



Third Quarter 2004

# Insurance Regulator

State of Arizona  
DEPARTMENT OF  
INSURANCE

Janet Napolitano  
Governor  
Christina Urias  
Director

## From the Director...

### Homeowners Insurance Replacement Cost Calculations

Many Arizona and California homeowners learned after the recent wildfires destroyed their homes that their homes were underinsured and that payments received from their insurers were insufficient to cover their costs to rebuild.

Based on the ADOI's preliminary research, it appears that most insurers and producers (the "Industry") use building cost data and valuation tools provided by Marshall & Swift Boeckh (MSB) and similar valuation services to calculate replacement cost. The Industry uses these calculations to assist homeowners in determining the amount of property coverage (Dwelling Coverage A) they need on their homes.

Apparently, MSB offers cost-calculation software that includes both long form and short form programs to calculate replacement cost. Putting aside the particular difficulties and additional costs associated with rebuilding in a mountainous area, some sources

suggest that MSB's more comprehensive long-form calculation program, in general, produces a more realistic and reliable replacement cost figure than does its short form calculation program.

Whatever the method, software program, or service the Industry uses to perform the calculations, ADOI believes that the Industry is responsible for the accuracy of the information that it provides to its clients and encourages the Industry to:

- Exercise due care in performing the calculations and to strive for accuracy;
- Utilize the best and most current information available;
- Ask the homeowner about the home's special features and consider all peculiarities of the home that may increase replacement costs;
- Evaluate all the facts thoroughly and comprehensively; and,
- Discuss calculation methods and results with homeowner to determine reasonableness and acceptability. ■

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### Mission Statement

"To faithfully execute state insurance laws in a manner that protects insurance consumers and encourages economic development."

## Compliance Update: Use of Credit

Significant changes to the Arizona Insurance Information and Privacy Protection Act ([A.R.S. 20-2101 et seq.](#)) relative to insurers' use of credit took effect on September 1, 2004,

The Act was first amended in 2002 (Chapter 292) to modify insurers' use of credit in underwriting, by defining "adverse underwriting decision" to include: assigning an applicant or policyholder to a higher rating tier, or failing to apply a premium discount based on a consumer report, insurance score, or the absence of credit history. [A.R.S. 20-2102 \(1\)\(f\)](#).

An insurer's adverse underwriting decision triggers a notice to applicants. In 2002, insurers' notice to applicants of the specific reason for adverse underwriting decisions had to include a "list of typical items relative to an individual's credit history that could affect the consumer report." [A.R.S. 20-2110 \(E\)](#).

### **New Notice Requirements**

Effective September 2004, this general list of typical items in a consumer credit report that *could* affect a credit score was eliminated. Insurers are now required to include a description of up to four factors that are the *primary cause* of the adverse underwriting action in the specific case of the consumer to whom the notice is directed. [A.R.S. 20-2110 \(E\)](#).

### **New Underwriting Restrictions**

Insurers are now also prohibited from a) using any of the following types of credit history to calculate insurance scores used to determine property or casualty premiums, and b) knowingly using an insurance score developed by a third party that used the following types of credit history to calculate a score:

- Absence of credit history or the inability to determine a consumer's credit history, unless it is actuarially justified or the insurer treats the

consumer as if the consumer had neutral credit information.

- Credit history or insurance scores based on collection accounts identified with a medical industry code.
- A bankruptcy or lien satisfaction that is more than seven years old.
- The use of a particular type of credit card, charge card or debit card, unless it is actuarially justified.
- The total available line of credit, except that an insurer may consider the total amount of outstanding debt in relation to the total available line of credit.
- An insurance score that uses income, gender, address, zip code, ethnic group, religion, marital status or nationality of the consumer as a factor except that zip code, address, gender and marital status information can be used for underwriting purposes. ☐

# Legislative Report

**HB 2224 (Insurer claim files; access by director; definition – Ch. 162)** became effective September 25, 2004. It requires the Director to treat information ADOI obtains from an insurer's claim files as confidential, except in specified instances. HB 2224 enacts section **A.R.S. § 20-157.01** reaffirming the Director's authority to request claims files (written and electronic) and the insurers' duty to comply with such requests. Under the new law, all documents, reports or other materials provided to the Director pursuant to A.R.S. § 20-157.01 are confidential, and are not subject to disclosure, including discovery or subpoena, unless the subpoena is issued by the Attorney General, County Attorney or by a court at the request of the Attorney General, County Attorney or other law enforcement agency. The ADOI may, however, disclose the information to a law enforcement agency if the agency submits a lawful request, subpoena or formal discovery procedure and can warrant confidentiality of the documents pursuant to **A.R.S. § 20-158(F)**.

The bill requires the Director to make reasonable efforts to notify an insurer of any request for documents (made confidential by the statute) so that the insurer may assert any privileges available to it in court, but stipulates that the Director may use the documents, reports or other materials in furtherance of the ADOI's regulatory responsibilities. Finally, the statute defines "insurer claim file" to include medical records, repair estimates, adjuster notes, insurance policy

provisions, recordings or transcripts of witness interviews and any other records of coverage, settlement, payment or denial of a claim.

ADOI staff spends considerable time reviewing and redacting claim file information when fulfilling public record requests. To make this process as effective and efficient as possible, the ADOI hereby requests insurers to readily identify and note all documents produced to ADOI **from a claim file** pursuant to A.R.S. § 20-157.01. For instance, the ADOI is now stamping **"INSURER CLAIM FILE"** in red on the lower right hand corner of each page of an insurer claim file in existing records and requests insurers to do the same.



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- Regulatory Bulletins**
- Quarterly Newslette**
- Press Releases**

**<http://www.id.state.az.us/maillinglists.html>**

## Arizona's New Captive Administrator

**Rod Morris**, the new Arizona Captive Administrator, has hit the ground running, thanks to more than 35 years of insurance experience. The ADOI captive insurance program continues to grow and gather momentum.



have one parent or owner, 30% are Risk Retention Groups formed by associations or multiple parties for the purpose of pooling and spreading their results and expenses. The most dominant line of business being licensed is

Professional Liability/Medical Malpractice for medical practitioners.

Since hanging up the "Open For Business" sign in July 2002, Arizona has licensed an increasing stream captives: 2 in 2002, 12 in 2003 and 14 more as of September 15, 2004. At least another half dozen are expected by year end with an active pipeline that should jump start the new year. While most (65%) captives

HB2235 recently amended the captive insurance act to allow *non-profit* corporations to form group and pure captives. It also permitted "industry groups" to use a third party consultant to procure the insurance of any risk.

**You are cordially invited to have breakfast with the  
Arizona delegation at the**

## **14<sup>th</sup> World Captive Forum Domicile InfoBreakfast**

**When:** Tuesday, November 16, 2004  
at either 7:30 or 8:05 AM  
**Where:** Fairmont Turnberry Isle Resort,  
Salon IV

If you would like to arrange a personal meeting outside of the breakfast,  
please call or email **Rod Morris**,  
Arizona Captive Administrator, at 602-912-8420 or  
rmorris@id.state.az.us.

## Fraud Unit Report

### **Fall Fraud Activities**

Fall has arrived and winter is on the way, which means the annual visit from the traveling "Gypsy" schemers is just around the corner and insurer SIU personnel should be on the lookout for a surge in insurance fraud activities.

This time of year also brings an upward swing in "owner give-up" activities in the auto insurance arena. ADOI encourages SIU members to consider retaining independent professional forensic lock experts to review claims being referred to the ADOI. Expert testimony is a powerful element in successful insurance fraud prosecutions.

Please remember, the law requires insurers to refer cases to the Fraud Unit when they **suspect** "...a fraudulent claim has been or is being made" (A.R.S. § 20-466(G)). An incomplete referral with insufficient information delays the entire process. Always include the victim company NAIC number, a brief synopsis of the incident, the dollar amount of the claim and payment information so the Fraud Unit can properly evaluate the referral and determine appropriate investigation assignment.

The fraud referral form is available on the ADOI website at [www.id.state.az.us/fraud.html](http://www.id.state.az.us/fraud.html) or, if you are a member of NICB, just request an Arizona referral on the NICB computer form and NICB will send it to us automatically. Feel free to call the Fraud Unit Chief, Terry Cooper, with questions about making referrals (602.912.8418). ■

## **Certificate-less Licensing**

On September 27, 2004, the ADOI initiated a streamlined producer licensing process and eliminated the old formal license "certificates" on *new and renewal* producer licenses. ADOI now sends each successful candidate a notification that the ADOI has issued his or her producer license and the notice includes a reference to ADOI's online lookup ("Find Agent/Insurer Information") feature on the ADOI website ([www.id.state.az.us](http://www.id.state.az.us)) for up-to-date license status information.

HB 2232 (Laws 2004, Ch 162) allowed ADOI to publish license information electronically and the on-line lookup feature provides all the required license information available for every producer licensed in Arizona. The new system is more current than the old certificates because ADOI updates the on-line license information as soon as there is an entry or change on a license record. ADOI also encourages the public to utilize this on-line feature to verify the status of producer licenses .

The "certificate-less" approach will save time and money because it eliminates the purchase of expensive license certificate stock and special envelopes, not to mention the employee time and expense in handling and mailing certificates. The new license notifications include helpful reminders to licensees about continuing education (A.R.S. § 20-2901 et seq.), the obligation to maintain current information with ADOI (A.R.S. § 20-286), and report administrative and criminal actions (A.R.S. § 20-301). ■

### **Insurance Regulator**

Published by the

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2910 N. 44th St., Suite 210, Phoenix, AZ 85018

Janet Napolitano, Governor

Christina Urias, Director

Erin H. Klug,

Public Information Officer

(602) 912-8456

[www.id.state.az.us](http://www.id.state.az.us)



# Around ADOI

## Property & Casualty

### NCCI Workers' Comp Filing

The Property & Casualty Division (P&C) has completed its review of the National Council on Compensation Insurance, Inc.'s (NCCI) annual workers' compensation (WC) filing. The NCCI requested and received a manual rate increase of +2.4% that will become effective October 1, 2004. Over 30 insurers have filed deviations to the NCCI's WC manual rates. A list of the insurers deviating from the NCCI's rates and the amounts of the deviations is available on the ADOI's website.

### Commercial Auto

During this period, the Division also completed its monitoring of the commercial automobile market and Insurers survey responses indicate that the market is softening; insurers are taking fewer rate increases and are becoming more flexible in their underwriting. It appears insurers are more willing to enter the market than previously.

### SERFF Filings Increase

The Division has observed a dramatic increase in electronic filings via the National Association of Insurance Commissioners (NAIC) System for Electronic Rate and Form Filing (SERFF). Nationally, the NAIC reports that as of August 31, 2004, insurers submitted over 93,000 filings via SERFF, nearly twice the number of

filings submitted during the first eight months of 2003. In Arizona, the number of SERFF P&C filings increased to 723 in the first eight months of 2004, up from 196 for the same period in 2003.

## Producer Licensing

### SILA

Scott Greenberg, the ADOI's Chief Operating Officer, attended the *Society of Insurance Licensing Administrators* (SILA) 15<sup>th</sup> National Education Conference, held in Atlanta, GA, October 17-20. SILA conferences promote and improve communication among regulators and industry representatives, and enable participants to share ideas about solutions to common problems. The conference also provides an opportunity for vendors to make information available about new products and services that relate to insurance regulation, industry compliance and professional education. During the conference, Mr. Greenberg delivered two presentations concerning the recent changes to Arizona law relating to licensing of insurance professionals (see prior newsletter or ADOI website for more information).

### Certificate-less Licensing

Effective September 27, 2004, the ADOI eliminated use of formal, paper, producer license certificates. For more

information, visit the Producer portal on the ADOI website, at [www.id.state.az.us/producer.html](http://www.id.state.az.us/producer.html).

## Life and Health

### Life and Health Administrators (TPAs)

Pursuant to Arizona Revised Statutes, section 20-485.12 (E), administrators are required to submit financial information at the close of each calendar year. This reporting form, E111, will soon be available on the ADOI's website. The administrator must provide information about its current financial condition, transactions and affairs, as of December 31, 2004. The annual financial statement shall include the income statement and balance sheet; and, shall include disclose the total amount of Arizona funds handled for the calendar year. The filing fee of \$195 is due with the annual financial statement.

The annual financial statement is due no later than March 1, 2005. The annual financial statement is considered filed on the date it is post marked. The filing is considered late if it is post marked after March 1, 2005. Under the statute, all late filings must include a late fee in addition to the \$195 filing fee. Please read the actual language of Arizona Revised Statutes, section 20-485.12 (E) for the complete review of the law.

Questions can be addressed to Joy Hubbard, 602-912-9460.

# Regulatory Activity

## NEW LICENSES ISSUED

### Domestic Companies

	Company Name	NAIC #	Effective Date	Type
1.	AMERICAN LIFE AND ANNUITY COMPANY, INC., THE	60235	8/5/04	Life Insurer
2.	AMERICAN PROFESSIONAL CAPTIVE INSURANCE CO.	N/A	8/27/04	Pure Captive Insurer
3.	MEMORIAL CAPTIVE INSURANCE COMPANY	N/A	7/15/04	Pure Captive Insurer
4.	MIDWEST INSURANCE GROUP, INC., A RISK RETENTION GROUP	11999	7/15/04	Risk Retention Group
5.	MIDWEST PROVIDER INSURANCE COMPANY, A RISK RETENTION GROUP, INC.	12147	8/31/04	Risk Retention Group
6.	PACIFIC CAPTIVE INSURANCE COMPANY, INC.	N/A	7/15/04	Pure Captive Insurer
7.	PRUDENTIAL ARIZONA REINSURANCE CAPTIVE COMPANY	N/A	7/15/04	Pure Captive Insurer
8.	UPPER DELAWARE CAPTIVE INSURANCE COMPANY	N/A	9/27/04	Pure Captive Insurer

### Foreign Companies

	Company Name	State of Domicile	NAIC #	Effective Date	Type
1.	AMERICAN GUARANTY TITLE INSURANCE COMPANY	OK	51411	8/6/04	Title Insurer
1.	AMERICAN SERVICE INSURANCE COMPANY, INC.	IL	42897	9/22/04	Property & Casualty Insurer
2.	BOND SAFEGUARD INSURANCE COMPANY	IL	27081	9/20/04	Casualty Insurer
3.	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	CA	30210	8/6/04	Property & Casualty Insurer
4.	EVANSTON INSURANCE COMPANY	IL	35378	8/6/04	Accredited Reinsurer
5.	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA, THE	OH	56332	7/27/04	Fraternal Benefit Society
6.	MIDAMERICA LIFE INSURANCE COMPANY	NE	67679	8/6/04	Life & Disability Insurer
7.	NEVADA GENERAL INSURANCE COMPANY	NV	10007	8/26/04	Property & Casualty Insurer
8.	SENIOR CITIZENS MUTUAL INSURANCE COMPANY	FL	44172	7/28/04	Property & Casualty Insurer

# Regulatory Activity

## Risk Retention Groups Registered

Company Name	State of Domicile	NAIC #	Effective Date
1. CAPITOL SPECIALTY INSURANCE COMPANY RISK RETENTION GROUP (RRG), AN ASSOCIATION CAPTIVE INSURER	DC	12018	8/17/04
2. LEWIS & CLARK LTC RISK RETENTION GROUP, INC.	NV	11947	8/16/04
3. REGIONAL HEALTH INSURANCE COMPANY, A RISK RETENTION GROUP	DC	12010	8/30/04

## Service Company Permits (A.R.S. 20-1095, et seq.)

Company Name	State of Domicile	Effective Date
1. AMERICAN WATER RESOURCES, INC.	VA	7/22/04
2. CENTURY WARRANTY SERVICES, INC.	DE	9/10/04
3. SIGNAL SERVICE SOLUTIONS, LLC	DE	8/27/04

## Third Party Administrators (TPA)

Company Name	State of Domicile	Effective Date
1. CBIZ BENEFITS & INSURANCE SERVICES, INC.	MO	8/10/04
2. EMPLOYEE BENEFIT DATA SERVICES CO., LLC	PA	7/13/04
3. SOUTHWEST BENEFIT ADMINISTRATORS, L.L.C.	AZ	9/7/04

## Utilization Review Agents

Company Name	State of Domicile	Effective Date
NO NEW ACTIVITY THIS QUARTER		

## CHANGE OF AUTHORITY

Company Name	State of Domicile	NAIC #	Effective Date	Change
1. AMERICAN FUJI FIRE AND MARINE INSURANCE COMPANY	IL	40398	9/28/04	Granted Workers' Compensation
2. CITCO LIFE INSURANCE COMPANY	AZ	N/A	9/22/04	Converted to Unaffiliated Credit Life & Disability Reinsurer
3. FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	KS	11118	9/20/04	Granted Marine and Transportation
4. METLIFE INVESTORS USA INSURANCE COMPANY	DE	61050	9/20/04	Granted Variable Life
5. ROYAL NEIGHBORS OF AMERICA	IL	57657	9/20/04	Granted Disability
6. TUCSON MATHER PLAZA, LLC (Facility) SPLENDIDO AT RANCHO VISTOSO	AZ	N/A	8/4/04	Granted Life Care Provider Permit



# Regulatory Activity

## NAME CHANGES

	Old Name (to) New Name	State of Domicile	NAIC #	Effective Date
1.	EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, THE (to) AXA EQUITABLE LIFE INSURANCE COMPANY	NY	62944	9/7/04
2.	MERIDIAN CITIZENS SECURITY INSURANCE COMPANY (to) GREAT NORTHWEST INSURANCE COMPANY	IN	26654	8/12/04
3.	NICHIDO FIRE AND MARINE INSURANCE COMPANY, LIMITED (U. S. BRANCH), THE (to) TNUS INSURANCE COMPANY	NY	32301	7/1/04
4.	NONPROFITS INSURANCE COMPANY (to) RIVERPORT INSURANCE COMPANY	MN	36684	7/1/04
5.	SAFECO LIFE INSURANCE COMPANY (to) SYMETRA LIFE INSURANCE COMPANY	WA	68608	9/1/04
6.	SAFECO NATIONAL LIFE INSURANCE COMPANY (to) SYMETRA NATIONAL LIFE INSURANCE COMPANY	WA	90581	9/1/04

## ACQUISITIONS/MERGERS/WITHDRAWALS

### Acquisitions of Arizona Companies

	Company Name	NAIC #	Date Order Filed	Acquired By
1.	SUPERIOR VISION INSURANCE, INC.	60188	9/23/04	Rick P. Corbett
2.	TOTAL DENTAL ADMINISTRATORS HEALTH PLAN, INC.	52120	9/17/04	Christopher A. Jehle

### Mergers involving Arizona Companies

	Company Name Merged Into	State of Domicile	NAIC #	Date Order Filed
NO ACTIVITY THIS QUARTER				

### Withdrawals from Arizona

	Company Name	State of Domicile	NAIC #	Date Order Filed
1.	BAY LIFE INSURANCE COMPANY, INC.	AZ	80101	8/24/04
2.	NEWARK INSURANCE COMPANY	NJ	24643	9/17/04
3.	OMAHA LIFE INSURANCE COMPANY	NE	68837	7/2/04
4.	PROTECTIVE NATIONAL INSURANCE COMPANY OF OMAHA	NE	20265	7/8/04
5.	PROVIDENT INDEMNITY LIFE INSURANCE COMPANY	PA	68187	8/2/04
6.	TRIUMPHE LIFE INSURANCE COMPANY	NC	69213	8/23/04
7.	VOYAGER LIFE INSURANCE COMPANY	GA	66699	8/3/04

# Regulatory Activity

## SUPERVISIONS/RECEIVERSHIPS

Company Name	State of Domicile	NAIC #	Effective Date	Action Taken
NO ACTIVITY THIS QUARTER				

## FINANCIAL EXAM REPORTS

Company Name	NAIC #	Date Report Filed
ADVANTA INSURANCE COMPANY	33987	9/10/04
ADVANTA LIFE INSURANCE COMPANY	80055	9/10/04
CC/PDR-SCOTTSDALE, L.L.C.	95398	7/30/04
CITICORP LIFE INSURANCE COMPANY	80322	8/20/04

## MARKET CONDUCT EXAMINATIONS

Company Name Findings	State of Domicile	NAIC #	Date Filed	Civil Penalty	Restitution + Interest
NO ACTIVITY THIS QUARTER					

## SUSPENSIONS/REINSTATEMENTS

Company Name	State of Domicile	NAIC #	Effective Date	Action
1. AMERICAN TRAVELERS ASSURANCE COMPANY	DC	61140	8/24/04	Suspended
2. DESERT CROWN INSURANCE COMPANY	AZ	38407	7/14/04	Suspended
3. LIFE AND HEALTH INSURANCE COMPANY OF AMERICA	PA	77887	8/2/04	Suspended

# Regulatory Activity

## OTHER DISCIPLINARY ACTIONS

Company Name	State of Domicile	NAIC #	Effective Date	Action
1. Cincinnati Life Insurance Company	OH	76236	7/8/04	Consent Order; Race-based underwriting relating to the sale of industrial life and certain other life insurance policies. This order adopts a Multi-State Regulatory Settlement Agreement.
2. American National Insurance Company	TX	60739	8/9/04	Consent Order; Race-based underwriting relating to the sale of life insurance policies This order adopts a Multi-State Regulatory Settlement Agreement.

## PRODUCERS AND OTHER LICENSEES DISCIPLINED

Cause No. Name City – State	Allegation	Disposition
1. 04A-128 Jeffrey Blain Wiedrich and Oasis Asset Planning, Inc. Avondale, AZ	Misrepresentation to any policyholder for the purpose of inducing or tending to induce the policyholder to lapse, forfeit, surrender, retain or convert any insurance policy.	7/29/04 Consent Order \$3,000 Civil Penalty
2. 04A-087 Gerard Michael Burns, Jr. Scottsdale, AZ	Prior felony convictions involving money laundering, forgery and aggravated assault; improper withholding, misappropriation or conversion any monies or property received in the course of doing insurance business; fraudulent or dishonest practices, or demonstrated incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state; failure to return collateral after final termination of liability on the bond; failure to maintain collateral in a fiduciary capacity, separate and apart from any other funds, assets or property; presentation to an insurer of an oral or written statement that contained untrue statements of material fact; failure to maintain a place of business in this state that was accessible to the public and where transactions under his licenses were principally conducted.	8/23/04 Order License Revoked \$58,019.01 Restitution

# Regulatory Activity

3.	04A-125 Angela Renee Robles Duarte, CA	Prior felony conviction involving forgery and possession of controlled substance; previously had insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district or territory; was neither licensed or in good standing in the licensee's home state; failure to report administrative action taken in another jurisdiction within 30 days after the final disposition of the matter; failure to report criminal prosecution taken in any jurisdiction within 30 days after the initial pretrial hearing date.	9/3/04 Order License Revoked
4.	04A-149 Cynthia Styron Rancho Cordova, CA	Transacting insurance as an agent without a license.	9/7/04 Order to Cease and Desist \$500.00 Civil Penalty
5.	03A-189 Travis Donovan Hiland and Tyson Joseph Hiland Prescott, AZ	Provided incorrect, misleading, incomplete or materially untrue information in the license application; obtained or attempted to obtain a license through misrepresentation or fraud; used fraudulent, coercive or dishonest practices, or demonstrated incompetence, untrustworthiness or financial irresponsibility in the conduct of business.	9/7/04 Consent Order Licenses Revoked
6.	04A-116 Thomas Edward Hassell San Diego, CA	Prior license revocation in California; failure to appear for hearing.	9/21/04 Order License Revoked
7.	04A-161 Mark Sanders Phoenix, AZ	Prior felony conviction involving bank embezzlement; provided incorrect, misleading, incomplete or materially untrue information in the license application; obtained or attempted to obtain a license through misrepresentation or fraud.	9/28/04 Consent Order License Revoked

## RULES, BULLETINS, PRESS RELEASES

### Rules

	Citation	Title	Action	Status
1.	Title 20, Chapter 6, Article 21	Customer Information Security	Notice of Final Rulemaking	Rulemaking as approved at 5/4/04 meeting of Governor's Regulatory Review Council
2.	Title 20, Chapter 6, Article 10	Long-Term Care Insurance	Notice of Final Rulemaking	This rulemaking was heard at the November 2, 2004 meeting of the Governor's Regulatory Review Council

# Regulatory Activity

3. Title 20, Chapter 6, R20-6-2002	(Captive Insurer) Fees; Examination Costs	Notice of Proposed Rulemaking	An oral proceeding was held on this rulemaking September 1, 2004. This rulemaking should be heard at the December 2004 meeting of Governor's Regulatory Review Council
4. Title 20, Chapter 6, Article 19	Health Care Service Organizations	<p>informal meetings:</p> <p>December 7, 2004 - ADOI - 2910 N. 44th Street, Phoenix, 3rd Floor Conference Room - 3 pm</p> <p>December 8, 2004 ADOI - 2910 N. 44th Street, Phoenix, 3rd Floor Conference Room - 8 am</p> <p>teleconference:</p> <p>December 8, 2004 ADOI - 2910 N. 44th Street, Phoenix, 3rd Floor Conference Room - noon</p>	<p>The Department intends to hold 2 informal meetings and a teleconference to discuss the existing HMOs rules and the draft network adequacy rules.</p> <p>The Department will consider stakeholder feedback before filing proposed rules.</p>

## Regulatory Bulletins

Number	Title	Date Issued
1. 2004-02	2004 Arizona Insurance Laws	7/22/04
2. 2004-03	Uncertainty Related to Expiration of the Terrorism Risk Insurance Act of 2002 Exclusions Related to Acts of Terrorism	9/7/04

## Press Releases

Title	Date Issued
NO ACTIVITY THIS QUARTER	