

Illinois Insurance

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IL issues Company Bulletin on the use of credit information in personal insurance and insurance scoring

With the enactment of House Bill 1640 and House Bill 3661 (Public Acts 93-0114 and 93-0477 respectively), Illinois established parameters for the regulation and use of credit information for personal insurance so that consumers are afforded certain protections with respect to the use of that information. As defined by the legislation, "personal insurance" means private passenger automobile, homeowners, motorcycle, mobile-homeowners and non-commercial dwelling fire insurance policies, and boat, personal watercraft, snowmobile, and recreational vehicle policies. Such policies must be individually underwritten for personal, family, or household use. The law does not apply to commercial insurance. The effective date of this legislation was October 1, 2003.

In order to provide guidance on the enforcement of these two Acts, the Department issued Company Bulletin (CB) 2003-03 on September 29, 2003. The Bulletin is designed to give the insurance industry guidance on how the Department will interpret the provisions of HB 1640 and the insurance scoring provisions of HB 3661.

House Bill 1640 and House Bill 3661

(The following synopsis is summary information only. For actual language see the text of HB 1640 and HB 3661.)

The new Act created by these two bills, among other requirements, establishes prohibitions on insurers when using credit information to underwrite or rate risks. Specifically, the bill states that insurers generally may not:

1) Use an insurance score that is calculated using income, gender, address, ethnic group, religion, marital status, or nationality of the consumer as a factor;

2) Deny, cancel, or nonrenew a policy of personal insurance solely on the basis of credit information (unless coverage is available through an affiliate);

3) Base an insured's renewal rates for personal insurance solely upon credit information (unless coverage is available in a different tier of the same insurer);

4) Take an adverse action against a consumer solely because he or she does not have a credit card account;

5) Consider an absence of credit information or an inability to calculate an insurance score in underwriting or rating personal insurance unless the insurer meets other specifications;

6) Take an adverse action against a consumer based on credit information, unless an insurer ob-

scoring (cont'd on page 2)

Scoring (cont'd from page 1)

tains and uses a credit report issued or an insurance score calculated within 90 days from the date the policy is first written or renewal is issued;

7) Use credit information unless not later than every 36 months following the last time that the insurer obtained current credit information for the insured, the insurer recalculates the insurance score or obtains an updated credit report, unless:

a. The insurer treats the consumer as otherwise filed with the Department;

b. The consumer is already in the insurer's most favorably-priced tier within a group of affiliated insurers;

c. The insurer did not use credit to underwrite or rate the insured when the insured's policy was originally written; or

d. The insurer re-evaluates the insured beginning no later than 36 months after inception and thereafter based upon other underwriting or rating factors, excluding credit information.

In addition, insurers may not use the following as negative factors in any insurance scoring methodology or in reviewing credit information for the purpose of underwriting or rating a policy of personal insurance:

1) Credit inquiries not initiated by the consumer or inquiries requested by the consumer for his or her own credit information;

2) Inquiries relating to insurance coverage, if so identified on a consumer's credit report;

3) Collection accounts with a medical industry code, if so identified on the consumer's credit report;

4) Multiple lender inquiries, if coded by the consumer reporting agency on the consumer's credit report as being from the home mortgage industry and made within 30

days of one another, unless only one inquiry is considered; and

5) Multiple lender inquiries, if coded by the consumer reporting agency on the consumer's credit report as being from the automobile lending industry and made within 30 days of one another, unless only one inquiry is considered.

The legislation also establishes dispute resolution and error correction requirements for correcting credit information, consumer notification requirements when insurers use credit information in underwriting or rating, requirements for notification to consumers when an insurer's adverse action is based upon credit information, insurers' scoring model filing requirements, Department enforcement powers, and limitations on the sale of policy term information by consumer reporting agencies.

Company Bulletin 2003-03

The Department's CB 2003-03 was issued to provide guidance to the requirements contained in HB 1640 and HB 3661. The Bulletin also is meant to provide guidance on how this legislation interplays with existing Insurance Code requirements.

Use of Credit Information

One of the chief purposes of HB 1640 was to dictate how companies actually use credit information in their underwriting and rating practices. To address the specific uses of this information the Bulletin: establishes the Department's interpretation of what constitutes an adverse action by a company; provides guidance on the meaning of "other applicable underwriting factors" in terms of underwriting and rating and the treatment of "neutral" credit information; and provides clarification on the use of items that are prohibited from being used as negative factors in underwriting and rating.

Effective Date and Timing Requirements

Because of the interaction of the Act's effective date, the timing for recalculating credit scores and other timing requirements already existing in the Insurance Code, the Bulletin: delineates the interpretation of the October 1, 2003, effective date and its effect on existing policies; provides interpretation for the requirement that insurers must, not later than every 36 months following the last time that the insurer obtained current credit information for the insured, recalculate the insurance score or obtain an updated credit report if they are going to use credit information; and provides guidance on exceptions to the 36 month requirement.

Incorrect Credit Information, Notification and Filing Requirements

The Bulletin also touches on numerous other aspects of the legislation including: clarifying the Act's dispute resolution and error correction requirements; clarifying adverse action notification requirements; specifying time frames and guidance for the filing of scoring models with the Department; establishing which scoring factors fall within the Act's trade secrets protections and how companies are to file both protected and non-protected information.

Certification of Compliance Form

HB 3661 contained language to amend HB 1640, in Subsection (5)(A) of Section 20, to allow insurers to certify to the Department that the insurer's treatment of consumers with an absence of credit information or for whom the insurer is unable to calculate an insurance score in underwriting or rating personal insurance, is actuarially justified as specified by the Subsection. As such, the Department created a certification form for company officers to complete, sign, and file with any filing that treats "no hit" or "thin file"

consumers in any manner other than contemplated in Subsection (5) or Subsections 5(B) or 5(C) of Section 20. The certification is to be completed, signed, and filed with any future filing where such provision is revised. For insurers whose underwriting guidelines are not required to be filed in Illinois because, for example, the company does not use multiple tiers or programs within one company, any treatment of "no hit" or "thin file" consumers pursuant to Subsection (5)(A) of Section 20 must be filed with the Department and must be certified by a company officer.

Contact Information

Interested parties can access the Bulletin and the accompanying certification-of-compliance form for companies' actuarial justification for treatment of consumers with lack of or incomplete credit history on the Department's website: <http://www.ins.state.il.us/cb/cb0303.htm>.

Companies may also e-mail inquiries to the Department. For personal auto filing inquiries contact Dee Caruso at: dee_caruso@ins.state.il.us. For all other personal lines filing questions contact Kathi Armstrong at: kathi_armstrong@ins.state.il.us. ♦

Department of Insurance has new Chicago address

The Department recently moved offices within the James R. Thompson Center. Please make a change in the delay or denial letters that are provided to consumers in accordance with Part 919 of the Title 50, Illinois Administrative Code.

The new address is:

IL Department of Insurance
James R. Thompson Center
100 W. Randolph, Suite 5-570
Chicago, IL 60601-3251 ♦

Insurance legislation summary—2003

The following insurance-related bills passed both houses of the General Assembly during the Spring 2003 session and were signed by the Governor. The complete text of these laws can be found at www.legis.state.il.us.

House Bills

HB 211 (PA 93-0102) effective January 1, 2004—amends the State Employees Group Insurance Act, the Insurance Code, the Health Maintenance Organization Act, and the Voluntary Health Services Plans Act to require coverage for insureds and covered dependents of insureds for all outpatient contraceptive services and all outpatient contraceptive drugs and devices designed to prevent unintended pregnancies when coverage is provided for other outpatient services drugs and devices. The law excludes coverage for abortions as defined by the Illinois Abortion Law of 1975 and services related to permanent sterilization that require a surgical procedure. This law affects both individual and group policies.

HB 707 (PA 93-0034) effective June 23, 2003—amends the Comprehensive Health Insurance Plan Act to make changes to the definitions of "creditable coverage" and "federally eligible individual" contained in HB 3298 to change the references from the federal Trade Adjustment Act of 2002 to the federal Trade Act of 2002. In the Section concerning alternative portable coverage for federally eligible individuals, the bill adds certain persons who qualify to enroll in the Comprehensive Health Insurance Plan under the portability provisions, and provides that for these persons a period of creditable coverage shall be counted when the application for plan coverage was received by the Illinois Comprehensive Health Insurance Board. (See HB 3298.)

HB 1074 (PA 93-0261) effective January 1, 2004—amends the Illinois Insurance Code to provide that a health care professional or health care provider, offered a contract for signature after the effective date of this amendatory Act by an insurer, health

maintenance organization, independent practice association, or physician hospital organization, shall be provided with the proposed health care professional or health care provider services contract.

The bill also provides that, within 35 days after a written request, the health care professional or health care provider offered a contract shall be given the opportunity to review and obtain a copy of the following: a specialty-specific fee schedule sample based on a minimum of the 50 highest volume fee schedule codes with the rates applicable to the health care professional or health care provider to whom the contract is offered; the network provider administration manual; and a summary capitation schedule, if payment is made on a capitation basis. The bill establishes that information contained in the fee schedule, the capitation schedule, and the network provider administration manual constitutes confidential, proprietary, and trade secret information and is subject to the provisions of the Illinois Trade Secrets Act.

The bill provides guidelines for providing remittance advice to health care professionals and health care providers, including an explanation of a recoupment or offset taken by an insurer, health maintenance organization, independent practice association, or physician hospital organization, and that a health care professional or health care provider shall make a good faith effort to inform a person if the health care professional or health care provider has a participation contract with the insurer, health maintenance organization, or other entity identified on the card when the person presents a benefits information card.

The bill provides for administration and enforcement of these provisions by the Department of Insurance, provides that preferred provider administrators are subject to the new contract provisions of the Code and adds Insurance Code cross references to the HMO Act for applicability.

legislation (cont'd on page 4)

legislation (cont'd from page 3)

HB 1192 (PA 93-0155) effective July 10, 2003—amends the Illinois Insurance Code to provide that at the written request of the insured, an insurer shall provide the insured's loss information to the insured's insurance producer.

HB 1640 (PA 93-0114) effective October 1, 2003—repeals 215 ILCS 5/155.38 of the Illinois Insurance Code and creates the Use of Credit Information in Personal Insurance Act. This legislation is applicable to private passenger automobile, homeowners, motorcycle, mobile-homeowners and non-commercial dwelling fire insurance policies, and boat, personal watercraft, snowmobile, and recreational vehicle policies. HB 1640 establishes the manner in which credit information may be used in the underwriting and rating of personal insurance. This legislation also provides for resolution of disputes over alleged errors in the credit information used by insurers. Finally, HB 1640 requires insurers to file credit scoring models with the Department of Insurance. HB 1640 is based on a model law adopted by the National Conference of Insurance Legislators (NCOIL). (See HB 3661.)

HB 2379 (PA 93-0333) effective January 1, 2004—amends the Illinois Insurance Code by adding a new section, 155.39, requiring the Director of Insurance and the Department of Insurance to request and obtain information from insurers licensed and doing business in this State regarding any records of slaveholder insurance policies issued by any predecessor corporation during the slavery era and make the names of any slaveholders or slaves described in those records available to the public and General Assembly. Insurance companies are required to research their records and provide any information to the Department of Insurance relating to insurance policies issued to slaveholders that provided coverage for damage to or death of their slaves.

HB 3209 (PA 93-0318) effective January 1, 2004—creates the Small Business Advisory Act to require State agencies to create and make available on the World Wide Web a small business advisory page. The bill also requires

agencies to post a plain language explanation of proposed and adopted rules and legislation that the agency is designated to administer that affect small businesses on its small business advisory web page. Provides that the explanation must remain posted on the web page for six (6) months after the effective date of the rule or legislation. Each agency is required to notify the Department of Commerce and Community Affairs when it updates its small business advisory web page. The Department of Commerce and Community Affairs will serve as a clearinghouse for notifying the small business community of rulemakings and to seek input from the small business community on those rulemakings. The Department of Commerce and Community Affairs will maintain a small business advisory web page that serves as a coordinated point of access to other agencies' small business advisory web pages. Requires State agencies to post plain language versions of advisory opinions and interpretations on their small business advisory web pages.

HB 3298 (PA 93-0033) effective June 23, 2003—makes changes to the Comprehensive Health Insurance Plan Act to add coverage for federally eligible individuals who attain eligibility pursuant to the federal Trade Adjustment Act of 2002 and sets forth criteria for determining creditable coverage.

HB 3522 (PA 93-0269) effective January 1, 2004—amends the Illinois Insurance Code to prohibit an applicant for a policy of automobile insurance from providing a false address. The law provides that a violation is a business offense punishable by a fine of not less than \$1,000.00 and not more than \$1,200.00.

HB 3547 (PA 93-0200) effective January 1, 2004—amends the Illinois Insurance Code relating to coverage for subjects of abuse. The bill extends the restrictions on denying coverage for subjects of abuse to property and casualty insurers.

HB 3618 (PA 93-0352) effective January 1, 2004—amends the Ambulatory Surgical Treatment Center Act and the Hospital Licensing Act to provide that payments for services rendered to a physician by a person assisting surgery who is not an employee of the center or hospital shall

be made at the non-physician modifier rate if the payor would have paid for those services if provided by a physician.

HB 3661 (PA 93-0477) effective August 8, 2003, October 1, 2003 and January 1, 2004—amends the Illinois Insurance Code and the Health Maintenance Organization Act in relation to continuation of benefits. The bill provides that, for continuation purposes, a notice of death or entry of a judgment of dissolution of marriage to be given to the employer or insurer, rather than both, and requires an employer to give notice of death or dissolution to the insurer. The bill provides for continuation coverage for certain dependents and requires group policies to provide a continuation privilege for covered dependents of a deceased employee. The bill establishes continuation privileges for employees whose work hours have been reduced. Effective January 1, 2004.

The bill also resections Section 367e of the Illinois Insurance Code relating to continuation of group, hospital, surgical, and major medical coverage after termination of employment by establishing a separate Section 367e.1 relating to the group accident and health insurance conversion privilege. Amends various Acts to reflect the resectioning. Effective January 1, 2004.

The bill further amends the Illinois Insurance Code to provide that the Director of Insurance must require trustees to collateralize certain accounts with respect to amounts deposited with the Director for safekeeping. Effective January 1, 2004.

The bill amends the Illinois Insurance Code to provide that, if an insurer fails to provide required notice concerning an increase or change in deductible or coverage, then it must extend the current policy under the same terms, conditions, and premium to allow for renewal and provide the actual renewal premium quotation and any change in coverage or deductible on the policy. If an insurer fails to comply with non-renewal notice requirements, then the policy shall be extended for up to an additional year. Effective August 8, 2003.

Finally, the bill amends the Use of Credit Information in Personal Insurance Act, created by HB 1640, to change the requirement that an insurer treat a consumer in a manner approved by the Department of Insurance to a requirement that an insurer treat a consumer in the manner filed with the Department of Insurance. Effective October 1, 2003.

Senate Bills

SB 467 (PA 93-0529) effective August 14, 2003—amends the Illinois Insurance Code, the Health Maintenance Organization Act, and the Voluntary Health Services Plans Act to provide that if a policy provides coverage for prescription drugs, it may not restrict coverage for prescription inhalants based upon refill limitations if the treating physician prescribes the inhalants in a manner contrary to the insurer’s refill limitations. Provides that the inhalants must be medically appropriate.

SB 741 (PA 93-0218) effective July 18, 2003—amends the Illinois Insurance Code to provide that the offer and sale of vehicle protection products are not subject to the Illinois Insurance Code. Vehicle protection products are products designed to prevent loss or damage to vehicles and are backed by warranties to reimburse a purchaser of a vehicle protection product for any loss suffered as a result of a failure of the vehicle protection product.

SB 1104 (PA 93-0326) effective January 1, 2004—amends the Illinois Insurance Code to provide that if the Illinois Life and Health Insurance Guaranty Association elects to succeed to the rights of an insolvent insurer arising after the date of an order of liquidation or rehabilitation under a contract of reinsurance to which the insolvent insurer was a party, the Association must pay all unpaid premiums due under the contract for coverage relating to periods before and after the date of the order of liquidation or rehabilitation (now the Association must pay premiums for coverage relating to periods after the date of the order of liquidation or rehabilitation).

SB 1150 (PA 93-0288) effective January 1, 2004—amends the Insurance Producers Article of the Illinois

Insurance Code to authorize a limited line license for sale of insurance by self-service storage facilities. The bill limits the sale of insurance to sales made in conjunction with the rental of self-storage facilities and sets registration fees. The requirements for self-service storage facility limited licenses do not apply to certain distributions of certificates of insurance under a group master policy or to common carriers regulated by the Illinois Commerce Commission.

SB 1207 (PA 93-0485) effective January 1, 2004—amends the Illinois Insurance Code to increase the penalties for unreasonable and vexatious delay. The bill provides that arbitration with respect to claims under uninsured motorists coverage is binding in all cases and that arbitration with respect to claims under uninsured motorist coverage is binding for damages not exceeding \$50,000 per person, \$100,000 per occurrence, or the corresponding policy limits for bodily injury or death, whichever is less.

SB 1417 (PA 93-0568) effective January 1, 2004—amends the Illinois Insurance Code with respect to colorectal cancer examinations to provide that insurance coverage must provide coverage for colorectal cancer examinations and laboratory tests for

colorectal cancer in accordance with the published guidelines of the American Cancer Society.

SB 1634 (PA 93-0029) effective July 20, 2003—amends the Illinois Income Tax Act concerning a rate reduction for certain foreign insurers, the credit for personal property tax replacement income tax, the training expense credit, the research and development credit, the standard exemption for corporations, and net loss carry-back and carryover. The bill amends the Illinois Insurance Code to increase the surplus line tax and amends the Illinois Insurance Code and the Health Maintenance Organization Act concerning tax offsets.

SB 1903 (PA 93-0032) effective June 20, 2003; July 1, 2003; September 1, 2003; December 1, 2003; and January 1, 2004—creates the FY2004 Budget Implementation (State Finance-Revenues) Act. The bill: makes transfers from various funds into the General Revenue Fund and other Funds; amends numerous Acts by increasing specified fees, charges, taxes, and penalties; changes the disposition of specified fees, charges, taxes, and penalties; and makes other changes to implement the FY2004 budget. ♦

Flood insurance seminars scheduled

The National Flood Insurance Program and the Illinois FAIR Plan Association are offering seminars for Illinois insurance producers on the following dates. Individuals can earn seven (7) continuing education hours for completing both courses.

Dates and Locations for 2003

Rock Island November 4
Waukegan November 5
Orland Park November 6

Registration Fees & Agenda

FAIR Plan Seminar—\$25 (3 CE hrs):
Registration 8:00 am-8:30 am
Seminar 8:30 am-11:30 am

Flood Seminar—\$35 (4CE hrs):
Registration 12:30 pm-1:00 pm
Seminar 1:00 pm-5:00 pm

Both Seminars, Same Day—\$50

For registration, directions or more information, contact the Professional Independent Insurance Agents of Illinois at 217/793-6660, fax 217/793-6744, or check their website at: www.piaai.org.

Illinois participates in the NAIC's self-certification pilot program

On September 1, 2003, the Illinois Department of Insurance began participating in the NAIC's Self-Certification Pilot Program that allows insurance companies to certify that a property and casualty form filing complies with all Illinois requirements. Property and casualty form filings received by the Department under this program will be afforded the privilege of an expedited review and will be given priority over all other property and casualty filings received by the Department.

Illinois is one of seven states presently participating in the Self-Certification Pilot Program. The other participating states include: Arkansas, District

of Columbia, Minnesota, New York, Oklahoma and Oregon.

Every filing submitted under this pilot program must be accompanied by the appropriate completed and signed compliance certificate developed by the Department and must comply with all Illinois requirements. By completing the compliance certification, a corporate officer attests that such filing complies with all Illinois requirements and has been reviewed in accordance with the Department's checklist for that line of business.

The pilot program will allow participating states to implement the concept of self-certification on a limited

basis while they collect data and measure the program's performance. States will monitor filings made under the program and report collected data quarterly to the NAIC.

In order to obtain a copy of the compliance certification form, please access the Department's website at: www.ins.state.il.us/Regulatory_Filings/SelfCert/ILCertOfCompliance.doc.

For questions regarding the self-certification pilot program, please e-mail Kathi Armstrong, P&C Compliance Unit at: kathi_armstrong@ins.state.il.us. ♦

Hearings

Scheduled Hearings:

Answer Financial, Inc. and/or
Insurance Answer Center and/or
Answer Central Insurance Agency, Inc.
Hearing No. 4092
Cease and desist 10/28/03

Bottoms Up, Inc./
Donna M. Mitsos
Illinois Casualty Company
Hearing No. 4099
Cancellation 10/16/03

Don & Sheri Clift
d/b/a Planet Pizza/Outer Limits
Illinois Casualty Company
Hearing No. 4100
Cancellation 10/21/03

Donald L. Cranfill
State Farm Insurance Company
Hearing No. 4098
Cancellation 10/16/03

Gigliona Gonzales
Hearing No. 4102
Revocation of licensing authority
11/06/03

Tyrone Greer
Constitutional Casualty Co.
Hearing No. 4101
Cancellation 10/22/03

Dennis L. Hartwig
Hearing No. 4093
Denial of Request for license
10/15/03

Homeward Bound Services, Inc.
Tender Loving Care Service, Inc.
TLC Services, Inc.
Kirkwood Insurance Service Co.
Steven M. Duran/Stephen Nave
Hearing No. 4065
Cease and desist 11/03/03

J. Bradley Hull for Dorothy Hull
State Farm Insurance Company
Hearing No. 4095
Cancellation 10/07/03

Nations Hazard Insurance Co.
Nations Hazard Insurance Agency
Michael F. Napadow/Stephen C.
Napadow/Jeffrey Michael Napadow
Hearing No. 4087
Cease and desist 10/15/03

Professional Liability Ins. Co., Ltd.
PLIC Claims Management, Inc.
Medical Risk Associates, R.P.G., Inc.
and/or Medical Risk Associates,
R.P.G. LTD.
Classic Insurance Services, LTD
and/or Vincent T. Lovelle
Hearing No. 4090
Cease and desist 10/30/03

Quality Metal Finishing Company
Hearing No. 4097
Workers compensation rate
classification 10/17/03

Lawrence Richards
State Farm Insurance Company
Hearing No. 4089
Cancellation 10/07/03

Robert Rill Jr.
State Farm Insurance Company
Hearing No. 4096
Cancellation 10/02/03

Anthony J. Sarris
Hearing No. 4068
Suspension of licensing authority
11/04/03

Wesley Taylor
State Farm Insurance Company
Hearing No. 4094
Nonrenewal 10/06/03

Completed Hearings:

Chicagoland Paving, Inc.
Erie Insurance Company
Hearing No. 4079
Cancellation rescinded; policy
reinstated 9/03/03

Hearings (cont'd on page 8)

Producer regulatory action

(Copies of regulatory orders are available upon written request to the Producer Regulatory Unit, for \$1/page. The number of pages are indicated in parentheses following the effective date.)

Stipulation and Consent Order-Civil Forfeiture Paid

Michael J. Alesia
518 High Ridge Road
Hillside, IL 60162
Effective 9/2/03 (3)

Vincent J. Campisano
815 Michigan
Evanston, IL 60202
Effective 6/3/03 (3)

Karen E. Cullinane
1045 South Cuyler Avenue
Oak Park, IL 60304
Effective 9/5/03 (3)

Director's Order

William C. Fields
11143 South Lowe Avenue
Chicago, IL 60628
Effective 9/17/03 (8)

Daniel F. Gridley
210 West Main
Barrington, IL 60010
Effective 8/7/03 (8)

Revocation of Producer License

Rodney K. Brown
222 South Racine, Unit 52
Chicago, IL 60607
Effective 8/23/03 (2)

Claudine D. Magiera
825 South Waukegan Road, A8-181
Lake Forest, IL 60045
Effective 8/23/03 (2)

Fred J. Magiera
825 South Waukegan Road, A8-181
Lake Forest, IL 60045
Effective 8/23/03 (2)

Brandon R. Moore
1929 Ravina Park Road
Decatur, IL 62526
Effective 8/7/03 (2)

Selena Moore
4938 Converse Avenue
East St. Louis, IL 62207
Effective 8/23/03 (2)

David B. Novak
950 Westmoor Road
Winnetka, IL 60093
Effective 9/20/03 (3) ♦

Evergreen Insurance Agency, Inc.
2204 West Foster, Apt. 3F
P.O. Box 409099
Chicago, IL 60640
Effective 7/10/03 (5)

Ray F. Feinhandler
2204 West Foster, Apt. 3F
P.O. Box 409099
Chicago, IL 60640
Effective 7/10/03 (5)

Stipulation and Consent Order-Civil Forfeiture Not Paid

Sandra Baxton
8945 Hillslope Drive
E. St. Louis, IL 62203
Effective 7/15/03 (3)

David B. Held
2584 Paradise Road
Mattoon, IL 61938
Effective 6/2/03 (3)

Voluntary Revocation

Donald M. Androzzo
2001 South Michigan, #18K
Chicago, IL 60616
Effective 8/7/03 (2)

Dorris H. Dixon
301 Kutter
East Alton, IL 62024
Effective 7/29/03 (1)

Michael R. Gerbec
213 West Lake Street
Barrington, IL 60010
Effective 9/18/03 (1)

Midwest TX Insurance Services, Inc.
533 East 61st Street
Chicago, IL 60637
Effective 8/7/03 (2)

Denial of Producer License

Adeel Ashraf
8656 Frontage Road
Morton Grove, IL 60053
Effective 8/23/03 (5)

Vernon E. Buhrow
#23 Golfview Highway 65N
North Liberty, IA 52317
Effective 8/23/03 (6)

Wilfredo Ortiz Jr.
Cambridge Arms (Vancouver Dr.)
Apt. 79A
Fayetteville, NC 28303
Effective 9/20/03 (3)

Suspension

Gregory Pomagier
332 West Main Street
Cary, IL 60013
Effective 9/20/03 (2)

Suspension Lifted

Bosco S. D'Silva
600 Central Avenue, Suite 333
Highland Park, IL 60035
Effective 8/20/03 (2)

Exam reports filed

Financial

Central Investors Life Ins. Co. of IL
9/25/03
Conseco Annuity Assurance Co.
9/25/03
Conseco Medical Insurance Co.
9/25/03
Concert Health Plan Insurance Co.
9/29/03
Excalibur Insurance Company
9/25/03
Federal Kemper Life Assurance Co.
7/15/03
Fidelity Life Association, A Mutual
Legal Reserve Company
7/15/03
Firemen's Mutual Aid and Benefit
Association of the City of Chicago,
The
9/08/03
Kemper Investors Life Ins. Co.
7/15/03
Manhattan National Life Ins. Co.
9/29/03
McLean County Mutual Ins. Co.
9/08/03
Osco and Western Farmers
Mutual Fire and Lightning Ins. Co.
10/01/03
Pioneer Life Insurance Company
9/25/03

Reassure America Life Ins. Co.
10/01/03
Reliance Standard Life Ins. Co.
10/01/03
State Farm Annuity and Life Ins. Co.
9/02/03
State Farm Life and Accident
Assurance Company
9/02/03
State Farm Life Insurance Company
9/02/03
Zurich Life Insurance Company
of America
7/15/03

Market Conduct

American National Insurance Co.
9/19/03
Federal Kemper Life Assurance Co.
9/30/03
Golden Rule Insurance Company
7/19/03
Kemper Investors Life Assurance
9/30/03
Lumbermens Mutual Casualty Co.
9/30/03
Old Republic Insurance Company
8/27/03
Zurich Life Insurance Company
9/30/03 ♦

Hearings (cont'd from page 6)

Completed Hearings (cont'd):

William C. Fields
Hearing No. 4062
Producer's license revoked
9/17/03

Kazimerz Rodecki
AARP/The Hartford Insurance Co.
Hearing No. 4080
Cancellation effective 9/17/03

Michael C. & Christine C. Wilson
West American Insurance Co.
Hearing No. 4072
Nonrenewal effective 9/12/03

Settled Without Hearing:

Tysha Blackmon
State Farm Insurance Company
Hearing No. 4085
Dismissed 9/24/03 ♦

Illinois Department of Insurance
320 West Washington Street
Springfield, Illinois 62767

Address Service Requested

PRSRT STD
U.S. Postage
PAID
Springfield, IL 62767
Permit No. 821