

Insurance Division submits four bills to Legislature

The Insurance Division introduced four bills in the 2001 session of the Oregon Legislature, which convened Jan. 8 in Salem.

Two of the legislative proposals are in response to provisions of the Gramm-Leach-Bliley Financial Services Modernization Act (GLB), which was approved by Congress and became effective November 1999. A third legislative proposal improves the division's ability to monitor financial solvency of insurers and health care service contractors, and the fourth proposal consolidates responsibility for collecting insurance taxes in the Insurance Division.

SB 269 — Coordination of insurance, banking and securities

The Insurance Division and the Division of Finance and Corporate Securi-

ties (DFCS) are jointly proposing SB 269 to respond to changes in federal law to improve coordination of Oregon insurance, banking and securities regulation. Changes will:

- Remove statutory barriers to integration of financial services.
- Allow exchange of information with federal, international and other state regulators.
- Blend state and federal privacy standards in a manner that preserves current privacy rights in Oregon law.

SB 268 — Insurance licensing

The proposed legislation facilitates interstate licensing of insurance agents by establishing reciprocity with other states. Patterned after the Producer Licensing Model Act adopted by the National Association of Insurance Commissioners

Legislative news on Web

The 71st Oregon Legislative Assembly convened Jan. 8. The assembly meets every two years in regular session during odd-numbered years. Information about the session, including insurance-related bills and laws, is available on the Insurance Division's Web site: www.oregoninsurance.org.

(NAIC), SB 268 would standardize licensing requirements, major license categories, definitions, exemptions and other matters.

If at least 29 states do not adopt full

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Oregon implementing initiatives to improve filing process

Oregon is implementing several initiatives designed to make the rate and form filing process more efficient.

"We have two goals," said Insurance Administrator **Joel Ario**. "One is to increase our accountability to consumers and insurers by publishing our review standards. The second is to work with other states to create a more coordinated review process for multi-state products."

Comprehensive checklists that clearly spell out state filing expectations are being developed, according to **Carl Lundberg**, manager of the Rates & Forms Section. The checklists are among recommendations made by a National Association of Insurance Commissioners (NAIC) work group. Lundberg said there will be two types of checklists:

- A transmittal checklist, which identifies items insurers must submit with each filing.

• A review standards checklist, which identifies the regulatory requirements for each product and rate filing, such as state laws, administrative rules or bulletins.

Checklists will be posted on the Insurance Division's Web site and on the System for Electronic Rate and Form Filings (SERFF).

Once the checklists are in use, the division plans to implement a 30-day timeframe from date of filing to date of final disposition.

"A complete filing is one that satisfies all of the requirements on the transmittal and review standards checklists," Lundberg explained. An incomplete filing will be returned to the insurer without review.

In addition, Oregon is one of 10 states that will participate in a limited launch of CARFRA—the Coordinated Advertising, Rate, and Form Review Authority—

later this spring. CARFRA provides a single point of review for certain insurance products using a coordinated 30-day review process.

Insurers will use SERFF to electronically submit filings, which will be reviewed by teams of staff members selected from participating state insurance departments. By utilizing SERFF, team members will be able to efficiently review filings in their offices and prepare advisory recommendations.

Initially, CARFRA will focus on form filings for life and health products, although specific products haven't been decided. Other products, including certain property and casualty products, may be added in the future.

The Insurance Division is purchasing equipment and software needed to implement SERFF in time for the launch of CARFRA this spring.

AGENT LICENSING

Understanding process and rules for renewing licenses can help insurance agents avoid delays and late fees

By Margarita Nuñez

We often receive renewal questions, so I wanted to use this column to discuss some things you can do to make sure your license is renewed in a timely manner, as well as update you on some other items of interest to agents.

Approximately 75 days before an agent's license expiration date, a renewal form is sent to the agent's residence address. Each agent's renewal form is unique to the agent and the form is specifically coded for the automated accounting process.

We recently had several agents copy another agent's renewal form and submit it with their renewal. As a result, the renewal fees were applied to the wrong agent and caused a delay in the agents' renewal. Please do not use another agent's renewal form. You may request a duplicate renewal coupon from the Agent Licensing Unit.

Another delay that occurs for agents is when a partial payment of the renewal fee is sent. If the full renewal fee is not postmarked by the license expiration date, the license will expire. Then the agent will owe an additional \$45 to reinstate the license. In addition, there will be a break in authority in the agent's license and the agent cannot transact insurance.

The same outcome can occur when a credit card is declined. When a credit card is declined, no renewal fee has been received. Likewise, a non-sufficient check postmarked by the expiration date is not considered a renewal fee received. Both of these instances will result in expired licenses.

One way to avoid a late penalty fee is to submit the complete renewal fee(s) and all continuing education certificates together. If some of your continuing education certificates are postmarked by the expiration date and the remainder are postmarked after that date, your license will expire and will need to be reinstated.

For nonresident agents, an original letter of certification must accompany the renewal. Copies are not acceptable. An original or copy of your home state license is also not sufficient.

At renewal time, the Agent Licensing Unit is now checking to make sure every agency has a licensed and affiliated agent. If your agency does not have a current affiliated agent, renewal of the agency license will be delayed. As a reminder, ORS 744.022 states that an agency can only transact insurance through an individual licensee.

Expired license can't be amended

We recently had a number of agents submit applications to amend their expired licenses. While your license is expired, you cannot amend it. A license needs to be active before it can be amended. The license would need to be reinstated first and then an application would need to be submitted to amend the license.

Exception to appointment statute

We have received several requests for clarification of the appointment requirement for agencies. While Oregon law requires every agent and agency to have an appointment, there is one exception. The exception is for those licensed agents who are affiliated with an agency. In this instance, an agent may use an agency's appointments and does not have to be individually appointed as long as he or she is representing the agency.

Application for written consent

Under federal law, anyone who has been convicted of a felony involving breach of trust or dishonesty cannot participate in the business of insurance without first obtaining written consent from the insurance commissioner in his or her state. Any agency or insurance company that knowingly permits such a person to participate in the business of insurance without written consent may be subject to a \$50,000 fine and imprisonment of up to five years.

The federal law is very broad in scope and applies to all current and prospective agents. It doesn't matter how long you've been licensed or how long ago your felony conviction occurred.

Permanent administrative rules were adopted in October 2000 outlining Oregon's procedure for licensees to obtain written consent. An application form is available by calling (503) 947-7231.

Resident agents who have a felony conviction, involving breach of trust or dishonesty, need to apply to the Oregon Insurance Division for written consent. Nonresident agents need to apply to their home state.

Agents who wait until renewal time to apply for written consent will experience a delay in the renewal of their license and possible expiration of their license. Applications for license amendment also will be delayed if written consent has not previously been applied for.

Margarita Nuñez is manager of the Agent Licensing Unit

INSURANCE ADMINISTRATOR'S COLUMN

Legislature to consider insurance issues in 2001 session

The Oregon Legislature, which convened in Salem Jan. 8 for its biennial session, faces a crowded agenda. Along with budget shortfalls, education funding, and concerns over prescription drug costs, lawmakers will consider four measures proposed by the Insurance Division (see related story, Page 1).

Two of our legislative proposals are in response to provisions of the Gramm-Leach-Bliley Financial Services Modernization Act (GLB):

- SB 269 responds to changes in federal law to improve coordination of Oregon insurance, banking and securities regulation.
- SB 268 facilitates interstate licensing of insurance agents by establishing reciprocity with other states.



Our other bills simplify taxation of insurance companies and update insurance financial and solvency laws.

Because of changes in federal law, we now live in an environment in which the barriers separating insurance, banking and securities are eroding. Our job is to make sure consumers benefit from these changes. Protecting insurance consumers must still be our primary goal, but we recognize that consumers as well as insurers are well served by efficient, market-oriented regulation.

The Legislature also may consider proposals sponsored by others to enhance patient protection laws, curb prescription drug costs, strengthen laws regarding timely payment of claims by health insurers, and reform the workers com-

pensation system. In addition, lawmakers will likely struggle to pay the growing costs of the Oregon Health Plan for low-income Oregonians.

The best way to keep up with insurance-related news in the Oregon Legislature is by checking our Web site: www.oregoninsurance.org.

Rates & Forms efficiencies

Improving the rate and form review process is a top priority (see related story, Page 1). We are in the process of creating review standard checklists to provide insurers with clear guidance regarding state requirements for rate and form filings. We also will be establishing a 30-day turnaround standard for rate and form reviews. In addition, Oregon is one of 10 states that will participate in a limited launch of CARFRA—the Coordinated Advertising, Rate, and Form Review Authority—later this spring. I firmly believe that all of these changes will improve efficiency and accountability for both consumers and the insurance industry.

Web site improvements

We continue to improve our Web site, which we're increasingly using to provide information to our stakeholders. I'd encourage you to visit our site if you haven't done so recently. And please let us know your comments or suggestions for improvements.

Joel Ario
Insurance Administrator

KEY CONTACTS

Oregon Insurance Division

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 Asst. Manager Cindy Jones

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 Manager Carl Lundberg

- **Health** (503) 947-7983
 Asst. Manager Maxi McKibben

- **Life/P & C** (503) 947-7983
 Asst. Manager Donna Bleiler

Other agencies

Oregon Health Plan

1-800-359-9517

State Portability Option

Oregon Medical Insurance Pool
 (Administered by Regence Blue Cross Blue Shield)
 1-800-848-7280

COBRA/ERISA/HIPAA questions

U.S. Department of Labor
 (206) 553-4244

Workers' Compensation Division

General information
 (503) 947-7810

Oregon Government

Directory Assistance
 (503) 378-6500

American General settles with states over racially discriminatory practices

American General Life and Accident Insurance Co. will make restitution to affected policyholders or their heirs and pay a \$7.5 million fine for using racially discriminatory practices in the sale of industrial life or "burial insurance" policies.

The National Association of Insurance Commissioners (NAIC) authorized former Florida Insurance Commissioner Bill Nelson to negotiate a settlement with American General on behalf of the 50 states and the District of Columbia.

The \$7.5 million fine was divided among the states using a formula based on the number of policyholders who were victimized by discriminatory practices.

Oregon had only 139 of the 1.2 million current policyholders nationwide. Based on the formula, its share of the fine was \$900.

Fines issued for failing to follow filing rules

The following insurers were fined for failing to file required annual statements and/or audited financial reports by the due dates:

- Albany General Hospital and Health Services Foundation
- American Diabetes Association
- Asante (formerly Rogue Valley Medical Center)
- Asbury Theological Seminary
- Billy Graham Evangelistic Association
- Boy Scouts of America
- City of Hope
- Clackamas Community College Foundation

Licenses suspended for defaulting on student loans

Licenses of the following agents were suspended for defaulting on student loans:

- **Kimberly A. Bowlin**, Portland, OR; Aug. 22, 2000
- **Shane L. Potter**, Molalla, OR; Aug. 23, 2000

COMPANY ACTIONS

Sanctions

American Family Mutual Insurance Co.

Madison, WI

Violation: Terminated agents without giving at least 90 days written notice.

Penalty: \$2,000 fine

Date of order: July 26, 2000

Country Mutual Insurance Co.

Bloomington, IL

Violation: Issued policies using unapproved rates.

Penalty: \$20,000 fine

Date of order: May 31, 2000

Dairyland Insurance Co.

Stevens Point, WI

Violation: Failed to base an auto insurance total loss settlement offer on the local market area.

Penalty: \$2,000 fine

Date of order: July 20, 2000

Fortis Benefits Insurance Co.

St. Paul, MN

Violations: Failed to advise a claimant of acceptance or denial of a claim within 30 days of receiving proof of loss. Failed to acknowledge and act promptly on a claim communication. Refused to pay a claim without conducting a reasonable investigation.

Penalty: \$20,000 fine

Date of order: June 8, 2000

State Accident Insurance Fund Corp.

Salem, OR

Violation: Engaged in certain unfair trade practices, including making misleading statements about a competitor.

Penalty: SAIF agreed to cease and desist from engaging in such unfair trade practices. SAIF will sponsor a seminar before June 2001 on workers' compensation insurance unfair trade practices open to Oregon licensed general insurance agents.

Date of order: July 20, 2000

New admissions - Insurers

Atlantic Specialty Insurance Co.

New York, NY • Nov. 15, 2000

Property, Casualty incl. WC, Marine and Transportation, Surety, Health

BluePaw Family Pet Insurance Co.

Portland, OR • Nov. 16, 2000

Property, Casualty excl. WC

Commercial Compensation Casualty Co.

Calabasas, CA • May 15, 2000

Property, Casualty incl. WC, Marine and Transportation, Surety, Health

Enterprise Life Insurance Co.

Irving, TX • Nov. 27, 2000

Life, Health

First Marine Insurance Co.

Osage Beach, MO • Aug. 18, 2000

Property, Marine and Transportation

GMAC Insurance Online, Inc.

Hazelwood, MO • Oct. 20, 2000

Property, Casualty excl. WC, Marine and Transportation

Manufacturers Alliance Insurance Co.

Blue Bell, PA • Oct. 11, 2000

Property, Casualty incl. WC, Marine and Transportation, Health

For more information about these enforcement actions, check our Web site: www.oregoninsurance.org.

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COMPANY ACTIONS

Continued from Page 4

Pennsylvania Manufacturers Association Insurance Co.

Blue Bell, PA • Oct. 11, 2000
Property, Casualty incl. WC, Marine and Transportation, Health

Pennsylvania Manufacturers Indemnity Co.

Blue Bell, PA • Oct. 11, 2000
Property, Casualty incl. WC, Marine and Transportation, Health

Planet Indemnity Co.

Peoria, IL • Sept. 7, 2000
Property, Casualty excl. WC, Marine and Transportation, Surety

SAFECO Insurance Co. of Oregon

Lake Oswego, OR • Nov. 29, 2000
Property, Casualty excl. WC

New admissions - Nonprofits

Chemeketa Community College Foundation

Salem, OR • Aug. 28, 2000
Annuities

Guide Dogs for the Blind, Inc.

San Rafael, CA • Aug. 28, 2000
Annuities

Sisters of St. Mary of Oregon Foundation

Beaverton, OR • Aug. 18, 2000
Annuities

St. Charles Medical Center Foundation

Bend, OR • July 10, 2000
Annuities

The Lutheran Church-Missouri Synod Foundation

Sunset Hills, MO • Nov. 30, 2000
Annuities

Surrenders of Authority

Alexander Hamilton Life Insurance Co. of America

Merged into Jefferson Pilot Financial Insurance Co. • Aug. 1, 2000

Allied Life Insurance Co.

Merged into Reassure America Life Insurance Co. • Jan. 1, 2000

Allnation Life Insurance Co.

Merged into NGL American Life Insurance Co. • March 31, 2000

Assured Investors Life Co.

Voluntarily withdrew • July 3, 2000

CalAmerica Life Insurance Co.

Merged into SunAmerica Life Insurance Co. • Nov. 1, 1999

Certified Life Insurance Co.

Merged into Bankers Life & Casualty Co. Jan. 1, 2000

Commercial Compensation Insurance Co.

Redomestication by merger into Commercial Compensation Casualty Co. • May 15, 2000

Empire Life Insurance Co.

Merged into SAFECO Life Insurance Co. Dec. 31, 1999

ERA Home Protection Co., Inc.

Merged into Virginia Surety Co., Inc. June 10, 1998

First Christian Church of Portland, OR

Voluntarily withdrew • Aug. 9, 2000

Guarantee Life Insurance Co.

Merged into Jefferson Pilot Financial Insurance Co. • Aug. 1, 2000

Guarantee Protective Life Co.

Merged into Guarantee Life Insurance Co. Dec. 30, 1999

Mercy Medical Center

Voluntarily withdrew • May 25, 2000

National Fidelity Life Insurance Co.

Merged into Bankers National Life Insurance Co. • April 1, 2000

Newark Insurance Co.

Certificate of authority expired • July 31, 2000

Oregon Title Insurance Co.

Merged into Lawyers Title Insurance Corp. • July 31, 2000

Prudential Healthcare and Life Insurance Co. of America

Voluntarily withdrew • Sept. 22, 2000

The Travelers Protective Association of America

Voluntarily withdrew • July 10, 2000

Walla Walla Valley Medical Service Corp.

Certificate of authority expired May 31, 2000

Westfield Life Insurance Co.

Merged into Guarantee Life Insurance Co. Dec. 30, 1999

Suspensions

Credit General Insurance Co.

Nov. 20, 2000

Comments sought on redesigned Web site

The Insurance Division's Web site has been redesigned. Please check it out and tell us how you like it and give us your suggestions for improvements. Our Web address is www.oregoninsurance.org. Mail your comments to the division at the address on the back page or e-mail them to dcbs.insmail@state.or.us.

PERSONNEL

Patrick Fitzgerald was named manager of the Consumer Protection Section. He had been manager of the Rates & Forms Section.

Carl Lundberg was named manager of the Rates & Forms Section. He had been manager of the Consumer Protection Section.

Employees recently joining the Insurance Division:

- **Teresa Hays**, field officer, Senior

Health Insurance Benefits Assistance (SHIBA)

- **Kali King**, publications coordinator, Administrative Services & Operations
- **Cece Newell**, compliance officer, Consumer Protection
- **Darlene Rodea**, Rates & Forms analyst, Rates & Forms
- **Barbara Simpson**, senior support assistant, Rates & Forms

LEGISLATURE

Continued from Page 1

reciprocity in nonresident licensing by Nov. 12, 2002, the National Association of Registered Agents and Brokers (NARAB) will assume responsibility for nonresident licensing, taking over regulatory authority from the states.

SB 268 allows an agent licensed in his or her home state to sell insurance in Oregon by satisfying basic requirements, such as submitting an application, paying applicable fees, and meeting the home state's continuing education requirements. The agent's home state also would have to grant reciprocity to Oregon agents.

In addition, SB 268 restores the authority of the director of the Department of Consumer & Business Services (DCBS) to determine when misconduct should disqualify a license applicant.

SB 267 — Insurance financial and solvency regulation

The proposed legislation updates and improves the authority of the DCBS director to monitor the solvency of insurers and health care service contractors under the Insurance Code. The bill:

- Raises minimum capital and surplus requirements.
- Allows standardization of insurance accounting practices.
- Requires health care service contractors to maintain capital and surplus in excess of the statutory minimum if the DCBS director determines a greater amount is needed according to standards established by rule.
- Updates accounting standards and security requirements in connection with credit for reinsurance.

SB 266 — Taxation of insurance companies

The proposed legislation transfers administrative responsibility for corporate excise taxes for insurance companies from the Department of Revenue to DCBS. It

is jointly sponsored by the two agencies. There would be no change in tax rates or in the revenue collected.

The Department of Revenue currently collects corporate excise taxes from foreign insurers (companies domiciled outside of Oregon). The Insurance Division collects other taxes from insurance companies, such as retaliatory taxes.

The current tax system creates inefficiencies for both agencies and the insurance industry. For example, companies must use different forms and comply with different filing deadlines for each type of tax. Because the taxes are related, adjustments to one type of tax return can affect a company's other returns, which can delay tax collection and auditing.

By consolidating taxation in the Insurance Division, insurers would be able to work with a single agency on tax matters and the number of filing dates would be reduced. The collection and auditing process would be simplified for the state and the insurance companies.

PRODUCER ENFORCEMENT ACTIONS

AmeriTitle, Inc.

Bend, OR

Violation: Gave a thing of value to an intermediary that exceeded the allowable amount.

Penalty: \$500 fine

Date of order: July 20, 2000

Colleen Ann Crane

Albany, OR

Violation: Misappropriated funds from a premium trust account; did not respond promptly to an inquiry from the DCBS director.

Penalty: License revoked

Date of order: Nov. 3, 2000

Joanne M. Davis

Gresham, OR

Violation: Made misrepresentations on or relative to insurance applications.

Penalty: License revoked

Date of order: Oct. 31, 2000

J. Henry Edgmond

Portland, OR

Violation: Misappropriated money belonging to an insurance agency.

Penalty: License revoked

Date of order: May 30, 2000

Key Title Co.

Salem, OR

Violation: Offered a discount to a person having an interest in real property that was the subject of the title insurance. Gave an intermediary a prohibited thing of value.

Penalty: \$7,500 fine

Date of order: May 31, 2000

Oregon Insurance Group, Inc.

Medford, OR

Violation: Failed to timely return unearned premium to an insured.

Penalty: \$5,000 fine

Date of order: Nov. 15, 2000

Corey L. Osvog

Bakersfield, CA

Violations: Transacted insurance in Oregon without a license; misrepresented information relative to an insurance policy application; misappropriated premiums.

Penalty: \$4,610 fine.

Date of order: Nov. 30, 2000

Mauro A. Pinzon

Woodburn, OR

Violation: Issued or attempted to issue auto insurance binders he knew were false or misleading.

Penalty: License revoked; \$2,000 fine

Date of order: Nov. 15, 2000

Brien T. Plaza

La Grande, OR

Violation: Failed to deposit insurance premiums into an insurance premium trust account.

Penalty: \$500 fine

Date of order: July 5, 2000

Allan E. Richard

Gresham, OR

Violation: Backdated an application for insurance to cover a loss.

Penalty: License revoked

Date of order: Aug. 29, 2000

Jerry L. Romano

Vancouver, WA

Violation: Misrepresented information on insurance policy applications.

Penalty: License revoked; \$3,000 fine

Date of order: Jan. 10, 2001

Donald R. Tierney

Portland, OR

Tierney's Oregon insurance agent license was revoked in 1998. The Insurance Division refused to issue a new license to Tierney on Sept. 7, 2000.

ADMINISTRATIVE RULES & BULLETINS

Administrative rules and bulletins recently adopted or amended by the Oregon Insurance Division are summarized below. Rules and bulletins are available on the division's Web site: www.oregoninsurance.org.

To request a printed copy of a rule or bulletin, please call **Sue Munson**, administrative rules coordinator, (503) 947-7272, or write to: Administrative Rules Coordinator, Oregon Insurance Division, 350 Winter St. NE, Room 440, Salem, OR 97301-3883. Be sure to include the rule ID number or bulletin INS number with your request. There is no charge.

Administrative rules

ID 4-2000 — Securities lending **OAR 836-027-0300, etc.**

Establishes required procedures and guidelines a domestic insurer must follow before it enters into a securities lending transaction, a transaction in which securities are loaned by an insurer to a business entity that is obligated to return the loaned securities or equivalent securities to the insurer either within a specified period or upon demand. *Adopted:* May 9, 2000. *Effective:* May 11, 2000.

ID 5-2000 — Health Insurance: SB 210 **OAR 836-053-0016, etc.**

Incorporates changes in 1999 legislation for health insurance policies for small groups, large groups and individuals.

ID 6-2000 — Student health insurance **OAR 836-010-0011**

Amends the rule solely for the purpose of adding to the exhibit a new certification statement for student health insurance. The rule and exhibit are otherwise unchanged. The certification statement establishes guidelines for filing forms that

provide the coverage. *Adopted:* July 17, 2000. *Effective:* July 19, 2000.

ID 7-2000 — Charitable annuities **OAR 836-051-0400**

Establishes a new reserve basis and interest rate for educational institutions and nonprofit corporations that are authorized to issue charitable annuities under the Oregon Insurance Code. *Adopted:* July 17, 2000. *Effective:* Jan. 1, 2001.

ID 8-2000 — Limited licenses for vehicle rental agencies **OAR 836-071-0355, etc.**

Implements 1999 legislation that establishes a limited license authorizing vehicle rental agencies to offer and sell specified types of insurance in connection with the rental of vehicles. *Adopted:* July 10, 2000. *Effective:* July 24, 2000.

ID 9-2000 — Felony Waivers **OAR 836-071-0323, etc.**

Permanently adopts temporary rules that expired Sept. 1, 2000, with changes. Authorizes the director of DCBS to issue written consent, upon application, to individuals who have been convicted of a felony involving dishonesty or breach of trust. *Adopted:* Sept. 29, 2000. *Effective:* Oct. 24, 2000.

ID 10-2000 — Oregon Attorney General Manual/Rules **OAR 863-005-0107**

Adopts Oregon Attorney General's Administrative Law Manual and Uniform and Model Rules Procedures under the *Administrative Procedures Act*, dated March 27, 2000, for the purpose of the activities of the Insurance Division and enforcement of the Insurance Code. *Adopted:* Oct. 24, 2000. *Effective:* Nov. 3, 2000.

ID 11-2000 — Gramm-Leach-Bliley Privacy Act **OAR 836-086-0005**

Extends time within which persons regulated under the Insurance Code are required to conform to requirements governing privacy of personal information. *Adopted:* Nov. 9, 2000. *Effective:* July 1, 2001.

ID 12-2000 — Credit Life and Health Insurance **OAR 836-060-0027, etc.**

Amends current rules governing credit life and health insurance generally. Simplifies rating structure, establishes separate rates for underwritten coverage, simplifies reporting requirements. *Adopted:* Nov. 6, 2000. *Effective:* Jan. 1, 2001.

EDITOR'S NOTE: ID 13-2000 changed the effective date of ID 12-2000 from Jan. 1, 2001, to April 1, 2001.

ID 14-2000 — Fee Increases **OAR 836-009-0007**

Increases the fee for issuance of a certificate of authority to an insurer; increases the fee for renewal of a certificate of authority; establishes a new fee for reviewing and evaluating Form A filings. *Adopted:* Dec. 21, 2000. *Effective:* Jan. 1, 2001.

Bulletins

INS 2000-4 — Dec. 19, 2000

Discusses policy provisions restricting or abridging the rights of an insured and the notice that is required in the Oregon Supreme Court's opinion in *Fleming vs. United States Automobile Association*, 329 Or 449, 998 P2d 378 (1999).

Also discusses provisions regarding mortgagee interest and obligations in ORS 742.226.

Oregon Medicare Education Coalition wins national recognition

The Oregon Medicare Education Coalition recently won national recognition from the Health Care Financing Administration (HCFA). HCFA selected the coalition for a Beneficiary Services Certificate of Merit "for developing dynamic partnerships and creating a Medicare presence in local communities that eliminates barriers

and allows beneficiaries to access real people."

Members of the coalition include the Insurance Division's Senior Health Insurance Benefits Assistance (SHIBA) program, which uses volunteers to help beneficiaries get the most from Medicare and other health insurance plans.

Staff members earn professional designations

Three Insurance Division employees recently earned professional designations from credentialing bodies in their fields:

- **Administrator's Office**

Richard McGavock, senior policy advisor, Accredited Insurance Examiner (AIE).

- **Company Regulation Section**

Annette Boyce, insurance financial analyst, Certified Financial Examiner (CFE).

- **Rates & Forms Section**

Rolf Junge, rates and forms analyst, Accredited Insurance Examiner (AIE).



Donna Bleiler wins employee honor

Donna Bleiler, assistant manager for life, property and casualty products in the Rates & Forms Section, was named November 2000 employee of the month for the Oregon Department of Consumer & Business Services (DCBS). The Insurance Division is part of DCBS.

Bleiler has been with the Insurance Division for 21 years, serving as assistant manager in Rates & Forms for the last decade. She supervises five analysts.

Donna Bleiler

Jann Goodpaster chosen as president-elect of IRES

Jann Goodpaster, chief market conduct examiner for the Oregon Insurance Division, is serving as president-elect of the Insurance Regulatory Examiners Society (IRES). She was elected at the annual meeting of IRES in August in New Orleans.

IRES is a nationwide professional and educational organization for state insurance regulators. Established in 1987,

IRES works to ensure professionalism and integrity among insurance regulators. Members agree to abide by the IRES code of professional conduct and ethics.

The society's trademark is its nationally recognized professional designations:

- **AIE** — Accredited Insurance Examiner
- **CIE** — Certified Insurance Examiner

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