



Oregon

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Department of Consumer and Business Services

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OREGON INSURANCE DIVISION BULLETIN INS 2003-2

Date: March 10, 2003

To: All Insurers

Re: Reducing Regulatory Burden

The purpose of this bulletin is to reduce the regulatory burden imposed by the Oregon Insurance Division. In order to reduce the regulatory burden, the Insurance Division is withdrawing the following bulletins. To make the list easy to read, all bulletins that are withdrawn are set forth, even if they have been previously withdrawn. At the end of the listing of withdrawn bulletins is the list of bulletins that are still effective and not withdrawn. The Division's website, "oregoninsurance.org," will have a listing of all bulletins and indicate whether or not they have been withdrawn. Click on "Laws, Rules & Bulletins."

The following bulletins are withdrawn:

- 1 Agents of Surety and Casualty
- 2 Emergency Revenue Tax Law
- 3 Limited Accident Policies
- 4 Hail Insurance
- 5 German Companies
- 6 Increase Value and Coinsurance in Fire Policies
- 7 Rubber Stamp Signatures
- 8 Automobile Insurance
- 9 Annual Reports/ Convention Forms
- 10 No Commission May be Paid on Exchange of Business Between Oregon and Washington Agents
- 11 Automobile and Marine Agents
- 12 Errors in Daily Reports
- 13 No Copy – Not Issued on Account of Number
- 14 Confiscation Clause in Oregon
- 15 Rating Schedules and Policy Forms
- 16 Fire Marshal Tax
- 17 Confiscation Coverage
- 18 Responsibility of Fire Insurance Agents
- 19 Agents Writing Automobile Insurance
- 20 All Fire Insurance Agents
- 21 Notice to Fraternal Agents

22	Insurance as Collateral for Loans Granted by World War Veterans State Aid Commission
23	Oregon Insurance Rating Bureau
24	Special Automobile Accident Policy
25	Confiscation Coverage Not Permitted
25	Defining Marine Insurance
26	Regarding Publication of Annual Statements
28	Conditional Sale Contracts “Master Policy”
29	Agents Licenses
30	Binder Without Cost
31	Mail Order Insurance
32	Bankruptcy Clause
33	Credits and Cancellation Notices
34	No Solicitation by Agents Before Licensed
35	Accident and Health Policies Non-cancellation
36	Cancellation Notice – Return Premium
37	Filing New Agent Qualification Report
38	Binders
39	Surplus Lines Agents
40	Publication of Annual Statements
41	Definition and Interpretation
42	Amending Nationwide Definition
43	Nationwide Marine Definition
44	Combining Coverages – Dwelling
45	Inland Marine
46	Withdrawn
47	Title Insurance Companies
48	Fire Insurance Companies
49	Surplus Line Agents
50	Accident and Health Insurance
51	Withdrawn
52	Withdrawn
53	Withdrawn
54	Auto Association Membership Card as Security for Bail
55	Mortality Tables
56	Life and Health Insurance Form Filing Procedure Changes
57	Misuse of Fire Protection Endorsement Prohibited
58	Use of OLU Agent Manual to Study for Agent Exam
59	Insurers Should Send Entire Fire Policy to Loss Payee
60	Credit Life and Insurance Commissions
61	Offset for Collateral Benefits and Medial Payments under Uninsured Motorist Insurance
63	Credit Life and Health Insurance Report on Creditors
64	Property and Casualty Rates Required to be Filed Before Use
70-1	Billing Practices of University of Oregon Medical School
70-2	Insurer to Identify Contact Person
70-3	Insurer Appointment Renewal Procedure Changes
71-1	Health Insurance ads with Application. See OAR 836-20-285
71-2	Bulletin 71-1 Clarified
71-3	Unsigned Health Insurance Riders Prohibited
71-4	PIP Law Applies Prospectively

71-5 Compensation of Unlicensed Persons

72-1 Health Insurance May Not Discriminate Against Government Hospitals

72-2 Survey of Information Regarding Disability Insurance on Females

72-3 Use of Vague Certificates of Insurance Cautioned

72-4 Supercedes Bulletin 72-1

72-5 Title Insurers Must File Their Escrow Rates

72-6 Mortgage Insurance Filings with 10% Option to Be Withdrawn

72-7 Insurer to Identify Contact Person. Updates Bulletin 70-2

72-8 Property and Casualty Insurance May not Use Unfiled Rate Reductions to Groups

72-9 Health Insurance Ads Not to Be Placed Until New Rules Adopted

73-1 Health Insurance Must Include Summary for All Policies

73-2 Summary of 1973 Insurance-related Legislation

73-3 Car Pooling Is Not Use of an Auto for Hire in Auto Insurance

74-1 Insurers to Advise Insured of Availability of Flood Insurance

74-2 Health Insurance to Report Claim Experience for Medicare Supplement, etc.

74-3 Life and Health Insurance Form Filing Procedure Changes

74-4 Credit Life and Health Insurance Does Not Apply to Credit Transactions Over 10 Years

74-5 Insurers Must Post Security as Bail for Insured in Portland

74-6 Title Insurance May Not Give Comparable Sales Data

74-7 RVs, Vans and Campers Are Private Autos under PIP

75-1 Health Insurance Must Return Unearned Premium After Death

75-2 Annuity Guarantee of Excessive Interest Rates Prohibited

75-3 Insurer to Identify Contact Person. Update of Bulletin 72-7.

75-4 Financial Responsibility Law Limits Increased to 15/30

75-5 Survey of Property and Casualty Insurance Regarding "Participating" Policies

76-1 Notice of Oregon Life and Health Insurance Guaranty Association Organizational Meeting

76-2 Life and Health Insurers to File Rates Used and Certain Information with Forms

76-3 Auto Insurance Surcharge for Open Container Law Violation

76-4 Title Companies Warned Not to Provide Free Escrow Services

76-5 Group Health Insurance Must Cover Treatment for Alcoholism

77-1 Clerical Employees of Unlicensed Bank Exempt from Licensing Requirement

77-2 Auto Insurers to Tell Insured of Rights and Duties Regarding Claims

77-3 Agent Requested to Submit Information for Continuing Education

78-1 Title Companies Warned Not to Help Qualifying Subdivisions

78-2 Credit Cards May Be Used If . . . Bulletin 62 rescinded

78-3 Agent Must Pay All Credit Life and Health Insurance Premiums to Insurer

79-1 Title Companies Warned Not to Give Free Listing Packets

81-1 Title Companies Warned Not to Give Discounted Escrow Services

82-1 Title Companies Warned Not to Give Discounted Escrow Services

82-2 Workers' Compensation Insurance to File Rate Plans Without Employer Assessments

82-3 Property and Casualty Insurers to File Rate Statistics to Justify Schedule Rating Plans

82-5 Guidelines for Reviewing Workers' Compensation Insurance Rates and Forms

83-1 Bulletin 77-1 Rescinded

83-2 Auto Insurance Blanket Driver Exclusions Prohibited

83-3 Bulletin 82-5 Rescinded and Insurers to Use NCCI Standard Classes

83-4 Life and Health Insurance Form Filing Procedure Changes

85-1 Agents Warned Not to Misrepresent Who They Represent

85-2 Guidelines for Reviewing Annuity Rates and Forms

85-3 Property and Casualty Insurers Warned Not to Unreasonably Cancel Policy Mid-term

85-4 Health Insurers Warned to Distribute Medicare Supplement Insurance Information
85-5 Bulletin 85-2 Clarified
85-6 Agent Service Fees Generally Prohibited; Exceptions
85-7 Medical Malpractice Insurance Claims Are Confidential
85-9 Guidelines for Filing Medicare Supplement Insurance Fact Sheet
86-1 Agents Notified of New Insurance Consultant's License
86-4 Title Companies Warned Not to Give Discounted Escrow Service
86-5 Surety Insurers Not Required to File Power of Attorney with Insurance Division
86-6 Health Insurers to Use Approved Medicare Supplement Insurance Fact Sheet
86-7 Health Insurers Informed of COB Order of Benefit Determination
86-8 Mortgage Insurance on Second or Subsequent Mortgages Prohibited
87-1 Auto Insurer's Use of Driving Records Limited
87-2 Insurers to Report Medical Malpractice Claims to Licensing Board
87-4 Driver Convicted of DUII to File SR-22 with Higher Limits
87-5 Summary of 1987 Insurance-related Legislation
87-6 Bulletin 86-8 Rescinded
87-7 Health Insurance Warned to Pay Claims in 20 Working Days
87-8 Bulletin 85-2 and 85-5 Modified
87-9 Property and Casualty Insurance Must Report Loss and Expense Experience in State
88-1 Explains New Temporary Rules Relating to HIV
88-2 Insurers Must Offer Long Term Care Without Prior Hospital Care Requirements
88-3 Explains HB 2594 Regarding IPGB and Tax Credit to Small Employers Who Buy Insurance
88-4 Title Insurance and Agents Warned Not to Engage in Certain Conduct
88-5 Explains Group Health Insurance Chemical Depend and Mental Health Benefit
88-6 Explains Workers Compensation Premium Audit Program
89-2 Workers Compensation Insurance Requested to File Rate Filing Information
89-3 Summary of 1989 Insurance Related Legislation
89-4 Explains New Laws Regarding Sale of Life and Health Insurance by Trusts and Associations
89-5 Standard Fire Policy Must Give 30-day Cancel Notice for Nonpayment
90-1 Notifies Insurers of New Long Term Care Insurance Act
90-2 Credit Insurance May Underwrite If Ask One Question and Lower Rates
90-3 Health Insurance Notified of Amendments to Medicare Supplement. Rules
90-4 Insurers Notified to File Rates Based on Prospective Loss Costs
90-5 Insurers Must Give Discount When Person Finishes Safe Driver Course
90-7 Sample Notice of Oregon Medical Insurance Pool
90-8 Withdraws Bulletin 90-2 Limiting Credit Life and Health Compensation
91-1 Insurance Division Will Not Keep Copies of Most Filings After Approval
91-2 Explains Form Filing Required for Storage Tank Financial Assistance System
91-3 Health Insurance Notified of Law Requiring Adopted Child Be Covered
91-4 Explains New Credit Life and Health Insurance Rules
91-5 Insurers May Not Require Physicians, DEA Numbers on Uniform Claim Form
92-1 Explains SEHI Laws (SB 1076)
92-2 Insurers Requested to Answer Mandated Benefit Survey. Bulletin 90-6
92-4 All Classes of Insurance Form and Rate Filing Procedure Changes
93-1 Explains SEHI Laws (SB 1076) and Survey of SEHI Plans
93-2 New Sample Notice of Oregon Medical Insurance Pool
93-3 Approved Anti-direction of Work Notice with Auto Policy
93-4 Adoption of Certain NAIC Standards, Procedures and Publications
93-5 Explains Recent Changes in Medicare Supplement Insurance Laws

- 93-6 Summary of 1993 Insurance-related Legislation
- 93-7 Explains Recent Changes in SEHI Laws
- 94-3 Property and Casualty Insurance Must Use Correct Fire Protection Classification
- 94-6 Insurers May Offer Automatic Claim Filing (ACF) Services
- 95-1 Summary of 1995 Insurance-related Legislation
- 95-2 1996 Changes to Prima Facie Premium Rates for Credit Life and Credit Health
- 95-3 Guidelines for Filing General Group Major Medical and SEHI Policies
- 95-5 Explanation of Women's Health Benefits under ORS 743.728
- 96-6 Health Benefit Reform Enacted by 1995 Legislature (SB152)
- 96-7 Application of NAIC Manuals and Other Publications
- 97-1 Life and Health Insurance Advertising Procedures
- 97-2 Answers to Questions About Association Health Plans
- 97-3 Summary of Health Insurance Reforms in SB 98 (1997)
- 97-4 Summary of 1997 Insurance-related Legislation
- 97-5 Loss and Expense, Liquor Liability and Professional Negligence Claim Reports Not Required
- 98-2 Changes in ORS 731.036 Regarding Self-insured Health Plans of Local Governments
- 98-4 Application of NAIC Manuals and Other Publications
- 98-6 Annual Reporting of Grievances under SB 21 (1997)
- 99-2 Annual Reporting on Quality Assessment under SB 21 (1997)
- 99-3 Annual Reporting on Utilization Review under SB 21 (1997)
- 99-4 Annual Reporting on Scope of Work under SB 21 (1997)
- 99-6 Summary of 1999 Insurance-related Legislation
- 99-7 Notice About Recent Long Term Care Insurance Marketing Legislation
- 2000-1 Changes in Prima Facie Rates for Credit Life and Health Insurance
- 2000-3 Changes in Prima Facie Rates for Credit Life and Health Insurance
- 2000-4 Policy Provision Regarding Mortgage Interest
- 2001-3 Withdrawal of Bulletin 94-3
- 2001-5 2001 Oregon Legislation Affecting Insurance -- sunset 1/1/2003
- 2001-7 Withdrawal of Bulletins 98-6, 99-2, 99-3, 99-4
- 2001-8 Withdrawal of Bulletins 85-2 and 85-5
- 2002-5 Sale of Individual Health Benefit Plans in the Small Employer Market (issued 9/26/02)

The following bulletins are still effective:

- 70-4 Reinsurance of Title Insurance
- 82-4 Schedule Rating Plans (Individual Risk Rating)
- 86-3 Filing and Use of Rates
- 90-6 Benefits for Chemical Dependency and Mental and Nervous Conditions; and Discrimination Among Providers
- 92-3 Marketing Practices for Paying Commissions
- 92-5 Rate Filing Procedures for Workers' Compensation Insurance
- 94-1 Blanket Insurance
- 94-2 Title Insurance May Not Use Schedule B to Add Coverage
- 94-4 Creditor's Rights Coverage
- 94-5 Marketing and Issuance of Individual Health Policies to Small Employer Groups Deferred Charitable Gift Annuities
- 96-2 Application of the Insurance Code to Health Benefit Arrangements that Include Provider Risk Sharing

- 96-3 Charitable Gift Annuities
- 96-4 Contents Corporate Minutes
- 96-5 Use of Corporate and Assumed Business Names by Insurers
- 97-6 Elimination of Premium Tax on Life Insurance and Annuities
- 98-1 Reductions of Refinance Escrow Rates to Induce Title Insurance Business
- 98-3 Filing Requirements for Health Insurance Policy Forms, per ORS 742.003;.Applicability of Negotiated Policy Exception
- 98-5 Use of a Fraud Warning
- 99-5 Addendum to Bulletin INS 97-6 – Life Insurance and Annuity Provisions Relating to Payment of Taxes
- 2000-2 Advertisement Filing Procedures
- 2001-1 OAR 836-080-0240 – Standards for Prompt & Fair Settlement – Automobile Insurance
- 2001-2 Application of NAIC Manuals and Other Publications
- 2001-4 Voluntary Expedited Filing Procedures for Insurance Applications Developed to Allow Depository Institutions to Meet Their Disclosure Obligations under Section 305 of the Gramm-Leach-Bliley Act
- 2001-6 Standard Limits of Liability for Oregon Workers’ Compensation Policies
- 2001-10 Voluntary Expedited Filing Procedures for Exclusions Related to Acts of Terrorism
- 2002-1 No Policy Changes Required by 2001 Amendment to ORS 743.186(1)(A)
- 2002-2 General Filing Instructions for Filing Policy Forms and Rates
- 2002-3 USA Patriot Act of 2001
- 2002-4 General Filing instructions for filing policy forms & rates
- 2002-5 Sale of individual health benefit plans in the small employer market (Revised 2/20/03)
- 2002-6 Filing Procedures for Exclusions Related to Acts of Terrorism.
- 2002-7 Voluntary Expedited Filing Procedures for Compliance with the Provisions of the Terrorism Risk Insurance Act of 2002.
- 2003-1 Annual Reporting Procedures for Patient Protection Act (PPA) also known as Senate Bill 21 (SB21)

Signed this 10th day of March 2003.

(Signed)
Joel S. Ario, Insurance Administrator