

Homeowner protection bill tops legislative agenda

Several bills proposed by the Insurance Division are among measures being considered by the 73rd Oregon Legislative Assembly, which convened Jan. 10 for its regular biennial session.

The division introduced Senate Bill 118 after receiving hundreds of complaints from homeowners who felt insurers were treating them unfairly.

“We drafted SB 118 after analyzing our consumer complaints and looking at best practices in the industry to determine what makes the most sense in terms of

consumer protection,” said Oregon Insurance Administrator **Joel Ario**. “Some of its provisions reflect common practice in the industry, others would require changes by all or almost all carriers.”

Consumer protections established by the bill, as amended, include provisions:

- Requiring insurers to disclose use of loss-history databases and provide homeowners an opportunity to correct inaccurate information.
- Limiting the claim look-back period to five years.

Information about proposed insurance-related legislation is available on the Oregon Insurance Division’s Web site: insurance.oregon.gov. Click on *2005 Oregon Legislature*.

- Restricting midterm policy cancellations.
- Requiring insurers to provide 30 days’ notice for renewal or nonrenewal.
- Prohibiting insurers from canceling or nonrenewing policies for the first claim in any five-year period.

Other measures introduced by the Insurance Division:

SB 116 — Market assistance plans/joint underwriting associations

This bill would remove administrative barriers required to form a MAP and re-

Please see **LEGISLATURE**, Page 7



Cindy Jones

Jones heads Market Surveillance Unit

Cindy Jones has been promoted to manager of the Market Surveillance Unit, which includes investigations, market analysis, and market conduct. Jones also supervises the Senior Health Insurance Benefits Assistance (SHIBA) Unit.

Jones joined the Oregon Insurance Division in 1997 as a compliance officer and was named manager of the Investigations Unit in 1998.

LTC rules protect consumers, improve consistency

Rules recently adopted by the Department of Consumer & Business Services (DCBS) will give added protection to Oregon consumers who purchase long-term care insurance by providing greater predictability for rates, better disclosure of policy terms, and improved consistency with other states.

The DCBS Insurance Division proposed the new rules to correct problems that have arisen in long-term care policies sold over the past 20 years. They require insurers to:

- Provide full disclosure of policy terms, particularly the possibility of future rate increases.
- Make a good-faith effort to ascertain the needs of potential customers to ensure that they match the policy being purchased.
- Provide alternatives when rates increase, so that policyholders have an option to maintain their current premiums

for reduced coverage rather than losing their coverage altogether.

- Provide conversion or continuation options for policyholders who lose group coverage.
- Offer optional inflation protection to increase benefits over time as the cost of covered services increases.
- Provide a nonforfeiture benefit so that a policyholder who does not wish to continue paying premiums can retain some of the policy’s value.
- Include provisions to prevent unintentional lapses of coverage if the policyholder becomes incapable of paying a premium on time or forgets to pay.

The new rules also include numerous technical updates to existing rules. Many provisions went into effect March 1. Others go into effect over the next year, depending on implementation requirements for insurers.

PRODUCER LICENSING

Computer change goes smoothly, but results in some delays

By Margarita Nuñez

The Insurance Division's conversion to a new computer system in January has gone relatively smoothly except for some licensing production issues. We expect production issues to delay most license and renewal processing by an additional week on top of the normal processing time. We ask for your patience while we work through the technical problems.

Reporting violations

In recent surveys by the Insurance Division, producers have expressed concerns that violations of insurance regulations are being under-reported. We need your help identifying instances in which insurance violations are occurring and/or consumers are being harmed.

Some producers hesitate to contact us because they don't want to be identified. If you can provide us with sufficient proof that a violation has occurred, such as paperwork or the statement of a client, in most cases you will never be identified to anyone other than an Insurance Division investigator.

To report a violation, call, e-mail, or fax: **Bill Karalekas**, Chief Investigator, bill.karalekas@state.or.us, (503) 947-7233, or **Cindy Jones**, Investigations Manager, cindy.j.jones@state.or.us, (503) 947-7219. The fax number for both people is (503) 378-4351.

Notice of administrative actions

In recent surveys, producers also expressed interest in

receiving timely notice of administrative actions. All producer administrative actions are posted on our Web site. To be notified of new administrative actions, I encourage you to sign up for the Oregon Insurance Division's electronic notification service. Here's how: Just go to www.insurance.oregon.gov, click on *E-Notify*, and follow the instructions.

Customer service surveys

The Producer Licensing Unit is committed to improving customer service. We are mailing out surveys monthly to a statistical sampling of renewing producers. We would like to hear from you and encourage you to take a few minutes to fill out the one-page survey.

Continuing education courses

For those insurance companies and agencies providing continuing education courses, here are two important dates to remember:

- If you need to have your continuing education course approved by the first course date, we need to receive your course registration request 60 days before the first course date.
- If you will be repeating the course, we need to receive notice of the time, date and location at least 10 days before future course dates.

Margarita Nuñez is manager of the Producer Licensing Unit.

Consumer advocate is employee of the month

Russel Kennel, a consumer advocate for the Insurance Division, was named November 2004 employee of the month for the Oregon Department of Consumer & Business Services (DCBS). The Insurance Division is part of DCBS.

Kennel has been a consumer advocate since April 1998. He originally handled consumer complaints and inquiries about property and casualty insurance, but now specializes in health, life and disability cases.



Russel Kennel

Study ranks Oregon 42nd in WC premium rates

An updated study by the Department of Consumer & Business Services (DCBS) shows that Oregon workers' compensation premium rates have continued to improve significantly relative to other states. The report ranks Oregon premium rates at 42nd in the nation as of 2004, compared with 35th in 2002.

The study is updated every two years. The first report, based on 1986 data, showed Oregon with the sixth highest rates in the nation. The state's rank has improved steadily since then, due to reforms of the workers compensation system and improvements in workplace safety and health.

The new ranking is based on premium rates that were in effect on Jan. 1, 2004, for the 50 states plus the District of Co-

lumbia. California led the pack, retaining its status as the most expensive state for average workers' compensation premium rates, while North Dakota had the lowest rates. Oregon neighbors Washington and Idaho came in at 35th and 34th, respectively.

"It's critical to note that as Oregon's premium rate ranking has fallen, we have also improved benefit levels significantly for injured workers, DCBS Director **Cory Streisinger** said.

Oregon's workers' compensation pure premium rates will remain flat in 2005, the third year in a row with no overall rate change. Oregon rates have declined or been flat for 15 years, resulting in a cumulative savings to employers of \$10.1 billion in premium costs.

INSURANCE ADMINISTRATOR'S COLUMN

Oregon's producer compensation rules almost finished

Oregon is nearing completion of administrative rules designed to provide increased transparency for insurance sales.

Our rules are based on the compensation disclosure amendment to the NAIC's Producer Licensing Model Act, which was adopted in December 2004.

Under Oregon's rules, producers and consultants who receive compensation from both a customer and an insurer will be required to disclose the entire fee charged and all "valuable compensation" received from the insurer, including any contingent compensation. This information must be disclosed to the customer before insurance is purchased.



If the exact amount of contingent compensation is not known, the producer must disclose the specific method of calculating compensation and provide an estimate of the amount. Items of nominal value, such as key chains or coffee mugs, would not be considered valuable compensation.

Do the new rules apply to "independent agents?" Only if the independent producer receives compensation from the customer for placing insurance.

It's important to remember that our new disclosure rules don't give producers carte blanche to charge fees. More specifically, fees may be charged only under the following circumstances:

1. For commercial transactions of life or health insurance for groups of 51 or more.
2. For any commercial transaction with combined annual premiums of \$100,000 or more for the insurance.
3. For other commercial transactions, but only if the producer provides special services beyond those normally provided by producers.
4. Where the individual charging the fee is a licensed consultant and the consulting is unrelated to the placement of insurance. A consultant license does not authorize charging fees for traditional insurance producer services.

In addition, the new rules will allow producers to charge customers for certain specified services, such as a \$25 charge for dealing with a check returned for nonsufficient funds.

I expect our rules to be adopted sometime in April. They will be posted on our Web site (insurance.oregon.gov), along with answers to frequently asked questions.

In a related matter, we are continuing our investigation into whether the types of abusive practices first identified by New York Attorney General Eliot Spitzer have occurred in Oregon. We have surveyed major domestic insurers and brokers, and continue to evaluate the information they provided.

Joel Ario
Insurance Administrator

KEY CONTACTS

Oregon Insurance Division

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 Deputy Administrator ... Carl Lundberg

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

Financial Regulation

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 Manager Russell Latham
 Asst. Manager Annette Boyce

Market Regulation

Information (503) 947-7980
 Manager Nancy Boysen

• **Market Surveillance** .. (503) 947-7219
 Manager Cindy Jones

Rates & Forms

Information (503) 947-7983
 Manager Gayle Woods

Employment opportunities

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

UnumProvident to reassess claims

As of March 4, more than 40,000 claimants nationwide, including 480 in Oregon, have opted to have their disability claims reassessed by subsidiaries of UnumProvident Corp. as part of the companies' settlement agreements with state and federal regulators.

The agreements, which followed a multistate market conduct examination, require the companies to reassess certain disability claims going back as far as 1997 and to change their future claims practices. More claimants are expected to ask for reassessment by the deadlines established by the agreements.

"The agreements ensure that policyholders and claimants, past and present, get what they paid for," said Oregon Insurance Administrator **Joel Ario**.

The affected companies in Oregon are:

- Unum Life Insurance Co. of America
- The Paul Revere Life Insurance Co.
- Provident Life and Accident Insurance Co.

The settlement agreements require the companies to offer, in writing, to reassess

claims denied or closed since Jan. 1, 2000, for reasons other than settlement, death, or reaching benefit maximums. The companies were required to send notices by Feb. 3 to more than 200,000 claimants nationwide, including about 2,000 Oregonians in this category, who have 60 days from the date of the notice to request reassessment.

The agreements also allow for reassessment, upon request, of claims similarly denied or closed between Jan. 1, 1997, and Dec. 31, 1999. Their reassessment requests must be submitted by July 18, 2005.

In addition, the companies agreed to modify their claims-handling and benefit-determination practices, and to improve accountability and oversight of claims processes.

Oregon fined the companies \$120,000. The total fine paid by UnumProvident nationwide as part of the settlement was \$15 million. If the companies fail to meet the terms of the agreements, an additional \$145 million fine will be imposed.

PERSONNEL

Promotions

- **Cindy Jones**, to Market Surveillance manager (see story, Page 1)
- **Linh Nguyen**, to market regulation technician (health), Rates & Forms

Transfers

- **Terri Bang**, to administrative assistant, Enforcement
- **Gary Holliday**, to market analyst, Market Surveillance

New employees

- **Yani Bartzis**, insurance consumer advocate, Consumer Advocacy
- **Kami Luke**, administrative support assistant, Administrative Services
- **Tony Nathan**, insurance financial analyst, Financial Regulation
- **Shawn Titus**, receptionist/licensing technician, Producer Licensing
- **Lorna White**, insurance consumer advocate, Consumer Advocacy

State DMV modifies notice for owners falsifying information

Vehicle owners are randomly selected throughout the year by Driver and Motor Vehicle Services (DMV) and asked to provide proof of insurance coverage on their vehicle. If they are unable to provide proof, DMV suspends their driving privileges.

However, some owners falsify their insurance information. DMV is now sending these individuals a notice that specifically advises them they are being suspended for falsifying insurance information, as opposed to simply not providing the information. These individuals have always been suspended, but the new notice clarifies the reason.

After a suspension notice has been sent to the customer, DMV will rescind the suspension if the insurer (not an agent) provides information to DMV indicating that the customer really does have insurance. The information must be signed and on the insurer's letterhead.

The process for randomly sampling drivers, as well as the process for insurers to verify proof of coverage, has not changed. More information is available on DMV's Web site: oregondmv.com.

COMPANY NEWS ON THE WEB

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

COMPANY CHANGES

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

SUSPENSIONS

Cascade National Insurance Co.

Bellevue, WA

Date of order: Jan. 3, 2005

States General Life Insurance Co.

Fort Worth, TX

Date of order: March 23, 2005

FINANCIAL EXAMINATIONS

- **California Casualty General Insurance Company of Oregon**
As of 12/31/03 • Published 1/28/05
- **Central Oregon Independent**

Health Services, Inc., dba Clear Choice Health Plans

As of 12/31/03 • Published 2/17/05

- **Mid Rogue Independent Physician Association, Inc., dba Mid Rogue Community Health Plan**

As of 12/31/04 • Published 1/27/05

(Qualifying examination)

- **Oregon Dental Service Dentists Benefits Insurance Co. ODS Health Plan, Inc.**

As of 12/31/04 • Published 2/17/05

- **Pacific Grocers Employee Benefits Trust**

As of 2/29/04 • Published 12/1/04

(Qualifying examination)

- **PHP Health Plan**

As of 3/31/04 • Published 12/1/04

(Target examination)

- **Samaritan Health Plans, Inc., dba Samaritan Advantage Health Plan**

As of 10/31/04 • Published 1/5/05

(Qualifying examination)

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%	-3.2%	01/15/05 ⁵	01/15/05 ⁵
2	Farmers Ins Co of OR	OR	246,692,748	13.1%	3.7%	07/01/04	07/01/04
3	Safeco Ins Co of OR	OR	139,971,844	7.4%	-2.6%	08/12/04	09/16/04
4	Allstate Ins Co	IL	123,263,517	6.6%	0.0%	NA ⁴	NA
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%	0.0%	07/01/04	07/01/04
8	Progressive Halcyon Ins Co	OH	50,552,690	2.7%	-1.5%	10/20/04	10/20/04
9	Country Mutual Ins Co	IL	37,799,887	2.0%	0.0%	NA	NA
10	State Farm Fire and Casualty Co	IL	33,225,702	1.8%	-1.5%	01/15/05	01/15/05
TOP 10			1,150,762,523	61.2%	-0.2%		
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 Cas Co	IL	125,985,209	27.5%	-5.0%	12/15/04 ⁶	05/15/03 ⁶
2	Farmers Ins Co of OR	OR	63,216,172	13.8%	0.0%	NA	NA
3	Safeco Ins Co of OR	OR	35,697,289	7.8%	-3.9%	11/11/04 ⁷	12/21/04 ⁷
4	Allstate Ins Co	IL	33,993,799	7.4%	0.0%	NA ⁴	NA
5	American Family Mutual Ins Co	WI	16,116,175	3.5%	4.7%	02/01/05	02/01/05
6	Foremost Signature Ins Co	MI	14,798,897	3.2%	0.0%	NA	NA
7	Allstate Indemnity Co.	IL	13,224,336	2.9%	0.0%	NA	NA
8	Country Mutual Ins Co	IL	13,029,007	2.8%	0.0%	NA	NA
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%	-1.6%	12/01/04	12/01/04
TOP 10			337,852,372	73.7%	-1.9%		
TOTAL 126 companies			458,375,356				

- 1 Indicates overall rate change. Individual policyholders may experience rate changes higher or lower than the average.
 - 2 Includes motorcycle, light trucks, recreational vehicles, and motor homes. Rate activity is for personal auto insurance.
 - 3 Includes renters, condos, manufactured homes, and coverages such as boats, golf carts, and jewelry. Rate activity applies to homeowners coverages only.
 - 4 New business is written only in Allstate Indemnity and Allstate Property & Casualty, not Allstate Insurance.
 - 5 Insurer has filed for two decreases in the last 12 months. The previous decrease was for -1.5% effective 7/15/04.
 - 6 Insurer has filed for two decreases in the last 12 months. The previous decrease was for -5% effective 7/15/04.
 - 7 Insurer has filed for two decreases in the last 12 months. The previous decrease was for -11% effective 5/13/04.
- NA Insurer has not filed a rate change in the last 12 months.

ENFORCEMENT ACTIONS

Recent enforcement actions against insurers and producers are summarized below. All administrative orders are available on the Insurance Division's Web site: insurance.oregon.gov. Click on *Administrative Orders*.

INSURERS

American Family Life Assurance Company of Columbus

Columbus, GA

Violation: Terminated agents without sufficient notice.

Penalty: \$1,400 fine

Date of order: March 8, 2005

Interstate Indemnity Co.

Chicago, IL

Violation: Terminated an agent without sufficient notice.

Penalty: \$1,000 fine

Date of order: March 1, 2005

National Jewish Medical and Research Center

Denver, CO

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

Penalty: \$1,000 fine

Date of order: March 8, 2005

Timber Products Manufacturers Trust

Spokane, WA

Violation: Transacted insurance as an insurer in Oregon without a license.

Penalty: \$12,400 fine

Date of order: Jan. 20, 2005

Transamerica Occidental Life Insurance Co.

Los Angeles, CA

Violations: A collaborative market conduct examination of Transamerica Occidental's ordinary life insurance business found noncompliance with certain provisions of the life illustration laws of the examining states, and inadequate documentation of policy loan files and paid claim files. Ohio was the lead state for the examination and was assisted by examiners from Illinois, Nebraska and Oregon. Transamerica Occidental entered into a consent order but does not admit or deny any of the deficiencies identified in the examination.

Penalty: Transamerica Occidental will immediately initiate compliance with all

terms and conditions of the consent order and follow all recommendations of the exam report as they apply to Oregon.
Date of order: Dec. 17, 2004

Unum Life Insurance Co. of America

Portland, ME

The Paul Revere Life Insurance Co.

Worcester, MA

Provident Life and Accident Insurance Co.

Chattanooga, TN

Following a multistate market conduct examination of their claims handling practices, the companies agreed to reassess certain disability claims going back as far as 1997 and to change their future claims practices. (See story, Page 5.)

Penalty: \$15 million fine nationwide (\$120,000 in Oregon). Failure to comply with the agreements will result in an additional \$145 million fine.

Date of order: Dec. 13, 2004

RESIDENT PRODUCERS

Michael P. Bieker

Gresham, OR

Violations: Demonstrated incompetence and untrustworthiness. Withheld an insurance application and premiums.

Penalty: \$3,000 fine

Date of order: March 2, 2005

Bieker Agency, Inc.

Portland, OR

Violations: Failed to timely deposit premiums in a trust account. Prematurely withdrew premiums from a trust account. Failed to timely return premiums to an insured.

Penalty: \$1,500 fine

Date of order: March 2, 2005

Derek A. Chastain

McMinnville, OR

Violations: Chastain, as an individual licensee, misappropriated premiums. Chastain, who also was licensed as a business entity, did not report the violation to the DCBS director and did not take corrective action.

Penalty: Individual and business entity licenses revoked. In lieu of a fine, Chastain agreed never to work in the insurance industry in Oregon.

Date of order: March 3, 2005

Aubrey C. Clanton and Aubrey C. Clanton dba Clanton Insurance Agency

Portland, OR

Violations: Clanton transacted insurance in Oregon as an intermediary without a license. Clanton Insurance did not report Clanton's violation to the DCBS director or take any corrective action.

Penalty: In lieu of enforcement action, Clanton agreed not to renew his expired Oregon resident producer license or ever apply for any other insurance license in Oregon. Also in lieu of enforcement action, Clanton Insurance surrendered its license effective March 1, 2005, and agreed never to apply for any insurance license in Oregon.

Date of order: Feb. 28, 2005

Jeffrey T. Clontz

Springfield, OR

Violation: Failed to respond to an inquiry from the DCBS director.

Penalty: License revoked

Date of order: Nov. 10, 2004

Francis J. Dierickx

Portland, OR

Violations: Transacted insurance in Oregon without an appointment or authorization to engage in such transactions by an agency appointed by the insurer. Failed to fully and/or timely respond to inquiries from the DCBS director.

Penalty: \$3,000 fine

Date of order: March 2, 2005

Great Northern Underwriters, LLC

Portland, OR

Violation: Failed to timely return premiums to an insured.

Penalty: \$2,000 fine

Date of order: March 5, 2005

Todd J. Harris

Portland, OR

Violation: Disclosed personal information about an applicant.

Penalty: \$1,000 fine

Date of order: Nov. 23, 2004

Ellen S. Higgins

Ridgefield, WA

Violation: Made a false statement on an insurance application.

Penalty: License revoked

Date of order: Jan. 13, 2005

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Enforcement

Continued from Page 6

Leland S. Hill

Portland, OR

Violation: Made false statements on insurance applications.

Penalty: License revoked

Date of order: March 2, 2005

William S. Judy III

Grants Pass, OR

Violation: Was convicted of a felony involving dishonesty or breach of trust.

Penalty: License revoked

Date of order: March 3, 2005

Kenneth G. Nguyen

Portland, OR

Violation: Misappropriated premiums.

Penalty: License revoked

Date of order: March 3, 2005

Deborah A. Pelikan

Gresham, OR

Violation: Was convicted of felonies.

Penalty: License revoked

Date of order: March 2, 2005

David R. Pulliam

Dallas, OR

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

Penalty: License revoked

Date of order: Dec. 16, 2004

Frances M. Romero

Gold Hill, OR

Violation: Was convicted of a felony involving dishonesty or breach of trust.

Penalty: License revoked

Date of order: March 3, 2005

Louis G. Scrivens

Portland, OR

Violation: Made false statements on insurance applications.

Penalty: \$2,000 fine

Date of order: March 2, 2005

Donald C. Stamm and Pacific Rim Insurance, Inc.

Portland, OR

Violations: Stamm failed to respond to an inquiry from the DCBS director. Pacific Rim Insurance did not report Stamm's violation to the DCBS director and did not take corrective action.

Penalty: Licenses revoked

Date of order: March 2, 2005

Marvin A. Stucki

Tigard, OR

Berkley J. Stucki

Woodburn, OR

Columbia Agencies, Inc., and Columbia Insurance Group, Inc.

Portland, OR

Willamette Insurance Group, Inc.

Beaverton, OR

Violations: Marvin and Berkley Stucki commingled premiums with other funds in a trust account, and failed to deposit premiums in a trust account. Columbia Insurance Group used a trust account in another state without permission. Columbia Agencies, Columbia Insurance Group, and Willamette Insurance Group each are subject to enforcement actions because of the actions of Marvin and Berkley Stucki.

Penalty: Licenses revoked

Date of order: Feb. 14, 2005

Thomas M. Taylor

Eugene, OR

Violations: Forged names on insurance applications. Made false statements on insurance applications.

Penalty: \$3,000 fine

Date of order: Nov. 23, 2004

NONRESIDENT PRODUCERS

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

- Transacted insurance in Oregon without a license.
- 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.
- Failed to respond or timely respond to an inquiry from the DCBS director.
- Was convicted of a felony involving dishonesty or breach of trust.
- Was convicted of a crime.

Darren C. Bates

Rockhill, SC

Penalty: License revoked

Date of order: Oct. 11, 2004

Stephanie D. Bersee

Spotsylvania, VA

Penalty: License revoked

Date of order: Nov. 9, 2004

Sheree L. Booker

Wilmington, DE

Penalty: License revoked

Date of order: Jan. 20, 2005

Gail A. Brittingham

Wilmington, DE

Penalty: License revoked

Date of order: Jan. 13, 2005

Sean W. Case

Carlsbad, CA

Penalty: License revoked

Date of order: Feb. 23, 2005

Robert E. Guyett

Yuma, AZ

Penalty: License revoked

Date of order: Jan. 13, 2005

Robert L. Scharnhorst

Twin Falls, ID

Penalty: License revoked

Date of order: Nov. 9, 2004

Judi A. Swafford

Oklahoma City, OK

Penalty: License revoked

Date of order: Jan. 18, 2005

Legislature

Continued from Page 1

move the requirement that a MAP must be formed and found ineffective before a JUA may be formed.

HB 2092 — Educational institutions and nonprofit corporations issuing charitable gift annuities

This bill, which exempts such entities from the Oregon Insurance Code if they meet minimum financial and organizational requirements, passed the House March 8.

SB 129: Investments by health care service contractors

The changes proposed under this legislation, which require HCSCs to comply with the same investment limits as commercial insurance carriers, have been incorporated into SB 462, which passed the Senate March 1.

HB 2160 — Technical cleanup

This bill, which would make technical changes to various Insurance Code provisions, passed the House March 22.



INSURANCE DIVISION
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Salem, Oregon 97309-0405

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ADMINISTRATIVE RULES

Recent administrative rules are summarized below. Rules are available on our Web site: insurance.oregon.gov. To request a printed copy of a rule, please contact **Sue Munson**, administrative rules coordinator, (503) 947-7272.

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*.

ID 09-2004 — Oregon Standard Health Statement: OAR 836-053-0510

Amends the Oregon Standard Health Statement which is used with applications for individual health benefit plans.
Adopted: Oct. 29, 2004
Effective: Nov. 19, 2004

ID 01-2005 — Market Assistance Plans and Joint Underwriting Associations: OAR 836-014-0400

Permanently adopts a temporary rule that established a market assistance plan for commercial general liability insurance, a class of commercial liability insurance.

Adopted: Feb. 24, 2005
Effective: March 1, 2005

ID 02-2005 — Practitioner Credentialing and Recredentialing: OAR 836-052-0700

Amends the rule that adopts the Oregon Practitioner Credentialing Application and the Oregon Practitioner Recredentialing Application in order to incorporate recent changes recommended by the Advisory Committee on Physician Credentialing Information in the Office for Oregon Health Plan Policy and Research.

Adopted: Feb. 24, 2005
Effective: March 1, 2005

ID 03-2005 — Long-term Care Insurance: OAR 836-052-0500, etc.

Adopts, amends, repeals and renumbers various long-term care insurance rules. (See story, Page 1.)

Adopted: Feb. 15, 2005
Effective: March 1, 2005

The *Oregon Insurance Regulator* is published three times a year by the Insurance Division of the Department of Consumer & Business Services (DCBS), PO Box 14480, Salem, OR 97309-0405.

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