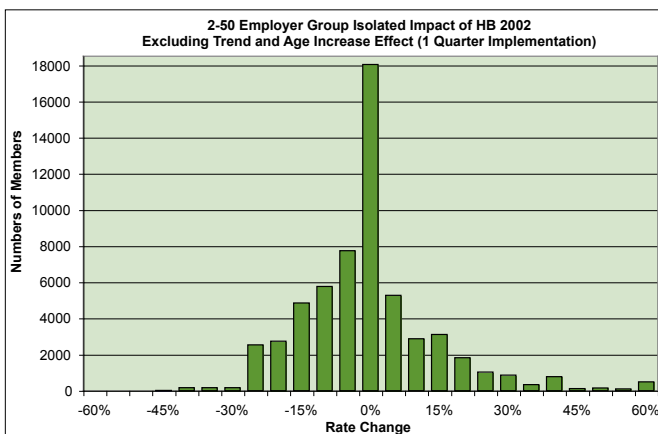


## Insurance Division reports on HB 2002

Insurance Division Administrator Scott Kipper told state legislators in September that House Bill 2002, passed by the 2007 Legislature, appears to be working to minimize the extremes in health insurance rates for small employers and stabilize the market.

The law, which took effect April 1, 2008, is being phased-in over three years. It affects 265,000 Oregonians in the small employer group market (50 or fewer employees).

In addition to limiting how much rates may vary from least expensive to most expensive, the law specifies the factors that can be used to set rates. They include: the age of all covered lives, participation in wellness programs, employer contributions, customer loyalty, tobacco use, and expected claims (limited to a 5 percent increase). Gender and underwriting discretion, previously allowed for employers with 26-50 employees, are now prohibited.



The chart above shows the isolated impact of HB 2002. This chart shows what happened to rates after removing effect of medical trend and adjustments for age changes.

Some groups are seeing increases and others decreases as a result of the changes. However, all groups are seeing an average increase of about 11 percent this year because of medical trend, or increase in health care costs.

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## Administrator's column



I am excited that we have resurrected the Regulator to keep you posted on Insurance Division actions and news. One of our goals, for example, is to stress the importance of suitability in selling life insurance and annuities. Be sure to read *Annuities and your client* in this edition of the newsletter.

Meanwhile, we continue to receive calls daily from Oregonians asking about the ability of their AIG insurance company to pay claims. You'll find a reminder in this newsletter that the 43 companies in Oregon are solvent and a warning about Oregon's law on misleading consumers about the financial condition of an insurer.

Actually, the AIG story is a good example of the success of state regulation of insurance companies. As AIG's problems unfolded, state insurance regulators nationwide worked together to ensure AIG's subsidiary insurance companies weren't harmed by the financial troubles of the parent company.

We will continue to do so. We have a wonderful group of professional regulators here in the Insurance Division who will make sure of that. That is important to me as I take this opportunity to also let you know that I will be leaving the Insurance Division, effective Oct. 31, to pursue other interests. Teresa Miller, our deputy administrator, will be acting administrator. Since some in our lineup have changed, I'd like to share a bit about the managers you are most likely to work with:

**Deputy Administrator Teresa Miller:** Teresa came to DCBS from the Oregon Department of Justice, where she handled consumer protection cases. Before that, she served as Gov. Ted Kulongoski's legislative director for two years.

**Chief Financial Examiner and Manager of Financial Regulation Russell Latham:** Russell has been with the Insurance Division for 16 years. He began his career with the division as an insurance financial analyst, then was promoted to chief analyst, then to his current position. Prior to the Insurance Division, he was a certified public accountant in public accounting.

**Market Surveillance Manager Mike Lydon:** Mike has been with the Insurance Division nearly two years after 31 years with Country Insurance and Financial Services in the Salem regional office.

### Consumer Advocacy Manager

**Ron Fredrickson:** Ron has been with the Insurance Division for three years. Prior to the Insurance Division he was with Nationwide Insurance for 36 years, primarily in claims and claims management.

### Rates & Forms Manager

**Rhonda Saunders-Ricks:** Rhonda has nearly 30 years experience in the industry, including more than 16 years with PacifiCare of Washington and Oregon. She most recently returned to the Insurance Division after working two-plus years with Kaiser Permanente of the Northwest, managing the Contract Department.

**Producer Licensing Manager Jim Thompson:** Jim has been with the Insurance Division more than two years after about 20 years in customer service/relations in the private sector.

## AIG and marketing

No member of the financial services industry should attempt to persuade AIG policyholders to replace policies, especially life insurance and annuities, by making false or misleading statements about AIG insurers.

Here's why:

- » AIG's 43 companies in Oregon are financially sound and able to pay claims as usual. These subsidiary insurance companies must comply with state solvency regulations.
- » Suggesting that a consumer replace an AIG policy because of the parent company's financial problems is misleading. Making any false or misleading representations about the financial condition of any insurer is a violation of law [ORS 746.075 (2)(C)].

## Current events

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- » **Regence rate hearing:** A hearing on the Regence BlueCross BlueShield proposed 26 percent rate increase for individual health plans is scheduled for Feb. 4-5 in the Office of Administrative Hearings in Tualatin. Watch our Web site for details.
- » **Claims data/mental health and chemical dependency:** We met with insurers in October to discuss an upcoming data call on Oregon's mental health/chemical dependency law.
- » **Making health insurance rate filings understandable to the public:** We are meeting with consumer groups and insurance industry representatives to improve the rate filing summary information to better help consumers understand rate filings.
- » **2009 Health Insurance in Oregon:** We are updating this publication, which provides a wealth of information on the Oregon market. It will be done by the start of the 2009 legislative session.
- » **Industry training:** Our Sept. 15 training on electronic rating filing and other issues was well-attended and well-received. We are planning our next training for fall 2009.
- » **Next Health Insurance Reform Advisory Committee (HIRAC) meeting:** The next meeting is at 10 a.m. Nov. 19 in Conference Room B in the basement of the Labor & Industries Building.
- » **Insurance Division moves to third floor:** In mid-December, our 90 employees will begin a phased move from the fourth floor to the third floor of the Labor & Industries Building in Salem. For those of you who call us, we hope there are no disruptions. For those who visit, you may find your contact in a new location.

*continued from page 1*

## Insurance Division reports on HB 2002

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"Rates overall in Oregon will likely follow the national trend and continue to increase significantly, by double digits, as the population ages and as the cost of medical care significantly outstrips the rate of inflation," Kipper said, testifying before members of the Senate Subcommittee on Healthcare Reform and the Senate Interim Committee on Commerce and Labor.

Kipper reported that the division analyzed a random sample of 554 employer groups and found that House Bill 2002 had a minimal effect on rates for the single-largest number of employees. Some groups with 26-50 employees that had particularly low rates before the new law experienced significant rate

increases. Businesses that benefited may not even recognize that they benefited from the bill because their rates increased only slightly or they experienced small decreases.

Because insurers may implement the changes required by the new law over a three-year period, the Insurance Division will not know the full impact of the legislation until 2011.

Regence BlueCross BlueShield also testified at the hearing. John Powell, a lobbyist for Regence, testified that the single-biggest impact of the bill for that company is the loss of underwriting discretion in the 26-50 employee market.

## Annuities and your client

By John Hardiman, CLU, ChFC, AIE

Is it suitable? Oregon law requires producers to make sure any life insurance policy and annuity is a fit for the client. This means you should know such information as your client's age, financial goals, income and expenses, investment experience, objectives and time frame, risk tolerance, asset allocation, and tax situation.

The Insurance Division investigates unsuitable sales, especially sales of annuities. Red flags include:

- 🚩 **Policies with surrender schedules that exceed a client's life expectancy.** Even if you disclose costs and surrender schedules, selling an annuity that doesn't meet a consumer's needs is still unsuitable.
- 🚩 **Tying up too much of an elderly person's liquid assets (assets other than a house).** In a recent case, for example, a client had \$1,000 a month income and \$1,200 in expenses. The "gap" was filled with \$200 a month from a Certificate of Deposit (CD). A producer convinced the client to put the CD money in an annuity, tying up assets for the long-term while the person needed them immediately.

- 🚩 **Selling replacement annuities to consumers with exactly the same features and benefits of a previous annuity to generate a commission.** Even if the consumer doesn't face a surrender charge, he or she must now wait another seven to 10 years to access the funds.
- 🚩 **Promises such as "there is no way you can lose money on this when the market drops."** This statement has been made in connection with the sale of fixed-equity index annuities even though this annuity might have a market-value adjustment or surrender schedule that puts the consumer's principal at risk if he or she needs the money.
- 🚩 **Estate planning with the only transaction being the purchase of an annuity.**
- 🚩 **Using an annuity inside of an IRA.** This causes benefits to be duplicated and costs to rise.

Both companies and producers are responsible for ensuring the suitability of a sale. Our rule on this is OAR 836-080-0090. Penalties for failure to comply: license suspension or revocation, a fine, or both.

## Workers' Compensation Assigned Risk Market Servicing Carrier Changes for 2009

By Cece Newell

We currently have two carriers that provide coverage in the Oregon Assigned Risk Workers' Compensation Plan (Plan). SAIF Corporation and Liberty Northwest Insurance Corporation each provide 50 percent of the Plan coverage.

Effective January 2009, a third carrier, Travelers Indemnity Insurance Company, will become a servicing carrier with 20 percent of the Plan coverage. SAIF and Liberty Northwest will each provide 40 percent of the coverage.

Travelers Indemnity will be assigned all new business entering the pool starting Jan. 1, 2009.

In order to achieve the new Plan participation levels, some Plan employers currently with SAIF or Liberty Northwest may be non-renewed. The non-renewal

notices will include an explanation from the National Council of Compensation Insurers (NCCI), the Plan administrator. In addition, employers will receive instructions on how to obtain new workers' compensation coverage. The non-renewals will provide at least 45 days notice to the employer.

Non-renewed employers need to return to the voluntary market to see if coverage is available. If not, the employer will have to complete a new Plan application. The application will be reviewed by the NCCI's Voluntary Coverage Assistance Program. This program matches the applicant with program insurers to see if voluntary market coverage is available before Plan coverage is provided.

The earliest non-renewal notices are expected to be issued during the first quarter of 2009.

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## Changes to CCB coverage

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By Cece Newell

Producers who write coverage for the more than 45,000 Oregon contractors licensed through the Construction Contractors Board (CCB) need to be aware of a new coverage requirement.

Effective Jan. 1, 2008, contractors' liability insurance must include coverage of products and completed operations "according to the terms of the policy and subject to applicable policy exclusions."

- » **New policies:** Those written on or after Jan. 1, 2008, must include this coverage.
- » **Existing policies:** Must comply on their renewal date on or after Jan. 1, 2008.

### Certificates of Coverage

The CCB has developed rules to outline the required format for certificates of coverage provided by producers. The certificate of coverage is required to reflect that products and completed operations coverage is included.

The easiest way to provide the CCB with proof of coverage for your contractor clients is to sign up for its "Online Insurance Entry Access." More than half of the certificates for contractors are now done online, which simplifies the process for producers and for the CCB.

An agent certification statement must be signed and provided to the CCB in order to participate in the online program. To access the form go to [http://ccbed.ccb.state.or.us/WebPDF/CCB/Publications/Agent\\_online\\_app.pdf](http://ccbed.ccb.state.or.us/WebPDF/CCB/Publications/Agent_online_app.pdf).

Instructions for the new certificates will be sent to contractors prior to their insurance renewal. If you wish to continue to provide paper certificates, you will need to follow the new instructions to assure that your insured's documentation is correct.

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## Workers' Compensation Assigned Risk Plan Voluntary Coverage Assistance Program

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By Cece Newell

Producers who submit their clients' applications for workers' compensation coverage through the National Council on Compensation Insurance (NCCI) assigned risk plan may find that the account qualifies for voluntary market coverage through the Voluntary Coverage Assistance Program (VCAP).

Oregon now participates in the VCAP program, which NCCI developed in 2006 as a tool to assist employers that may have limited access to voluntary workers' compensation coverage.

Insurers elect to participate in VCAP by providing NCCI with their underwriting criteria for employers they would consider writing as voluntary market workers' compensation policies.

When a producer submits an application to NCCI, it is processed through VCAP to determine if the account meets the underwriting criteria of a participating voluntary coverage insurer.

If an applicant meets an insurer's criteria, the application is sent to the insurer and the insurer decides whether the applicant qualifies for a voluntary market policy. The insurer notifies the producer and the employer if the insurer will write a policy. The employer may receive multiple offers.

The employer must accept a voluntary market offer of coverage unless the premium is more than the assigned risk plan's premium or the insurer cannot provide the necessary coverage, such as maritime.

In cases where there is no voluntary market match, the application continues through the normal residual market application process and coverage is provided by the assigned risk plan.

Additional information regarding the VCAP program, commissions, producer relationships with VCAP carriers, how renewals are handled, and ownership of the business is available on the NCCI Web site at [www.ncci.com](http://www.ncci.com). Type VCAP into the search box.

# Producer licensing

By Jim Thompson

## Changes affect licenses

These changes were effective Jan. 1, 2008:

- » All licenses expire on the last day of your birth month. Most licensees are getting a one-time extended license period as a result of this change. For example, if a license traditionally expires in October and the birth month is January, the licensee will have until January to renew the license. From that point forward, the license will continue on a two-year cycle, renewing in January. You will receive a renewal notice prior to the expiration.
- » The amount of continuing education hours that must be submitted for renewal has been adjusted. **Twenty-four** continuing education hours are required for each renewal period, regardless of how long a person has been licensed.
- » All producers must now include three continuing education hours of Oregon law and three hours of ethics for renewal.

Track licensing requirement and other division changes by signing up for **E-mail Notification** on our Web site: [www.insurance.oregon.gov/](http://www.insurance.oregon.gov/). Look on the left side of our home page.

## Duplicate renewals equal duplicate fees

If you send renewal information more than once — either online or on paper — you may be charged twice. This causes us to issue refunds and slows renewal processing.

**Do:** If you renew online, send the information once.

**Don't:** If you use a credit card to pay fees, don't fax **and** then mail your renewal. Select one method.

Renewal information is processed as quickly as possible, but not always on the same day as the submission. We prioritize those licenses that are expiring first. If you submit a renewal application, and the current license does not expire for several weeks, don't worry. The license will be renewed prior to the expiration.

**Renewal Fax:** 503-947-2333 (Fiscal and Business Services)

## Affiliation updates

The licensing unit no longer returns completed affiliation notices as confirmation of processing. All affiliation information is verifiable on our Web site through the search pages option.

An affiliated producer is required for an agency to transact insurance. The agency license will remain active, but if no active affiliation is present, the agency has no authority to sell insurance under the agency license.

## Online licensing options

- » All licensed producers holding **Full Lines** licenses may renew licenses online through NIPR.com. Submit the electronic renewal through NIPR and mail your CE certificates to the Insurance Division for processing. This option is not yet available for **Limited Lines** licenses holders or those with **Adjuster or Consultant** licenses.
- » Address change service is also available through NIPR.com. One address change submission to NIPR will change your address in all states that you hold a license. **Business entity** address changes are not yet available online.
- » You are required to submit change of address information to the Insurance Division within 30 days of changing an address.

Remember, the Insurance Division no longer provides printed copies of licenses. Print a copy of your license from the search pages option available on our Web site.

## Updated publications

- » Consumer Guide to Homeowner and Tenant Insurance
- » Consumer Guide to Auto Insurance
- » Consumer Guide to Oregon Insurance Complaints (Complaints from 2007)

View these publications online at [www.insurance.oregon.gov/](http://www.insurance.oregon.gov/). Click on publications in the left column. You'll find an online order form.

## Administrative rules and bulletins

Visit our Web site to find links to these rules. We're at: [www.insurance.oregon.gov](http://www.insurance.oregon.gov)

- » **Sales/Replacement of Life Insurance and Annuities (ID 14-2008):** *Adopts NAIC Annuity Disclosure Model Regulation* governing disclosure of information about the sale of annuities; adds an exemption to the rules governing replacement of life insurance and annuities; and adopts rules about suitability of insurance sales and annuity sales practices.  
*Effective: Aug. 15, 2008*
- » **Director's Emergency Insurance Order (ID 12-2008):** Implements 2008 law that authorizes the DCBS director, in an emergency, to issue an order addressing insurance policy matters.  
*Effective: July 29, 2008*
- » **Annual Audited Insurer Financial Reports (ID 11-2008):** Amends rules governing annual audited financial reports of authorized insurers to incorporate recent changes to the NAIC model regulations. Requires each insurer to designate an audit committee, prohibits an audit by an accountant who provides certain non-audit services and requires large insurers to submit an internal control report. Corrects rules governing domestic insurer proxies by repealing two redundant rules.  
*Effective: July 29, 2008*
- » **Public Disclosure of Rating Filings (ID 08-2008):** Requires rate filings for small employer, portability, and individual health benefit plans to be available for public inspection once the filings are submitted to the director. States the format for filing and exemptions from the filing requirement. Requires a carrier to include an explanatory statement with the rate filing.  
*Effective: June 18, 2008*
- » **Licensing Exam Fees (ID 07-2008):** Amends Insurance Division fees to reduce fees for license examinations and re-examinations for insurance producers, adjusters, and insurance consultants. Changes the biennial renewal date for individual adjuster and insurance consultant licenses from the

anniversary of the license issuance date to the anniversary of the month of the licensee's birth date.

*Effective: June 2, 2008*

- » **Associations (ID 06-2008):** Exempts small employer groups covered by association health plans from small employer health insurance requirements. Requires DCBS to monitor association health plan data.  
*Effective: April 18, 2008*
- » **Discount Medical Plans (ID 05-2008):** Implements licensing program for discount medical plan organizations.  
*Effective: April 14, 2008*
- » **Vehicle Warrantor Registration Program (ID 04-2008):** Implements a warrantor registration program for vehicle protection product warranties.  
*Effective: April 7, 2008*
- » **Small Employer Health Insurance Changes (ID 02-2008):** Implements House Bill 2002, which changes laws governing small employer health benefit plans.  
*Effective: Feb. 11, 2008*

### 2008 bulletins

You can find these bulletins on our Web site: [www.insurance.oregon.gov](http://www.insurance.oregon.gov).

#### INS 2008-5 (Aug. 28)

Prohibits use of health status for underwriting associations with small employer groups; outlines allowable rating practices for associations with small employer groups. Replaces Bulletin 2008-4.

#### INS 2008-3 (April 11)

Outlines state plans to cooperate with the Risk Management Agency to end illegal rebating of federal crop insurance premiums.

#### INS 2008-2 (Feb. 5)

Offers guidance in applying Oregon's domestic partnership legislation.

#### INS 2008-1 (Jan. 23)

Filing procedures for compliance with provisions of the Terrorism Risk Insurance Program Reauthorization Act of 2007.

## Recent rate activity

### TOP 10 OREGON HOMEOWNER INSURERS AS OF DECEMBER 2007 Domicile, Direct Premium Written, Market Share, Recent Rate Activity

	NAME OF COMPANY	DOM	DIRECT PREMIUM WRITTEN	MARKET SHARE	ACTIVITY	RATE EFFECTIVE DATE	
						New	Renewal
1	State Farm Fire & Cas. Co.	IL	142,512,349	25.3%	1.3%	07/15/08	09/01/08
2	Farmers Ins. Co. of OR	OR	71,288,219	12.6%	12.2%	11/16/08	11/16/08
3	Safeco Ins. Co. of OR	OR	35,161,224	6.2%	0.0%	n.a. (3)	n.a. (3)
4	Allstate Ins. Co.	IL	26,597,992	4.7%	0.0%	n.a. (1)	n.a. (1)
5	American Family Mut. Ins. Co.	WI	23,539,084	4.2%	5.5%	10/01/08	10/01/08
6	Country Mut. Ins. Co.	IL	22,860,147	4.1%	-3.4%	08/22/08	08/22/08
7	Allstate Ins. Co.	IL	18,912,338	3.4%	0.0%	n.a. (1)	n.a. (1)
8	Foremost Signature Ins. Co.	MI	18,864,215	3.3%	0.0%	n.a. (1)	n.a. (1)
9	Allstate Prop. & Cas. Ins. Co.	IL	12,322,198	2.2%	-4.0%	05/12/08	06/26/08
10	USAA	TX	10,980,142	1.9%	-19.8%	10/31/07	12/31/07
	TOP 10		383,037,908	68.0%	2.2%		
	TOTAL 120 COMPANIES		563,574,202				

Premiums includes Renters, condos, manufactured homes, and coverages such as boats, golf carts, and jewelry.  
Rate Activity applies to homeowner coverages only.

(1) Company has not filed a rate change in the past 12 months.

(2) As of 4/1/06 new business is written only in Allstate Property and Casualty Insurance Company and Allstate Fire and Casualty Insurance Company.

(3) Company has not filed a rate change in the last 12 months, however, their rating scorecard, which includes credit history been revised.

### TOP 10 OREGON AUTOMOBILE INSURERS AS OF DECEMBER 2007 Domicile, Direct Premium Written, Market Share, Recent Rate Activity

	NAME OF COMPANY	DOM	DIRECT PREMIUM WRITTEN	MARKET SHARE	ACTIVITY	RATE EFFECTIVE DATE	
						New	Renewal
1	State Farm Mut. Auto Ins. Co.	IL	345,151,738	17.37%	0.6%	09/29/08	09/29/08
2	Farmers Ins. Co. of OR	OR	281,457,978	14.17%	3.2%	6/1/2008 (3)	6/1/2008 (3)
3	Safeco Ins. Co. of OR	OR	141,542,941	7.12%	4.8%	7/10/2008 (4)	8/14/2008 (4)
4	Allstate Ins. Co.	IL	79,799,388	4.02%	0.0%	n.a. (2)	n.a. (1)
5	American Family Mut. Ins. Co.	WI	77,727,426	3.91%	0.0%	n.a. (1)	n.a. (1)
6	Progressive Universal Ins. Co.	WI	71,322,612	3.59%	-2.4%	09/26/07	11/25/07
7	Mid Century Ins. Co.	CA	63,243,227	3.18%	8.0%	12/01/07	12/01/07
8	Allstate Prop. & Cas. Ins. Co.	IL	52,970,213	2.67%	5.0%	6/23/08 (5)	7/28/2008 (5)
9	Geico General Ins. Co.	MD	48,716,491	2.45%	3.5%	05/01/08	06/15/08
10	Progressive Classic Ins. Co.	WI	41,995,267	2.11%	6.0%	03/07/08	05/06/08
	TOP 10		1,203,927,281	60.6%	2.3%		
	TOTAL 177 COMPANIES		1,986,603,596				

Premium includes motorcycle, light trucks, recreational vehicles and motor home coverage.  
Rate activity is for Personal Automobile insurance.

(1) Company has not filed a rate change in the past 12 months.

(2) As of 4/1/06 new business is written only in Allstate Property and Casualty and Allstate Fire and Casualty Insurance Company.

(3) Previous rate change is 3.6 percent overall, effective 12/1/2007.

(4) Previous rate change is 6.9 percent overall, effective 11/15/07 for new business and 12/20/07 for renewals.

(5) Previous rate change is 5.3 percent overall, effective 9/17/07 for new business and 10/22/07 for renewals.

## Enforcement actions

Our last Regulator listed enforcement actions through April 2007. This edition lists actions from July 2008 to September 2008. Actions from April 2007 through June 2008 are available on our Web site: [www.insurance.oregon.gov](http://www.insurance.oregon.gov). Click “orders” in the left column.

### Insurers

#### **The MEGA Life and Health Insurance Company, Mid-West National Life Insurance Company of Tennessee, and The Chesapeake Life Insurance Company (collectively referred to as HealthMarkets Companies)**

North Richland Hills, Texas

*Violation:* Insurance regulators from 35 states and the District of Columbia, through the National Association of Insurance Commissioners, alleged the companies had numerous deficiencies, including oversight, communication, monitoring, and training of agents; processing and handling of claims made by policyholders; disclosure of relationships with membership associations and affiliated companies to consumers and policyholders; handling of policyholder complaints and grievances; and adherence to a compliance plan. The companies entered into a regulatory settlement agreement (RSA) dated May 29, 2008, with the participating state insurance regulators.

*Penalty:* \$20 million penalty to be distributed among the participating jurisdictions (Oregon receives \$371,069), implement outreach program for policyholders, and report progress on performance standards. The companies must submit to a follow-up market conduction examination.  
*Date of Order:* 08/08/2008

#### **Providence Health Plan**

Beaverton, Oregon

*Violation:* Failed to timely respond to DCBS director’s inquiry.

*Penalty:* \$2,000 fine

*Date of Order:* 08/25/2008

#### **Title Insurance Company of Oregon dba First American Title Insurance Company of Oregon**

Portland, Oregon

*Violation:* Gave a thing of value to an intermediary.

*Penalty:* \$6,000 fine

*Date of Order:* 08/13/2008

### Resident producers

#### **Hall, Bob L.**

Portland

*Violation:* Forged person’s name on application for insurance or related document.

*Penalty:* Oregon resident producer license revoked.

*Date of order:* 09/05/2008

#### **Rethwill, Darlene J. and Trautman, Perrin & Hale Insurance, Inc.**

Portland

*Violation:* Misappropriated insurance premiums, used a dishonest practice in business, and failed to promptly and truthfully respond to DCBS inquiries.

*Penalty:* Oregon individual resident producer license revoked; resident business entity insurance producer license revoked; Rethwill fined \$43,714.

*Date of order:* 09/18/2008

#### **Sissom, Darrell, R.**

Happy Valley

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

*Penalty:* Oregon resident producer license revoked.

*Date of order:* 08/04/2008

## Lifetime maximum benefit accumulations

Here’s what to remember about lifetime maximums on insurance policies where ERISA and HIPAA language apply: The maximum accumulation applies to the **plan**, not to the individual or the carrier. If an individual changes plans by changing employers, the claims accumulation starts over.

Example: Susan works for Employer A and is covered by Carrier One. She accumulates \$100,000 in claims. Susan leaves Employer A and is hired by Employer B, but once again is insured by Carrier One. Susan has zero claims accumulation when her policy starts with Employer B.



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 Deputy Administrator ..... Teresa Miller

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 Manager..... Margarita Nuñez  
 • **Consumer Advocacy**..... 503-947-7984  
 Manager..... Ron Fredrickson  
 • **Producer Licensing** .....503-947-7981  
 Manager..... Jim Thompson  
 • **Market Surveillance**.....503-947-7242  
 Manager..... Mike Lydon  
 • **Rates & Forms**  
 Information.....503-947-7983  
 Manager..... Rhonda Saunders-Ricks

#### Financial Regulation

Information.....503-947-7982  
 Manager ..... Russell Latham  
 Assistant Manager..... Annette Boyce

#### Employment opportunities

Margarita Nuñez..... 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  
 Senior Health Insurance  
 Benefits Assistance (SHIBA)  
 800-722-4134  
 503-378-2014  
 Workers' Compensation Division  
 General information  
 503-947-7810  
 Department of Consumer &  
 Business Services Web site  
[www.oregon.gov/DCBS](http://www.oregon.gov/DCBS)  
 Oregon Government Web site  
[www.oregon.gov](http://www.oregon.gov)

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