

Division explores ways to help people make wise choices about health care

The Insurance Division is exploring ways to help consumers make informed health-care decisions.

Employers are demanding relief from double-digit premium increases. In response, insurers are creating "consumer-driven health plans" to control costs. Almost half of Oregon's large employers in a recent survey said they planned to increase employee cost sharing through higher payroll deductions, deductibles, co-payments, or out-of-pocket maximums.

With consumer-driven health plans, employees pay a bigger share of the cost and also have more responsibility for choosing providers and treatment options. The theory is that giving employees more control over how they spend their health-care dollars will help hold down costs.

However, consumers currently lack the information necessary to shop prudently in the medical marketplace.

"Industry has adopted these plans as a strategy to control costs," Oregon Insurance Administrator **Joel Ario** said. "But for them to work, consumers need to have information about health-care costs and quality, and such information simply isn't readily available now."

Another issue raised by consumer-driven health plans is how they impact different populations.

"These plans may work well for young, healthy people with few medical expenses," Ario said, "but not as well for older people or those with chronic health problems who have little choice about how often they go to the doctor."

The Insurance Division has been researching ways it can help consumers get both cost and quality information. **Shelley Bain**, senior policy adviser for health insurance, cited one consumer's

experience to illustrate the problem.

"The man asked several hospitals for cost information for delivering a baby," she said. "While each hospital provided the individual's co-pay amount, no one would tell him the actual cost of the procedure."

Bain said the division will be adding links to its Web site in July to organizations that offer cost and quality information.

The division also may do a limited survey of physicians, hospitals and pharmacies to see how easy it is to get price information. The survey likely would focus on a few procedures or drugs.

"We've heard from a number of consumers who haven't been able to get

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Unfair homeowner insurance practices are focus of bill to be introduced in 2005

After hearing a growing number of complaints from homeowners, the Insurance Division will introduce legislation next year to protect consumers from unfair underwriting and rating practices.

"Oregon's overall homeowner insurance rates are low compared with other states," Insurance Administrator **Joel Ario** said, "But if you file one claim, you could lose your policy or see a large rate increase. That's a pretty steep price to pay simply for using your policy after suffering a loss."

Complaints to the Insurance Division about canceled or non-renewed homeowner policies have increased fourfold since 2000, while complaints about premiums more than tripled during the same period.

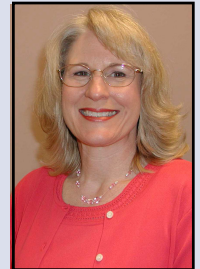
The division heard from consumers,

Boyce named to key post in Financial Regulation

Annette Boyce has been named chief analyst and assistant manager of the Financial Regulation Section.

Boyce joined the Oregon Insurance Division in 1977 as a receptionist. She served in several administrative support positions before being promoted to financial analyst in 1992.

Boyce holds the Certified Financial Examiner (CFE) designation from the Society of Financial Examiners.



Annette Boyce

agents, and real estate and insurance industry representatives at public forums in Portland and Eugene this spring.

At the forums, homeowners expressed concerns about premium increases, use of loss-history databases, claim inquiries being treated as actual claims, and the time period under which claims could be considered.

But Sam Sorich, vice president and Western region manager for the Property Casualty Insurers Association of America, cautioned the Insurance Division against "imposing underwriting and rating restrictions that would force insurers to use prices that do not reflect the risk of loss."

The Oregon Legislature will convene

Please see HOMEOWNERS, Page 2

AGENT LICENSING

CE hours determined by when initial license was issued

By Margarita Nuñez

We continue to receive requests to clarify continuing-education requirements for Oregon resident insurance producers.

Much of the confusion is the result of a change in the length of the license period for agents first licensed in 2000 or later. Before 2000, an agent's initial license was valid only for one year, with subsequent licenses good for two years. Since 2000, all agent licenses have been issued for two years.

Please use the following information to determine how many continuing-education hours you need to complete to renew your license at each renewal period:

Agents first licensed in 1999 or before

Hours needed at first renewal	24
Hours needed at second renewal	48
Hours needed at third renewal	48
Hours needed at subsequent renewals	24

Agents first licensed in 2000 or later

Hours needed at first renewal	44
Hours needed at second renewal	44
Hours needed at third renewal	44
Hours needed at subsequent renewals	24

Address changes and renewals

For faster renewal processing, please send your address change with your renewal coupon if you have not previously advised us of an address change. Address changes sent separately from the renewal coupon cause a processing delay due to the volume of address changes we receive (approximately 500 per month).

Need another renewal notice? Besides calling, writing, or faxing us for a copy of your renewal notice, you can also send an e-mail request to web.insagent@state.or.us and we will return your renewal notice by e-mail. If your business or residence address has changed, we will request an update at that time.

Renewals and credit cards

If you are paying your renewal fees by credit card, double check to make sure you included your card's expiration date. We are unable to process credit card renewals without this expiration date. Failing to include your credit card expiration date will cause a delay in processing your renewal and could result in an expired license and a \$45 reinstatement fee.

Responsible producers

Along with license renewal notices, agencies will be receiving a request to designate a "responsible producer" as required by state law. These designated producers, who are responsible for the agency's compliance with insurance laws, must be licensed producers in Oregon.

Affiliated agents are not automatically the responsible producers, although they may choose to be. Responsible producers don't need to be officers or directors of the agency.

The responsible producer law doesn't apply to insurance adjuster or consultant firms.

Agency affiliations

Every licensed agency selling, soliciting or negotiating insurance in Oregon must do so through licensed agents. Any agent representing a licensed agency must be affiliated to that agency. The agency is responsible for notifying the Insurance Division of any newly-affiliated agents and of any agents who have left the agency or no longer represent that agency.

To affiliate an agent, use Form 440-2139, which is available on the Insurance Division's Web site (insurance.oregon.gov), by contacting our publication line (503-947-7231), or by e-mail. To notify us about an agent who has left your agency, please send a letter, fax, or e-mail providing the termination date of the agent affiliation.

Margarita Nuñez is manager of the Agent Licensing Unit.

HOMEOWNERS

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for its biennial session in January 2005. Although specifics of the Insurance Division's legislative proposal are still being worked out, consumer protections being considered include:

- Limiting the prior experience "look-back" period.
- Prohibiting using "natural cause" claims in underwriting and rating.

- Prohibiting using claims that were denied or withdrawn at the insured's request, or for which no payment was made.
- Prohibiting midterm cancellations except for express reasons, and requiring a 30-day notice.
- Prohibiting an insurer from refusing to insure solely because of an in-home adult foster care business.
- Requiring an insurer using loss history reports to give the applicant or insured a chance to correct errors, or to show that

a reported risk has been mitigated.

- Requiring disclosure to applicants that the insurer will use a loss history report.

PERSONNEL

Annette Boyce was promoted to chief analyst and assistant manager of Financial Regulation (See story, Page 1).

Beverly Anderson returned to the Agent Licensing Unit as a receptionist/licensing technician after working for Oregon OSHA.

INSURANCE ADMINISTRATOR'S COLUMN

Road map paves way for streamlined, effective regulation

Members of the National Association of Insurance Commissioners (NAIC) have made substantial progress toward creating a more streamlined, efficient system of state-based insurance regulation that protects consumers and maintains a competitive marketplace.

At the request of the House Financial Services Committee, the NAIC recently submitted a "road map to reform" to help the committee evaluate insurance regulation. The road map covers 15 areas where national standards can be effectively implemented, while making allowances for local market conditions.

In areas such as regulating agent and company licensing, life insurance products and commercial insurance, the NAIC is moving toward national uniformity because it makes sense for both consumers and insurers. In other areas — such as rate and form regulation for auto and home insurance — local conditions justify different standards.

Given the complexity of the issues, the NAIC road map should be viewed as setting the tone and direction for reform, not the details. Specifics will be resolved as we move forward in the coming months.

Homeowner complaints jump; legislation planned

We're receiving a growing number of complaints from homeowners who think they're being treated unfairly by their insurance company. As a result, we plan to introduce a bill in the next session of the Oregon Legislature to pro-



tect consumers from certain underwriting and rating practices (Please see story, Page 1).

Rates and forms workshop set for August

The Insurance Division is sponsoring a free workshop this summer to help industry better understand our rates and forms standards and processes. A similar workshop in February on market analysis was well-received by industry, and I encourage insurers to send a representative to the rates and forms workshop August 6 in Salem.

Reservations are required for the workshop. Please visit our Web site: insurance.oregon.gov. Click on *Rates and Forms*, then *New Developments*.

PDB helps enforcement, as well as licensing

The National Insurance Producer Registry (NIPR), a non-profit affiliate of the NAIC, provides products to streamline and bring uniformity to the producer licensing process. All 50 states now participate in one of those products, the Producer Database (PDB).

The database facilitates producer licensing, but it also helps us weed out bad actors who shouldn't be in the insurance business. Before PDB, producers who got in trouble could simply move to another state. Today, states can check PDB for prior enforcement actions. Summaries of more than three dozen recent enforcement actions begin on Page 6 of this issue.

Joel Ario
Insurance Administrator

KEY CONTACTS

Oregon Insurance Division

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Deputy Administrator ... Carl Lundberg

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• **Agent Licensing** (503) 947-7981
Manager Margarita Nuñez

• **Consumer Advocacy** (503) 947-7240
Manager Larry Culbertson

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Manager Russell Latham
Asst. Manager Annette Boyce

Market Regulation

Information (503) 947-7983
Manager Jann Goodpaster

• **Investigations** (503) 947-7219
Manager Cindy Jones

• **Market Analysis** (503) 947-7205
Manager Patricia Neesham

• Rates & Forms

Information (503) 947-7983
Manager Gayle Woods

Employment opportunities with the Oregon Insurance Division

Shelley Greiner (503) 947-7222

Other agencies

Oregon Health Plan

(800) 359-9517

State Portability Option

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

COBRA/ERISA/HIPAA questions

U.S. Department of Labor
(866) 275-7922

Workers' Compensation Division

General information
(503) 947-7810

Oregon Government

Directory Assistance
(503) 378-6500

RULES & BULLETINS

Administrative rules and bulletins recently adopted or amended by the Insurance Division are summarized below. Rules and bulletins are available on our Web site: insurance.oregon.gov.

Interested parties can subscribe to the division's electronic notification service for rulemaking notices, bulletins and other information. To subscribe, please visit our Web site and click on *E-Notify*.

To request a free printed copy of a rule or bulletin, please contact **Sue Munson**, administrative rules coordinator:

Phone: (503) 947-7272

Mail: Administrative Rules Coordinator
Oregon Insurance Division
PO Box 14480
Salem, OR 97309-0405

E-mail: paulinesue.munson@state.or.us

Be sure to include the rule ID number or bulletin INS number with your request.

Administrative rules

ID 02-2004 — Marketing of Individual Health Benefit Plans **OAR 836-053-0430**

Amends OAR 836-053-0430 to remove provisions that were obsolete because of 2003 legislation that amended ORS 743.769 to authorize a carrier to limit the health benefit plans in which an individual who had been accepted for coverage may enroll.

Adopted: Feb. 13, 2004

Effective: Feb. 20, 2004

ID 03-2004 — Uniform and Model Rules Procedures **OAR 836-005-0107**

Adopts the most recent edition of the Oregon Attorney General's Administrative Law Manual and Uniform and Model Rules Procedures under the Administrative Procedures Act, dated Jan. 15, 2004.

Adopted: May 3, 2004

Effective: May 7, 2004

ID-04-2004 — Insurer Recoupment of Assessments by the Oregon Insurance Guaranty Association **OAR 836-031-0855**

Permanently adopts, with changes, temporary rulemaking that implements legislation enacted in 2003 (section 2, chapter 568, Oregon Laws 2003). This legislation requires insurers to recover their OIGA assessments by surcharging policyholders.

Adopted: May 10, 2004

Effective: May 15, 2004

ID 05-2004 — Use of Genetic Testing With Insurance Applications **OAR 836-051-0700**

Adopts a standard authorization form to be used by insurers and other persons who ask life insurance applicants to take a genetic test.

Adopted: May 27, 2004

Effective: June 14, 2004

Bulletin

INS 2003-7 — Feb. 13, 2004

Summarizes key provisions of HB 3668 (chapter 813, Oregon Laws 2003) and explains the Insurance Division's interpretation of the legislation, which deals with personal injury protection benefits in motor vehicle liability insurance policies. This bulletin supersedes INS 2003-7, issued Nov. 10, 2003.

HEALTH

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price information," she said, "so we'd like to see if we can access such information and make it available."

Bain said the Insurance Division could ask insurers to report what they pay providers, but that doesn't get at the actual cost. There's also some question as to whether the division could legally release such information. And the division has no regulatory authority over physicians, hospitals or pharmacies.

"We hope that providers will voluntarily make more price and quality information available," Ario said. "It's unfair to ask consumers to accept more responsibility for health care without providing them with the tools they need to make good choices."

SHIBA staff helps explain new drug discount cards

According to national news reports, fewer people than expected have signed up for new Medicare prescription drug discount cards. But interest in the cards has been high, as indicated by the large volume of calls received by the Senior Health Insurance Benefits Assistance (SHIBA) program.

SHIBA, a joint federal-state program, provides information and counseling for people with Medicare through its toll-free hotline and a network of trained volunteers around the state.

SHIBA's three-member central office staff received 350 phone calls during a two-month period before the drug cards became available June 1. Staff also made 19 presentations on the new drug program to 546 SHIBA volunteers and Medicare beneficiaries.

COMPANY NEWS ON THE WEB

The following information about insurers is available on our Web site: insurance.oregon.gov. Click on *Company Information*.

RECENT COMPANY CHANGES

New company authorizations, inactive companies, redomestications, name changes, class changes, and address changes.

SUSPENSION (Amended)

National Health Insurance Co.
Grand Prairie, TX
May 18, 2004

FINANCIAL EXAMINATIONS

- Health Net Health Plan of Oregon, Inc.
As of Dec. 31, 2002
Published March 9, 2004
- Oregon Independent Colleges Employee Benefit Trust
As of June 30, 2003
Published May 4, 2004
- PHP Health Plan
As of Dec. 31, 2002
Published March 9, 2004
- Grocers Insurance Co.
As of Dec. 31, 2002
Published March 25, 2004

Recent rate activity for Top 10 personal automobile insurers in Oregon

Domicile, direct premium written as of December 2003², market share, recent rate changes, effective dates

	Company	Dom.	Oregon premium	Market share	Rate change¹	New business	Renewal
1	State Farm Mutual Auto Ins Co	IL	349,654,467	18.6%	-2.1%	03/01/04	03/01/04
2	Farmers Ins Co of OR	OR	246,692,748	13.1%	NA ¹	NA ¹	NA ¹
3	Safeco Ins Co of OR	OR	139,971,844	7.4%	2.9%	11/20/03	11/20/03
4	Allstate Ins Co	IL	123,263,517	6.6%	NA ¹	NA ¹	NA ¹
5	Progressive Northern Ins Co	WI	58,581,361	3.1%	3.3%	01/01/04	01/01/04
6	American Family Mutual Ins Co	WI	55,930,766	3.0%	8.9%	06/12/04	06/12/04
7	Mid-Century Ins Co	CA	55,109,541	2.9%	NA ¹	NA ¹	NA ¹
8	Progressive Halcyon Ins Co	OH	50,552,690	2.7%	0.0%	07/18/03	07/18/03
9	Country Mutual Ins Co	IL	37,779,887	2.0%	NA ¹	NA ¹	NA ¹
10	State Farm Fire and Casualty Co	IL	33,225,702	1.8%	5.2%	03/01/04	03/01/04
TOP 10			1,150,762,523	61.2%	0.5%		
TOTAL 288 companies			1,881,456,475				

Recent rate activity for Top 10 homeowner insurers in Oregon

Domicile, direct premium written as of December 2003³, market share, recent rate changes, effective dates

	Company	Dom.	Oregon premium	Market share	Rate change¹	New business	Renewal
1	State Farm Fire and Casualty Co	IL	125,985,209	27.5%	0.0%	04/02/04	05/15/04
2	Farmers Ins Co of OR	OR	63,216,172	13.8%	NA ¹	NA ¹	NA ¹
3	Safeco Ins Co of OR	OR	35,697,289	7.8%	-11.0%	05/13/04	06/22/04
4	Allstate Ins Co	IL	33,993,799	7.4%	0.0%	NA ²	09/15/03
5	American Family Mutual Ins Co	WI	16,116,175	3.5%	25.0%	02/01/04	02/01/04
6	Foremost Signature Ins Co	MI	14,798,897	3.2%	NA ¹	NA ¹	NA ¹
7	Allstate Indemnity Co	IL	13,224,336	2.9%	0.0%	09/15/03	09/15/03
8	Country Mutual Ins Co	IL	13,029,007	2.8%	7.3%	02/15/04	02/15/04
9	Mutual of Enumclaw Ins Co	WA	12,388,050	2.7%	5.1%	06/01/04	06/01/04
10	United Services Auto Assoc	TX	9,403,438	2.1%	0.1%	12/01/03	12/01/03
TOP 10			337,852,372	73.7%	0.5%		
TOTAL 126 companies			458,375,356				

1 Indicates overall rate change. Individual policyholders may experience rate changes higher or lower than the average.

2 Auto premiums include motorcycle, light trucks, recreational vehicles, and motor homes.

3 Homeowner premiums include renters, condos, manufactured homes, and coverages such as boats, golf carts, and jewelry.

NA¹ Insurer has not filed a rate change in the last 12 months.

NA² New business is written only in Allstate Indemnity, not Allstate Insurance Co.

Compiled 6/2/04

ENFORCEMENT ACTIONS

Enforcement actions against insurance companies and producers are summarized below. Copies of administrative orders are available on our Web site: insurance.oregon.gov. Click on *Administrative Orders*.

INSURERS

Combined Insurance Co. of America Glenview, IL

Violation: Terminated agents without sufficient notice.

Penalty: \$10,000 fine

Date of order: March 29, 2004

Metropolitan Life Insurance Co.

Tampa, FL

Violation: Terminated agents without sufficient notice.

Penalty: \$1,000 fine

Date of order: March 2, 2004

Scottish Rite Foundation, Southern Jurisdiction, U.S.A., Inc.

Washington, D.C.

Violation: Issued charitable gift annuities in Oregon without a license.

Penalty: \$1,000 fine

Date of order: May 26, 2004

The Navigators

Colorado Springs, CO

Violation: Issued charitable gift annuities in Oregon without a license.

Penalty: \$1,000 fine

Date of order: Feb. 27, 2004

Trans World Radio

Cary, NC

Violation: Issued charitable gift annuities in Oregon without a license.

Penalty: \$1,000 fine

Date of order: May 11, 2004

United Freight Carriers of North America

Troutdale, OR

Violation: Transacted insurance as an insurer without a license.

Penalty: Ordered to cease and desist from violating the Oregon Insurance Code

Date of order: Feb. 20, 2004

RESIDENT PRODUCERS

Gary S. Alton

Portland, OR

Violation: Made false statements on insurance applications.

Penalty: \$2,000 fine

Date of order: March 24, 2004

Bailey & De Bernardi Insurance, Inc.

Roseburg, OR

Violations: Withheld insurance premium. Failed to respond to inquiries from the DCBS director.

Penalty: \$5,000 fine. In lieu of further enforcement action, Bailey & De Bernardi Insurance also agreed to refund unearned premium plus interest to a customer, and to permit the Insurance Division to audit its premium trust account.

Date of order: May 14, 2004

Paula L. Birchfield

Beaverton, OR

Violations: Engaged in dishonest conduct outside of the insurance business. Demonstrated she is untrustworthy or incompetent, or a source of injury to another agent.

Penalty: License revoked

Date of order: May 13, 2004

Eric K. Brunsvold

Eugene, OR

Violations: Was convicted of a crime. Engaged in dishonest conduct related to the business of an agent.

Penalty: License revoked

Date of order: Feb. 10, 2004

Campbell, Galt & Newlands, Inc.

Portland, OR

Violations: Withheld insurance premiums. Failed to timely pay unearned premiums. Failed to timely respond to an inquiry from the DCBS director.

Penalty: \$5,250 fine

Date of order: Feb. 5, 2004

Michael C. Eaton

Coconut Creek, FL

Violation: Used a fraudulent or dishonest practice in the conduct of business.

Penalty: License revoked

Date of order: March 26, 2004

Eternal Hills Memorial Gardens & Funeral Home, Inc.

Klamath Falls, OR

Violation: Failed to deposit insurance premium in a trust account.

Penalty: \$500 fine

Date of order: May 26, 2004

Susan D. Fredrickson and Peoples Insurance Center, Inc.

Carlton, OR

Violations: Fredrickson failed to deposit premiums into a trust account, withheld insurance applications and premiums, and failed to respond to an inquiry from the DCBS director. Peoples Insurance Center failed to correct and report violations by an agent.

Penalty: Fredrickson's license was revoked Jan. 1, 2004. Peoples Insurance Center's license was revoked Feb. 1, 2004.

Date of order: Feb. 9, 2004

Jason M. Garner

Portland, OR

Violation: Was convicted of a crime. Failed to timely report conviction of a crime.

Penalty: \$200 fine

Date of order: March 1, 2004

Grant H. Gilbertson

Salem, OR

Violation: Transacted insurance in Oregon without a license.

Penalty: \$41,000 fine

Date of order: May 26, 2004

Richard H. Jackson

Eugene, OR

Violation: Made a false statement on an insurance application.

Penalty: \$1,000 fine

Date of order: April 21, 2004

Lindsey V. Kavic

Springfield, OR

Violation: Made a false statement about the financial condition of an insurer.

Penalty: \$1,000 fine

Date of order: May 27, 2004

Willis W. Martin III

Eugene, OR

Violations: Was convicted of a crime. Engaged in dishonest conduct and demonstrated untrustworthiness. Failed to report a criminal action.

Penalty: License revoked

Date of order: March 25, 2004

Richard F. Patterson

Central Point, OR

Violation: Made false statements on or relative to insurance applications.

Penalty: \$1,000 fine

Date of order: March 1, 2004

Please see ENFORCEMENT, Page 7

ENFORCEMENT ACTIONS

Edward Prisco

Hillsboro, OR

Violations: Made a false statement on an insurance license application. Was subject to an enforcement action by another state insurance regulator. Failed to report enforcement actions by other state insurance regulators.

Penalty: Agreed not to renew his expired Oregon nonresident agent license or apply for any other insurance license for five years in lieu of enforcement action.
Date of order: May 27, 2004

Shirley A. Varga

Grants Pass, OR

Violations: Used a dishonest practice in the transaction of insurance. Withheld insurance premium.

Penalty: License revoked
Date of order: May 13, 2004

NONRESIDENT PRODUCERS

The following nonresident producers were fined, had their license revoked, or surrendered their license in lieu of enforcement action as a result of one or more of the following violations:

- Made a false statement on an insurance license application.
- Was subject to and failed to report or timely report enforcement actions by another state insurance regulator.
- Is not licensed in his or her resident state.

Jon S. Belinkie

Rockville, MD

Penalty: \$400 fine
Date of order: Feb. 26, 2004

Khadijah N. Bullock

San Diego, CA

Penalty: License revoked
Date of order: March 3, 2004

Edward J. Chadwick and Al Chadwick Insurance Agency, Inc.

Yakima, WA

Penalty: \$200 fine each
Date of order: April 27, 2004

Randal T. Combs

Huntington Beach, CA

Penalty: \$1,200 fine
Date of order: Feb. 2, 2004

Susan P. Combs

Dandridge, TN

Penalty: License revoked
Date of order: March 3, 2004

Jeffery M. Dominguez

Mesa, AZ

Penalty: License revoked
Date of order: Feb. 5, 2004

Michael J. Fruciano

Golden, CO

Penalty: \$3,000 fine
Date of order: Feb. 26, 2004

Roderick P. Gibson

Helotes, TX

Penalty: License revoked
Date of order: March 3, 2004

David J. Golding

Carmel, IN

Penalty: \$200 fine
Date of order: May 26, 2004

Dorothy K. Griffith

Middleburg Heights, OH

Penalty: License revoked
Date of order: March 22, 2004

Michael F. Haller and Haller Insurance Services, Inc.

Redmond, WA

Penalty: \$200 fine each
Date of order: March 1, 2004

Raymond V. Henderson

Oklahoma City, OK

Penalty: License revoked
Date of order: Feb. 27, 2004

Raquel C. Hill

San Diego, CA

Penalty: License surrendered
Date of order: May 14, 2004

Craig W. Klenk

Brewton, AL

Penalty: License surrendered
Date of order: March 1, 2004

Gary M. Kroll and G.K. and Associates, Inc.

Tulsa, OK

Penalty: Licenses surrendered
Date of order: April 6, 2004

Carissa M. Laksbergs

San Antonio, TX

Penalty: License surrendered
Date of order: April 6, 2004

Joseph Lopez-Wilson

Bellevue, NE

Penalty: License revoked
Date of order: Feb. 3, 2004

ManagedComp General Agency

Radnor, PA

Penalty: License revoked
Date of order: Feb. 27, 2004

Joseph M. Morgan

Tempe, AZ

Penalty: License revoked
Date of order: March 1, 2004

James F. Mustoe

Plymouth Meeting, PA

Penalty: License revoked
Date of order: March 3, 2004

Charles L. Myrick, Jr.

College Park, GA

Penalty: License revoked
Date of order: March 8, 2004

Phillip E. Oyler

Lawrence, KS

Penalty: License revoked
Date of order: May 3, 2004

Alison J. Renner and A.J. Renner & Associates, Inc.

Chicago, IL

Penalty: Licenses surrendered
Date of order: April 30, 2004

John F. Sargeant

Glendale, CA

Penalty: License surrendered
Date of order: Feb. 26, 2004

Robin R. Smith-Helm

Chandler, OK

Penalty: \$400 fine
Date of order: May 3, 2004

E. Byron Spencer

Elmhurst, IL

Penalty: \$200 fine
Date of order: March 1, 2004

Gregory F. Stenzel

Eagle, ID

Penalty: \$200 fine
Date of order: May 28, 2004

Antonino A. Topacio

Lynwood, WA

Penalty: License revoked
Date of order: March 24, 2004



INSURANCE DIVISION

PO Box 14480
Salem, Oregon 97309-0405

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Enhanced online service allows agents to easily submit more contractor insurance information

The Oregon Construction Contractors Board (CCB) has enhanced its online service that allows insurance agents to conveniently provide CCB with evidence of liability coverage for contractors they insure.

Contractors must have general liability insurance to get a license from CCB. Before the Web-based service was created, agents had to submit a paper certificate of insurance, which could take 5-10 days to process.

The online service, in operation since July 2003, eliminates the need for a paper certificate and the information usu-

ally can be processed the same day it's submitted. Agents who have registered with CCB can renew a policy for an existing contractor or change to a different policy online.

The service was recently enhanced so agents also can use it to provide evidence of surplus lines or risk retention group coverage.

Agents can get information about how to sign up for the service by calling CCB, 503-378-4621, or apply on CCB's Web site, www.ccb.state.or.us. Click on *Contractors*, then *Publications/Forms*, then *Miscellaneous*, then *e-proof*.

Committee developing operating plan for voluntary MAP

A committee of insurers, producers and interested parties is drafting an operating plan to create a voluntary market assistance plan (MAP) to help contractors get liability insurance. The group, formed after an April 16 fact-finding hearing that drew more than 100 people,

hopes to present a plan to DCBS Director **Cory Streisinger** by July 9.

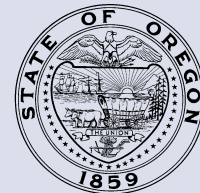
A MAP is a clearinghouse to match contractors with insurance companies. More information is available on our Web site: insurance.oregon.gov. Click on *What's New*.

The *Oregon Insurance Regulator* is published in February, June and October by the Insurance Division of the Department of Consumer & Business Services (DCBS), PO Box 14480, Salem, OR 97309-0405.

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