reporting

Got it. I'll look into which medium to large businesses across various industries in North Carolina are at higher risk of not reporting unclaimed property. This will include factors like historical compliance trends, regulatory scrutiny, and characteristics of industries more prone to oversight or complexity in handling property. I'll get back to you with a structured analysis.

Research completed in 8m · 23 sources

Using AI to Identify Potential Holders

Risk Levels by Industry – Summary Table

The table below summarizes the relative risk of unclaimed property underreporting for key NC industries, along with major contributing factors:

Industry	Risk Level	Contributing Factors to Underreporting
Banking & Financial	Medium-High	High volume of accounts and payments; complex systems and M&A can lead to lost dormancy datanccash.com; must track various instruments (accounts, CDs, checks); stringent due diligence required. Often compliant, but any lapses affect large dollar amountssovos.com.
Insurance (Life & P&C)	High	Long-term obligations (life policies, annuities) with no owner-initiated activity; historically failed to report death benefits until forcedkroll.com; many uncashed claim checks; complex beneficiary tracking; multi-state settlements indicate industry-wide risk.
Retail & Consumer	High	Thousands of small transactions and customer credits; **unredeemed gift cards** and merchandise credits (often overlooked)sovos.comcost.org; frequent rebates and refunds not cashedkroll.com; decentralized operations (many stores/platforms) complicating compliance.

Using AI to Identify Potential Holders

Industry	Risk Level	Contributing Factors to Underreporting
Healthcare	High	Large patient volumes create credit balances and uncashed refunds; complex billing and insurance adjustments; historically lower compliance focus but now targeted by statesmarcumllp.com; merger integrations can miss old liabilities; privacy concerns in outreach can impede due diligence.
Manufacturing & Tech	Medium	Significant A/P and payroll volumes, but many liabilities are B2B (NC exempts in-state business creditsfiles.nc.gov); risk arises with rebates, warranties, or consumer-facing promotions; acquisition growth can obscure inherited unclaimed items; often incorporated in DE, inviting scrutiny if records incompletesovos.com.
Utilities & Telecom	Medium	Hold many customer **deposits and refunds**; high customer turnover leads to unreturned mail and uncashed checks; must manage legacy billing systems; often report sizable volumes, so any gap is evident; improper write-off of old credit balances is a known risk area.

Using AI to Identify Potential Holders

top fast food franchisee in nc by number of employees

The single **largest fast-food franchise operator based in North Carolina** (by number of employees) is **Golden Corral**—a buffet-and-grill franchise headquartered in Raleigh. As of early 2025, Golden Corral employs approximately **35,000** people, making it the top local chain in terms of workforce size Food Handler's Guide +1 .

🏆 Top NC-Based Fast-Food (and Fast-Casual) Chain Employers

Chain	HQ Location	Approx. Employees
Golden Corral	Raleigh, NC	~35,000
Cook Out	Greensboro, NC	~13,000
Bojangles	Charlotte, NC	~9,900
Biscuitville	Greensboro, NC	~4,999

Using AI to Identify Potential Holders

Insights:

- **Golden Corral** leads by a large margin, largely due to its buffet-style service model and national presence (around 399 locations across 43 states).
- **Cook Out**, a regional quick-service burger chain, follows with a substantially smaller staff.
- **Bojangles** and **Biscuitville**, while emblematic of North Carolina's fast-food culture, operate with smaller teams under 10,000 employees.

If you're interested in franchisee operators (i.e., individual owners/operators of franchised units like Yum or Hardee's), those often aren't tracked by public employee counts. Still, few come close to Golden Corral's scale.

Let me know if you'd like data on staffing per location, local franchise operators, or comparisons with national franchisees in NC!

Sources

Using AI to Identify Potential Holders

top 25 fast food franchise owners in nc by number of employees

Here are some of the **largest fast-food franchise owners/operators based in North Carolina**, ranked by employee count where known. Data is limited to publicly available info, and not all franchisees disclose staffing numbers, so a full "top 25" list isn't reliably available—this reflects the top active operators based on current records.

🥇 Golden Corral

- **HQ**: Raleigh, NC
- **Employees**: ~35,000 company-wide Business North Carolina
- Largest buffet-style chain; many locations company-owned plus franchised.

🥈 Cook Out – Owner: Morris Reaves

- **HQ**: Thomasville/Greensboro, NC
- **Employees**: ~13,000 (as of May 2021) Wikipedia Wikipedia
- Over 319 restaurants across multiple Southeast states.

🥉 Boddie-Noell Enterprises – Hardee's franchisee

- **HQ**: Rocky Mount, NC
- **Units**: ~316 Hardee's + other casual dining concepts
- **Employees**: ~11,700 (historical figure) Company Histories +14 Business North Carolina

While this lacks a full top 25, these are the leading NC-based fast-food franchise operators by workforce size.

If you'd like, I can provide:

- A deeper dive into specific operators.
- Estimated counts for top fast-food brands (McDonald's, Burger King) by NC franchisees.
- Automated outreach or research into additional operators.

Let me know how you'd like to proceed!

Sources

Using AI to Identify Potential Holders

top 25 fast food franchise owners in nc by number of employees and corporate mailing address

To help identify the top 25 fast food franchise owners in North Carolina by number of employees along with their corporate mailing addresses, could you please clarify a few details:

1. Are you looking specifically for franchise owners/operators based in North Carolina, or national operators with a large number of employees within NC?
2. Should the list include only fast food (quick service) brands, or also fast casual chains (like Panera, Chipotle)?
3. Would you like only independently owned franchises, or should company-owned locations (like Golden Corral corporate or Cook Out HQ) be included as well?

Let me know so I can tailor the search accurately.

national operators with a large number of employees within NC and should include independently and company owned locations. please include fast food and fast casual chains

Got it. I'll compile a list of the top 25 national fast food and fast casual franchise owners/operators with the largest number of employees within North Carolina. This will include both independently owned franchises and company-owned locations, and I'll also include their corporate mailing addresses.

I'll get started and let you know when the list is ready.

Research completed in 14m · 24 sources · 218 searches

Using AI to Identify Potential Holders

Rank	Operator (Owner/Franchisee)	NC Employees (est.)	Brands Operated	Ownership	HQ (Location)
1	McDonald's (various franchisees)	~23,000scrapehero.com	McDonald's	Franchised	Chicago, IL (McDonald's Corp)
2	Chick-fil-A (independent operators)	~15,000scrapehero.com	Chick-fil-A	Franchised	Atlanta, GA
3	Boddie-Noell Enterprises	~5,500nrn.com	Hardee's	Franchisee (private)	Rocky Mount, NC
4	Bojangles – Company-Owned Units	~4,000en.wikipedia.org	Bojangles (corp. stores)	Company-owned	Charlotte, NC
5	Taco Bell (various franchisees)	~5,400scrapehero.com	Taco Bell	Franchised	Irvine, CA (Yum! Brands)
6	Subway (various franchisees)	~4,000scrapehero.com	Subway	Franchised	Milford, CT

Using AI to Identify Potential Holders

You said:

please provide franchisee names and addresses for the above results

ChatGPT said:

To provide accurate franchisee names and mailing addresses for each of the top 25 operators in North Carolina, could you confirm the level of detail you're looking for?

1. Do you want just the largest franchisee per brand in NC, or a list of all franchisees with locations in NC?
2. Should the addresses be limited to mailing addresses, or include registered agent/business registration info as well?
3. Are you prioritizing corporate mailing addresses (e.g. HQ) or unit-level contact info (for stores)?

Once I have that, I can refine the research accordingly.

You said:

with locations in NC and corporate mailing addresses

ChatGPT said:

Thanks for confirming. I'll now identify the franchisee companies with fast food and fast casual locations in North Carolina—across the top 25 brands previously listed—and provide their corporate mailing addresses.

I'll get started and follow up when the information is ready.

Research completed in 9m · 36 sources · 181 searches

Using AI to Identify Potential Holders

Franchisee Company	Brands Operated	Headquarters (Mailing Address)	NC Footprint (Units/Employees)
Boddie-Noell Enterprises, Inc.	Hardee's	1021 Noell Lane, Rocky Mount, NC 27804	330+ Hardee's restaurants in 4 states (135+ in NC) [1] [2]; ~5,500 NC employees [3].
Boj of WNC, LLC	Bojangles	131 Glenn Bridge Rd, Arden, NC 28704	118 Bojangles units across NC, SC, TN, GA, KY, OH (largest Bojangles franchisee) [4]. Many in western NC.
Tands, Inc.	Bojangles	335 N Queen St, Kinston, NC 28501	72 Bojangles restaurants in eastern NC & Richmond, VA [5] [6]. Covers 30 NC counties.
Tri-Arc Food Systems, Inc.	Bojangles	4905 Waters Edge Dr, Raleigh, NC 27606	51 Bojangles restaurants in the Triangle region (central NC) and southern VA [7].
Carolina Restaurant Group, Inc.	Wendy's	8040 Arrowridge Blvd #100, Charlotte, NC 28273	80+ Wendy's restaurants in NC/SC/FL (incl. ~**Charlotte area**) [8] [9].
Delight Restaurant Group	Wendy's, Taco Bell	518 Las Gaviotas Blvd, Chesapeake, VA 23322	111 restaurants (Wendy's/Taco Bell) post-2021 acquisition [10] [11]; ~1,500 NC employees added in Raleigh area [12].
Schmidt Family Restaurant Group	Wendy's, Buffalo Wild Wings	1735 Waller St, Portsmouth, OH 45662	76 Wendy's restaurants (KY, OH, WV **and NC**) [13]. Entered NC (Greensboro region) with ~25 units in 2021 [14].

Using AI to Identify Potential Holders

Bojangles' Franchisees (Tri-Arc, Tands, and BOJ of WNC): North Carolina is home to Bojangles – and several large franchisees drive its growth. **BOJ of WNC, LLC**, led by CEO Jeff Rigsby, is the **nation's largest Bojangles franchisee** with **over 100 locations**bocountry.combocountry.com. Based in Arden, NC, BOJ of WNC started with 6 Asheville-area restaurants in 2001 and expanded across Western NC and into five other states. As of 2024 it operated **118 Bojangles units** across NC, SC, TN, GA, KY, and OHdol.gov. Another major operator, **Tands, Inc.** of Kinston, NC (owned by the McRae family), holds the franchise rights to 30 counties in eastern NC. Tands operates **72 Bojangles restaurants** in Eastern North Carolina and the Richmond, VA arealinkedin.combecajun.com, making it one of Bojangles' largest franchisees. In the Raleigh/Durham Triangle region, **Tri-Arc Food Systems, Inc.** has been a Bojangles franchisee since 1979 and runs **51 Bojangles locations** in central NC and southern Virginiabojanglesrdu.com. Together, these franchisees cover a huge portion of Bojangles' footprint in NC. Each company maintains local corporate offices (Raleigh for Tri-Arcbojanglesrdu.com, Kinston for Tandslinkedin.com, and the Asheville area for BOJ of WNCbocountry.com) and contributes significantly to employment in their regions.

Using AI to Assist with Claims

FIRST UNION NATIONAL BANK AS EXCHANGE AGeNT FOR CYGNUS SOLUTIONS CO

In the merger between Red Hat, Inc. and Cygnus Solutions, announced on November 15, 1999, First Union National Bank was designated as the escrow agent. Under the terms of the merger agreement, Red Hat agreed to acquire Cygnus through a stock-for-stock transaction, issuing approximately 6.6 million shares of Red Hat common stock in exchange for all outstanding shares of Cygnus. As part of this agreement, 10% of the shares to be issued were placed into an escrow account managed by First Union National Bank. This escrow arrangement was established to secure certain indemnification obligations of Cygnus under the merger agreement . sec.gov +1

The escrow agreement, dated November 15, 1999, was executed among Red Hat, Cygnus, a merger subsidiary, First Union National Bank (as Escrow Agent), and Michael Tiemann (as Securityholder Agent) . This arrangement ensured that a portion of the merger consideration was held in escrow to address any potential indemnification claims arising post-merger. sec.gov +1

If you were a shareholder of Cygnus Solutions during this merger and have questions regarding the escrowed shares or related matters, it would be advisable to contact Wells Fargo, which acquired First Union through subsequent mergers. Wells Fargo's customer service can be reached at 1-800-869-3557 for assistance with historical account inquiries. wellsfargo.com

Sources

Citations

sec.gov
SEC.gov
In accordance with the terms of the Merger Agreement and an Escrow Agreement dated...

wellsfargo.com
First Union is Now Wells Fargo
Founded in 1908 as Union National Bank, First Union was the sixth-largest banking company in the Unite...

AI Benefits to Compliance and Audit Team

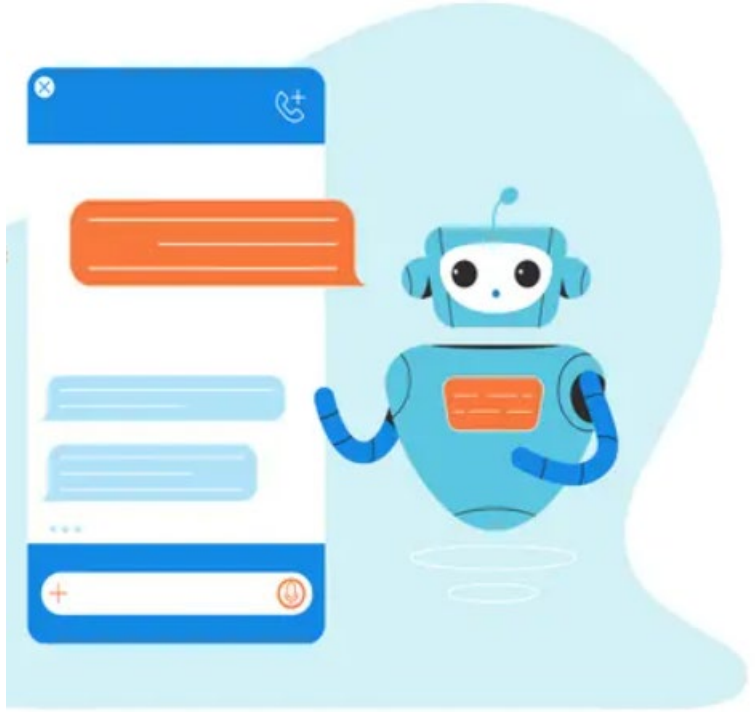
- Enhanced Holder Research:
  - Federal Employer Identification number (FEIN)
  - Address
  - Mergers, Acquisitions, and Affiliated Entities
  - Sales revenues, etc.

(**Use cases:** Mailing, database updates and audit candidate reviews)

AI Benefits to Compliance and Audit Team

- Time and Cost Saving:
  - ➢Reduces time spent by one third
  - ➢Ensures you reach the right target

- Enhanced Reach and Results:
  - ➢More holders reached
  - ➢Increase reporting and findings



Fun Facts: Identify Holders in a Specific Industry

List of hospitals in North Carolina with their FEIN. Tabulate the information.

Could you please clarify what type of hospitals you'd like included (e.g., all hospitals, nonprofit only, public hospitals, etc.)? Also, are you looking for just the name and FEIN, or would you like additional details like address, city, or type of facility?

all hospitals, include address, number of employees and sales revenue for 2024

Got it. I'll compile a list of all hospitals in North Carolina, including their FEIN, address, number of employees, and estimated sales revenue for 2024. I'll organize this information in a table for clarity and will get back to you once it's ready.

Research completed in 20m · 55 sources

North Carolina Hospitals with FEIN and 2024 Financial Details

A–C

A to Z Listing

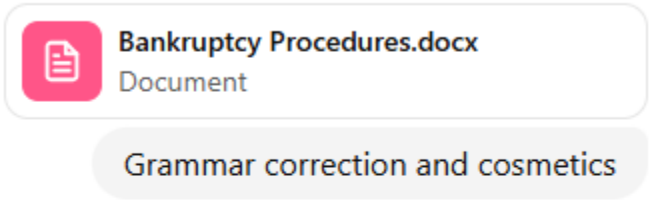
A–C

Hospital Name	FEIN (EIN)	Address	Employees	Est. 2024 Revenue
AdventHealth Hendersonville (formerly Park Ridge Health)	56-0543246 causeiq.com	100 Hospital Dr, Hendersonville, NC 28792 info.ncdhhs.gov	1,679 causeiq.com	$237.9 million causeiq.com
AdventHealth Polk (formerly St. Luke's Hospital)	56-0554222 causeiq.com	101 Hospital Dr, Columbus, NC 28722 info.ncdhhs.gov	383 causeiq.com	$48.2 million causeiq.com
Alamance Regional Medical Center (Cone Health)	58-1588823 causeiq.com	1240 Huffman Mill Rd, Burlington, NC 27215 info.ncdhhs.gov	11,800 causeiq.com	$1.9 billion causeiq.com

Weaknesses: Accuracy and Unavailable Information

Hospital Name	FEIN (EIN)	Address	Employees	Est. 2024 Revenue
UNC Health Rockingham (Eden)	56-0983609 (UNC Rockingham Health)	117 E. Kings Hwy, Eden, NC 27288	~500 (est.)	~$60 million (est.)
UNC Health Southeastern (SRMC) (Lumberton)	56-0530233 causeiq.com causeiq.com	300 W. 27th St, Lumberton, NC 28358	2,171 causeiq.com	$304.1 million causeiq.com
UNC Health Wayne (Wayne Memorial Hospital) (Goldsboro)	56-0845796 causeiq.com	2700 Wayne Memorial Dr, Goldsboro, NC 27534	8,417 causeiq.com	$1.3 billion causeiq.com
UNC Hospitals (Chapel Hill) – *UNC Medical Center*	56-1616046 (UNC Health Care)	101 Manning Dr, Chapel Hill, NC 27514	*N/A (state-owned)*	*N/A (state-owned)*
VA Medical Center – Asheville (Oteen)	*Federal*	1100 Tunnel Rd, Asheville, NC 28805	*N/A*	*N/A*
VA Medical Center – Durham	*Federal*	508 Fulton St, Durham, NC 27705	*N/A*	*N/A*

Fun Facts: Polished Documents



Here's a fully **grammar-corrected and polished version** of your "Bankruptcy Procedures" document for clarity, consistency, and professionalism. I maintained the original structure but improved formatting and corrected errors such as misspellings (e.g., "PRODEDURE"), awkward phrasing, and redundant wording.

Fun Facts: Polished Documents

PROCEDURE VI: Further Inquiry

If clarification is needed regarding any bankruptcy communication, consult the Audit Manager or legal counsel.

Let me know if you'd like this version exported into a polished Word document (`.docx`) for your use.

sure

The grammar-corrected and polished version of your document is ready. You can download it here:

Bankruptcy_Procedure_Corrected.docx

Fun Facts: Polished Communications

When calling our lines, callers complain about taking long to get connected to the agents. We tested the lines and although we had agents on the lines, one tried to pick the call, and the call dropped. The other agent when picked up the line, it took 3 to 5 seconds to hear the caller (there is a delay in between and this is unusual).

When you get a chance could you please investigate this issue for us?

Thank you.

Here's a polished version of your message with improved clarity and tone:

Subject: Phone System Issues – Request for Investigation

Hi [Recipient's Name],

We are experiencing a few issues with our phone system that we'd like your assistance investigating.

Several callers have reported long wait times before getting connected to our agents. During testing, we noticed two key issues:

- Although agents were available, when one attempted to answer a call, it immediately dropped.
- In another instance, after the call was answered, it took 3 to 5 seconds before the caller's voice could be heard—indicating an unusual delay.

Could you please look into this matter when you get a chance?

Thank you for your support.

Best regards,
[Your Name]

AI Benefits

- A claim escalated to management.
- A holder verification was needed for claim to be approved due to conflicting information reported.
- The current process consists of reaching out to holder to obtain additional information.

AI Benefits

- Original holder report year 2016
- Last known holder report 2017
- Claim initiated May 2024
- Email attempts to contact holder made August 2024 and September 2024
- No updated holder information able to be identified in NC's database

AI Benefits

- AI search performed April 2025
- Search performed: Find current business operating from historical business information
- Potential Holder contact email address obtained
- Confirmed original reporting records were held by identified business
- Holder verification sent to correct business
- Supplemental information reported
- Claim paid June 2025

AI Benefits

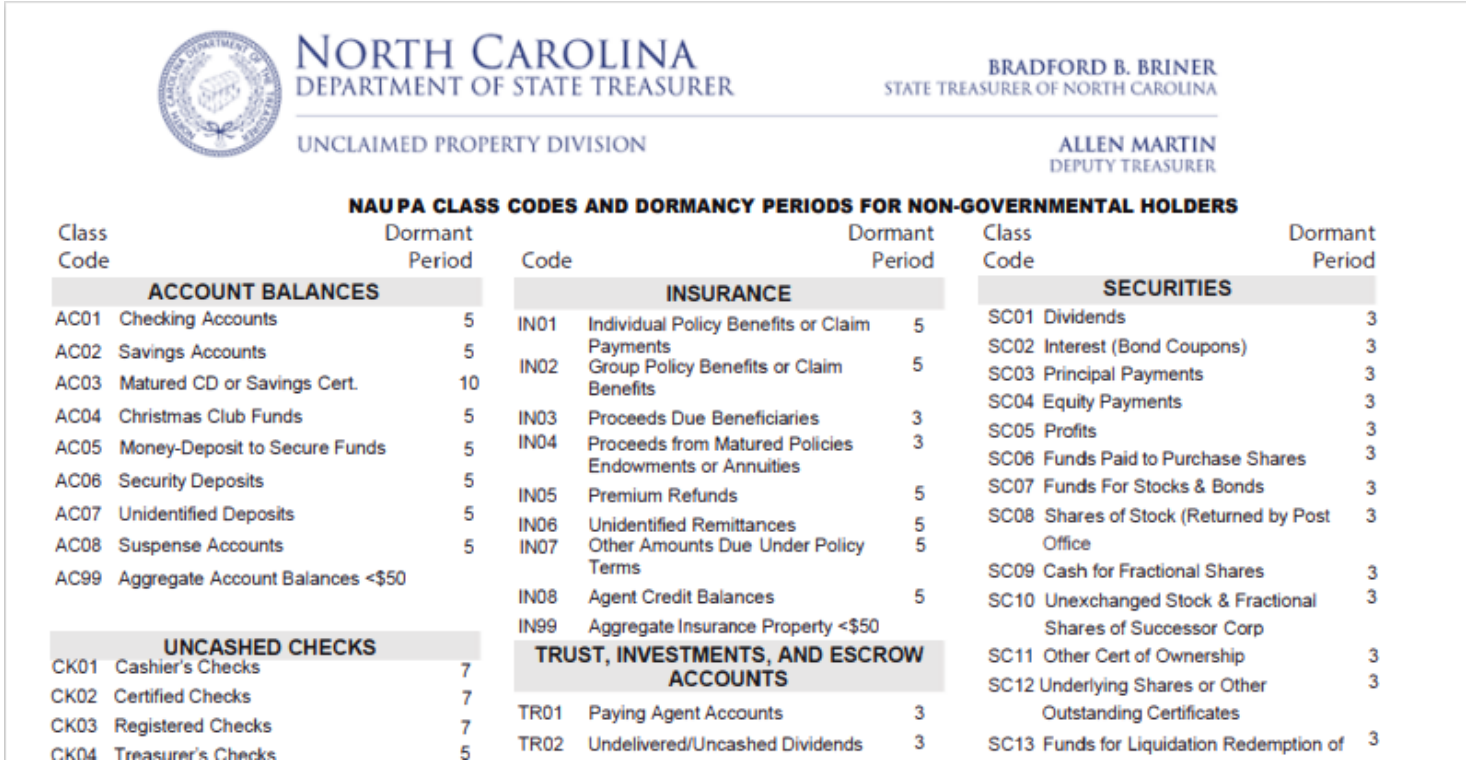
Example – quickly finding settings in Microsoft products

It sounds like OneNote is automatically converting the letter "e" in parentheses—like (e)—into the euro symbol (€). This is a known autocorrect behavior in Microsoft Office apps, where certain character combinations are replaced with symbols. Here's how to fix it:

1. Open OneNote
2. Go to File Options
3. Select Proofing from the left-hand menu
4. Click Auto Correct Options In the AutoCorrect tab
5. Look for the entry that replaces (e) with € Select it and click Delete

Scenario Where AI Didn't Work

Quick Updates to Forms Including Tables/Charts



NORTH CAROLINA
DEPARTMENT OF STATE TREASURER

BRADFORD B. BRINER
STATE TREASURER OF NORTH CAROLINA

UNCLAIMED PROPERTY DIVISION

ALLEN MARTIN
DEPUTY TREASURER

NAUPA CLASS CODES AND DORMANCY PERIODS FOR NON-GOVERNMENTAL HOLDERS

Class Code		Dormant Period
ACCOUNT BALANCES		
AC01	Checking Accounts	5
AC02	Savings Accounts	5
AC03	Matured CD or Savings Cert.	10
AC04	Christmas Club Funds	5
AC05	Money-Deposit to Secure Funds	5
AC06	Security Deposits	5
AC07	Unidentified Deposits	5
AC08	Suspense Accounts	5
AC99	Aggregate Account Balances <$50	
UNCASHED CHECKS		
CK01	Cashier's Checks	7
CK02	Certified Checks	7
CK03	Registered Checks	7
CK04	Treasurer's Checks	5

Code		Dormant Period
INSURANCE		
IN01	Individual Policy Benefits or Claim Payments	5
IN02	Group Policy Benefits or Claim Benefits	5
IN03	Proceeds Due Beneficiaries	3
IN04	Proceeds from Matured Policies Endowments or Annuities	3
IN05	Premium Refunds	5
IN06	Unidentified Remittances	5
IN07	Other Amounts Due Under Policy Terms	5
IN08	Agent Credit Balances	5
IN99	Aggregate Insurance Property <$50	
TRUST, INVESTMENTS, AND ESCROW ACCOUNTS		
TR01	Paying Agent Accounts	3
TR02	Undelivered/Uncashed Dividends	3

Class Code		Dormant Period
SECURITIES		
SC01	Dividends	3
SC02	Interest (Bond Coupons)	3
SC03	Principal Payments	3
SC04	Equity Payments	3
SC05	Profits	3
SC06	Funds Paid to Purchase Shares	3
SC07	Funds For Stocks & Bonds	3
SC08	Shares of Stock (Returned by Post Office	3
SC09	Cash for Fractional Shares	3
SC10	Unexchanged Stock & Fractional Shares of Successor Corp	3
SC11	Other Cert of Ownership	3
SC12	Underlying Shares or Other Outstanding Certificates	3
SC13	Funds for Liquidation Redemption of	3

Scenario Where AI Didn't Work

Unpredictable when attempting to update forms, charts and tables

NAUPA Class Codes and Dormancy Periods
(Visually Enhanced - Full Table)

Class Code	Category	Description	Dormant Period (Years)
AC01	Account Balances	Checking Accounts	5
AC02	Account Balances	Savings Accounts	5
AC03	Account Balances	Matured CD or Savings Cert.	5
AC04	Account Balances	Christmas Club Funds	5
AC05	Account Balances	Money-Deposit to Secure Funds	5
AC06	Account Balances	Security Deposits	5
AC07	Account Balances	Unidentified Deposits	5
AC08	Account Balances	Suspense Accounts	5
AC99	Account Balances	Aggregate Account Balances < $50	5
CK01	Uncashed Checks	Cashier's Checks	7
CK02	Uncashed Checks	Certified Checks	7
CK03	Uncashed Checks	Registered Checks	5
CK04	Uncashed Checks	Treasurer's Checks	5
CK05	Uncashed Checks	Drafts	5
CK06	Uncashed Checks	Warrants	5
CK07	Uncashed Checks	Money Orders	7
CK08	Uncashed Checks	Traveler's Checks	15
CK09	Uncashed Checks	Foreign Exchange Checks	5
CK10	Uncashed Checks	Expense Checks	5

USER SENTIMENT

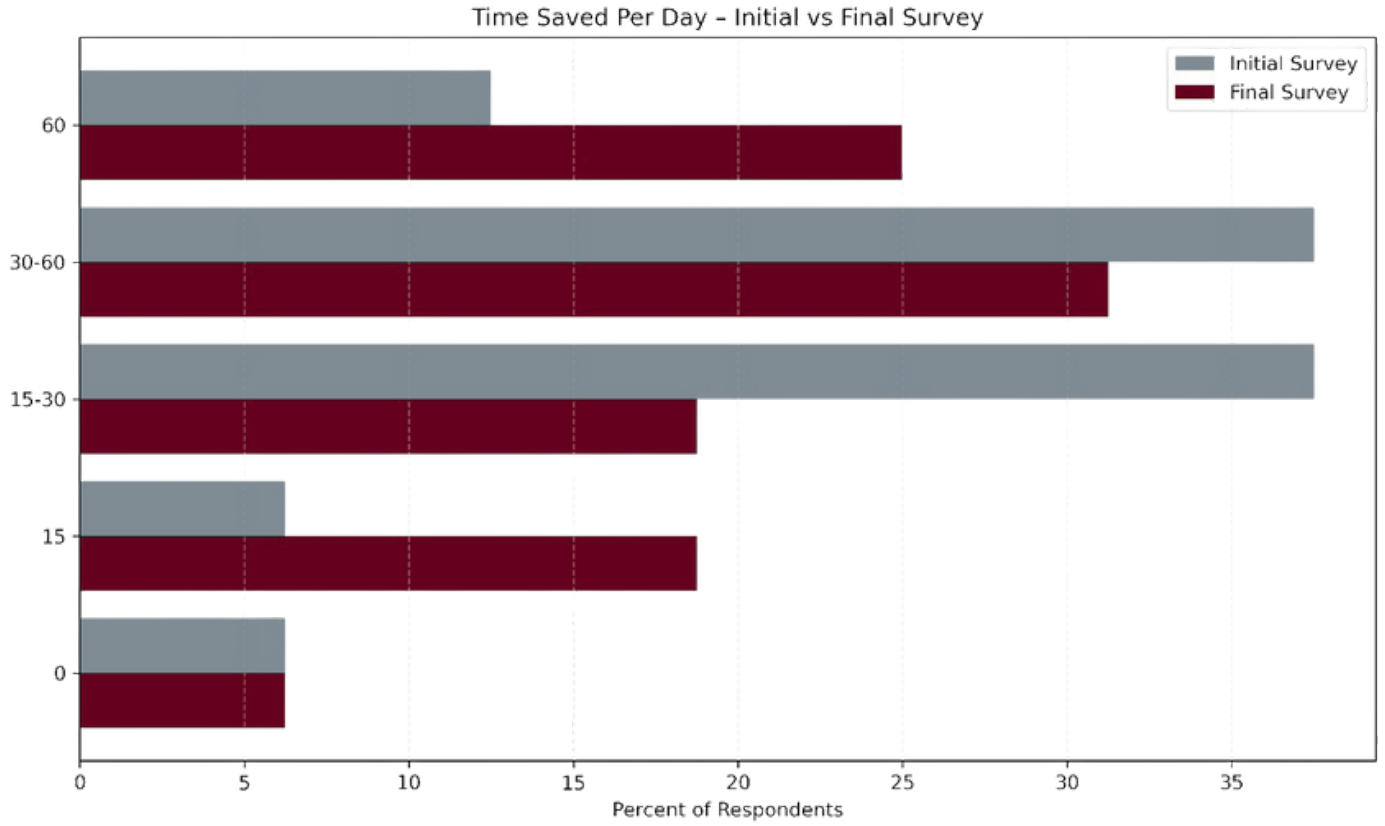
Employees' Most Helpful Use Cases

Tasks that previously required several review cycles or rewording were completed in **fewer steps**.

Time savings increased as users became more proficient:

- Initial savings: 15–30 minutes/day
- Final savings: 30–60+ minutes/day

Tasks that previously required several review cycles or rewording were completed in fewer steps using AI assistance.



Questions