

MAINE STATE LEGISLATURE

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MAINE DEPARTMENT OF
**Professional
& Financial
Regulation**

**ANNUAL REPORT FROM THE SUPERINTENDENT OF
INSURANCE
TO THE LEGISLATURE**

January 2003 through December 2003

**PREPARED BY THE STAFF OF
THE MAINE BUREAU OF INSURANCE**

JOHN ELIAS BALDACCI
GOVERNOR

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ALESSANDRO A. IUPPA
SUPERINTENDENT

Preface

Calendar year 2003 brought significant accomplishments and milestones for the Bureau of Insurance. Major enforcement actions were executed, consumer initiatives begun, and electronic procedures were implemented toward achieving regulatory uniformity among the states.

Legislative

Public Law 310 *An Act to Clarify the Authority of the Attorney General to Seek Restitution and to Require the Superintendent of Insurance to Investigate Certain Insurance Practices* was signed into law by the Governor on May 27th 2003. This law required the Superintendent of Insurance to prepare a detailed report addressing the market conditions for property and casualty insurance in Maine. The law stipulated that special emphasis be placed on homeowners insurance and commercial insurance coverage for small businesses. Over several months, Bureau staff gathered information from a wide variety of sources including independent insurance producers, insurance companies, consumers and other insurance regulators in New England. The report, *Market Conditions and Trends for Property and Casualty Insurance in Maine*, with accompanying appendices was submitted to the Legislature on January 5th, 2004. The report can be found at the Bureau's homepage, http://www.state.me.us/pfr/120_Legis/reports/ins_PL310_report_page.htm or from the Bureau's home page at www.MaineInsuranceReg.org.

Enforcement Actions

In 2003 the Bureau fined two insurers a total of \$1,250,000 for violation of Maine's health insurance law regarding prompt payment of claims as well as other violations of an administrative nature.

Anthem and its subsidiary, Maine Partners were fined at total of \$353,000 and ordered to pay restitution to Maine enrollees and providers of more than \$1.4 million.

CIGNA and CIGNA Behavioral Health were fined \$900,000 collectively and ordered to pay restitution to providers and enrollees of more than \$915,000 for multiple violations of Maine law. The CIGNA fine constitutes the largest fine ever levied by the Maine Bureau of Insurance.

NAIC Insurance Regulatory Modernization Initiatives

The NAIC is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia, American Samoa, Guam, Puerto Rico and the Virgin Islands. Formed in 1871, it is the oldest association of state officials. The overriding objective of the NAIC is to protect consumers and help maintain the financial stability of the insurance industry.

One of the NAIC's most pressing initiatives is modernizing the state-based system of insurance regulation. The goal of system modernization is to standardize various areas of regulation to improve timeliness of approvals and review in areas such as insurance products, licensing, solvency regulation, and market regulation.

In 2003, the Bureau made great strides toward national uniformity and modernization of its regulatory systems.

SERFF (System for Electronic Rate and Form Filings) The SERFF system has improved the efficiency of the Bureau's review of form filings by encouraging insurers to submit their filings in electronic format. Average processing time for product filing approvals has decreased in some areas from 25 days for a paper filing to 15 days for an electronic filing. Insurers are now able to obtain a faster approval which enables them to sell their products more quickly. Additionally, paper filings are now tracked electronically which has improved efficiency by eliminating the need for Bureau staff to maintain two separate filing systems.

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Producer Database and Electronic Appointments/Terminations The producer database is a national repository that contains producer licensing information from the states. Using this system allows Bureau staff to streamline the licensing process for nonresident producers. Information that normally would have been submitted in paper copy now can be obtained electronically. Producers are able to become licensed more expeditiously. Other states are also able to electronically check Maine's licensing information which in turn saves them licensing processing time. By using the producer database, companies are able to appoint or terminate producers in multiple states at the same time. This electronic processing eliminates multiple paper submissions to different states.

Accreditation In 1989, the NAIC established minimum requirements for financial solvency regulation by state insurance departments. The NAIC subsequently adopted a formal certification program where states, who demonstrate compliance with NAIC standards, are eligible for accreditation. The accreditation process consists of a rigorous review which includes: 1) laws and regulations; 2) company examination and audit reports and supporting work papers; 3) inspection of regulatory files for selected companies; 4) organization, personnel policies and qualifications; 5) interviews with department personnel; and 6) review of Bureau document and communication procedures. The Bureau was first accredited in 1993, reaccredited in 1998 and most recently received reaccreditation in 2003.

Licensing Initiatives

In 2003, the Bureau introduced Web Query on its home page (Find a Licensee). This electronic system provides access through the Internet to licensee information for both producers and companies. Data includes license number, status of the license, authorities, continuing education information, and effective dates.

Outreach Initiatives

The Bureau's Consumer Health Care work unit initiated a new outreach program in December 2003. The purpose of the program is to inform Maine citizens that Bureau staff is available to help them as well as to provide citizens with an opportunity to speak to staff on a one-to-one basis regarding questions or problems they may have concerning their health insurance coverage. The Bureau intends to conduct a session in each of Maine's 16 counties in 2004. Future plans include modules to be presented by the Workers Compensation and Property and Casualty units.

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Work-Units in the Bureau (see Appendix A for Bureau organizational chart and key personnel)

Administration Services
Alternative Risk Markets
Consumer Health Care
Financial Analysis
Financial Examination
Licensing/Support

Life & Disability Technical Services
Life & Health Actuarial
Market Conduct
Property & Casualty Actuarial
Property & Casualty Technical Services
Workers' Compensation

The Financial Examination Work Unit

The Financial Examination work unit conducts detailed financial examinations of insurers domiciled in the state of Maine. Examinations of the insurers are completed every three to five years and the examination reports are available to the public on completion. The work unit consists of a Director, two Examiners-in-Charge, three Senior Examiners, and four Examiners. Personnel are divided into two examination teams in order to conduct examinations concurrently. Exam reports for the domestic insurers who have had an examination report issued can be found on the Bureau web site www.MaineInsuranceReg.org at www.state.me.us/pfr/ins/domestic.htm. Financial statements for Maine licensed HMOs may also be accessed from the Bureau web site at www.state.me.us/pfr/ins/inshmo.htm.

Recent examinations by the work unit:

<i>Company</i>	<i>Report Issued</i>	<i>Company</i>	<i>Report Issued</i>
Aetna Health, Inc	April 24, 2003	Maine Life Care Retirement Community, Inc	April 30, 2003
Anthem Health Plans of Maine	April 15, 2003	Medical Mutual Insurance Company	October 31, 2003
CIGNA HealthCare of Maine Inc	Pending	Maine Partners Health Plan	April 15, 2003
Maine Bonding & Casualty Co	October 30, 2003	North East Insurance Company	May 30, 2003
Maine Employers' Mutual Ins Co	September 23, 2003	Patrons Oxford Insurance Company	August 4, 2003
		UNUM Life Insurance Co of America	Pending

The schedule of upcoming financial examinations in 2004:

<i>Company</i>	<i>Financial Period Ending</i>
Anthem Health Plans of Maine	December 31, 2003
Maine Partners Health Plan	December 31, 2003
MMG Insurance Company	December 31, 2003
Patriot Mutual Insurance Company	December 31, 2003
Patriot Life Insurance Company	December 31, 2003

Financial Analysis and Alternative Risk Markets

The Financial Analysis and Alternative Risk Markets work unit is responsible for monitoring the financial solvency of insurers transacting business in Maine. Insurance companies seeking licensure and new workers' compensation self-insurers submit financial and operational information for review. Analysts review the information and make recommendations for insurance authority, based upon the financial strength of the company.

For new applicants a full analysis of the financial statements is completed. Once the Bureau grants authority, the level of ongoing financial review is predicated on the entity's status as an insurance company or a workers' compensation self-insurer.

If the entity is an insurance company, the level of review is further determined by whether the company is a Maine domestic or a foreign insurer. Maine domestics are reviewed in detail on a quarterly basis; foreign insurers are prioritized based on select financial ratios.

For workers' compensation self-insured employers and groups, the work unit performs detailed annual reviews. Self-insurance authority is renewed annually, unless evidence of deteriorated financial condition is found.

The Financial Analysis and Alternative Risk Markets work unit is also responsible for reviewing captive insurance applicants, surplus lines applicants, multiple employer welfare arrangements, and continuing care retirement communities.

In addition, Legislation passed in 2003 allowed four or more groups self-insured for workers' compensation to join together to establish group self-insurance reinsurance accounts. The first application for this type of account, Dirigo Re, was received, reviewed and approved effective January 1, 2004.

Dirigo Re was formed by nine groups self-insured for workers' compensation to provide reinsurance coverage for the groups. Due to the dramatic increase in reinsurance costs incurred by the groups in recent years coupled with the low amount of payments made by the reinsurers to the groups, these groups determined that pooling funds for reinsurance would result in lower costs to the self-insured programs over the long term.

Number of Self-Insurers for Workers' Compensation

As of December 31, 2003, there are a total of 90 individual self-insurers and 20 group self-insurers for workers' compensation.

Prior Years: 2002 – 101 individual self-insurers and 19 group self-insurers
2001 – 92 individual self-insurers and 19 group self-insurers
2000 – 104 individual self-insurers and 19 group self-insurers

Number of Insurance Companies Licensed in Maine - As of December 31, 2003, there were 951 licensed insurers in Maine. These companies are classified as: 574 Property and Casualty companies; 377 Life and Health companies and HMOs. There are also 13 Fraternal companies, 83 Surplus Lines companies, and 3 Multiple-Employer Welfare Arrangements authorized to do business in Maine.

Prior Years: 2002 – 949 Insurers – 563 Property & Casualty; 386 Life & Health & HMOs; 13 Fraternal; 78 surplus Lines; 1 Captive
2001 – 930 Insurers – 547 Property & Casualty; 383 Life & Health & HMOs; 14 Fraternal; 70 Surplus Lines; 1 Captive
2000 – 899 Insurers – 532 Property & Casualty; 367 Life & Health & HMOs; 14 Fraternal; 73 Surplus Lines; 1 Captive

Domestic Insurance Companies (Domiciled in Maine) 2003

Maine Domestic	12/31/02 PREMIUM	12/31/02 ASSETS
Acadia Insurance Company	\$221,780,157	\$184,881,884
Aetna Health, Inc	\$164,896,715	\$66,236,286
Allied Augusta Mutual Insurance Company	0	\$11,333
Anthem Health Plans of Me, Inc	\$840,064,507	\$268,157,040
Banc One Private Mortgage Insurance Company	0	\$40,484,363
Cadillac Mountain Insurance Company	\$3,979,367	\$7,171,703
Casco Indemnity Company	\$23,348,036	\$27,450,171
Chesapeake Bay Property & Casualty Insurance Company	\$169,114	\$7,367,374
Cigna Healthcare of Maine, Inc	\$140,823,564	\$51,711,047
Maine Bonding & Casualty Company	\$1,829,760	\$20,573,729
Maine Dental Service Corp	\$37,607,831	\$13,854,855
Maine Employers' Mutual Insurance Company	\$120,965,694	\$394,314,931
Maine Partners Health Plan, Inc	\$105,980,213	\$38,547,382
Medical Mutual Insurance Company of Maine	\$38,974,824	\$136,900,241
MMG Insurance Company	\$76,129,002	\$94,249,084
North East Insurance Company	\$20,061,855	\$28,442,331
Northeast Eye & Health	0	\$173,188
Patriot Life Insurance Company	\$9,774	\$8,067,024
Patriot Mutual Insurance Company	\$9,293,099	\$43,921,391
Patrons Oxford Insurance Company	\$24,183,030	\$11,607,758
State Mutual Insurance Company	\$1,855,016	\$1,189,686
Unum Life Insurance Company of America	\$4,029,143,404	\$10,982,351,443
York Insurance Company of Maine	\$190,283,460	\$36,916,808

Non Maine Health Maintenance Organizations 2003

HMOs	(State of Domicile)	12/31/02 PREMIUM	12/31/02 ASSETS
Harvard Pilgrim Health Care, Inc.	(MA)	\$4,819,858(Main only)	\$449,390,385

New Company Licenses Issued in 2003

Companies/Insurers – 25 licenses issued in 2003

(76 licenses issued in 2002; 60 licenses issued in 2001; 25 licenses issued in 2000)

Life and Health Insurance Companies

Equitable Life and Casualty Insurance Company
 Equitrust Life Insurance Company
 VantisLife Insurance Company

Property & Casualty Insurance Companies

Accident Fund Insurance Company of America	Evergreen National Indemnity Company
Ace Guaranty Corporation	Indiana Lumbermens Mutual Insurance Company
Alea London Limited*	Interinsurance Exchange of the Automobile Club
Allied World Assurance Company (US) Inc.*	Intrepid Insurance Company
Ansur America Insurance Company	Kemper Independence Insurance Company
Axis Surplus Insurance Company*	Lexington National Insurance Corporation
Banc One Private Mortgage Insurance Company**	Peerless Indemnity Insurance Company
Brotherhood Mutual Insurance Company	Podiatry Insurance Company of America (RRG) A Mutual Company
Catlin Insurance Company Limited*	Professional Underwriters Liability Insurance Company*
Discover Property and Casualty Insurance Company	Professionals Direct Insurance Company
Everest National Insurance Company	State National Specialty Insurance Company

*Surplus Lines Companies Authorized

**Converted from a captive insurer to a domestic stock insurer

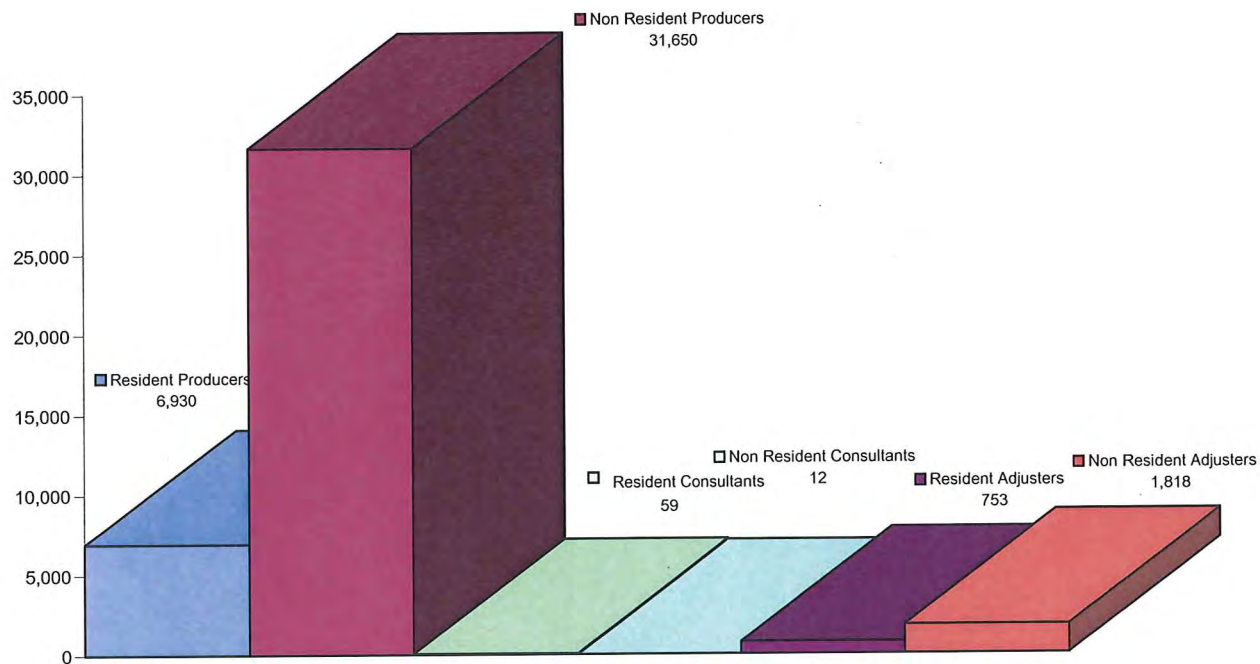
Producer Licensing

The Producer Licensing work unit is responsible for the review and approval of applications to license individual producers, consultants, adjusters, and business entities, and to register structured settlement transferees. Processing includes a determination if eligibility requirements have been met and whether the applicant is competent, trustworthy, financially responsible and of good personal and business reputation.

The Licensing work unit has implemented several programs to streamline the licensing process. Electronic processing of producer appointments and participation in the national producer database has made the licensing process more efficient, timely and uniform.

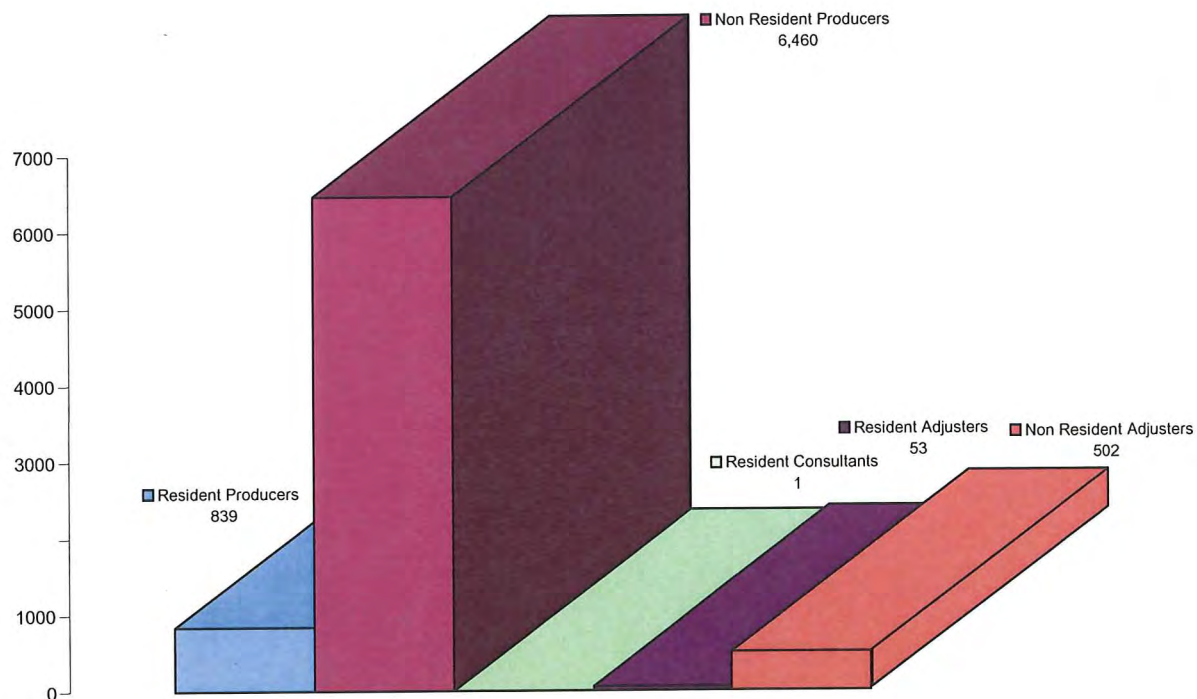
Producer Licensing Statistics

Individual Licenses Active as of December 31, 2003 Total 41,222



(Prior Years: 2002 Total: 35,601 2001 Total: 29,248)

New Licenses Issued in 2003 Total 7,855



(Prior Years: 2002 Total: 7,791 2001 Total: 6,617)

The Consumer Health Care Division

The Consumer Health Care Division (CHCD) is comprised of ten staff members who offer a wide range of services to consumers including providing information regarding health care plan options and services; helping enrollees to understand their rights and responsibilities under health care plans; giving assistance to enrollees with complaints related to health care plans; and promoting coordination between the Bureau and other organizations that assist consumers.

The Consumer Health Care Division is responsible for the review and approval of health insurance policy forms, health plan compliance with Maine law, and the investigation and resolution of health insurance complaints.

During 2003, the CHCD implemented the National Association of Insurance Commissioners (NAIC) speed to market initiative. Electronic filings were submitted via the System for Electronic Rate and Form Filings (SERFF). SERFF is a nationwide system developed by the NAIC with input from states and the insurance industry. SERFF is now adopted and is used in all 50 states. As a result of the speed to market initiative, CHCD approved 1,519 form filings and disapproved 191 form filings. SERFF filings were given top priority for review by the CHCD and the average processing time for these filings was 15 days. The average processing time for a submitted paper filing was approximately twenty five (25) days, with a minimum time of one (1) day and a maximum time of thirty (30) days. In December 2003, a Senior Insurance Analyst in the Consumer Health Care Division was elected to the national SERFF Board of Directors for a 3 year term.

The CHCD focuses much of its efforts on the Bureau's complaint handling process. The focus in handling complaints has broadened from simply resolving complaints, to analyzing the underlying issues that often give rise to complaints. Identification of deficiencies in insurer processes provides an opportunity for the Bureau to work with health plans to prevent reoccurrence of identified problems. The CHCD investigates complex complaints involving adverse determinations of medical necessity, and speaks regularly with health care providers and insurer utilization review staff.

Members of the CHCD staff are frequently invited to speak to various groups ranging from consumer and health care provider advocacy organizations to health underwriters and local school superintendents. CHCD's first consumer outreach activity was held in Androscoggin County at the Lewiston Public Library on December 18, 2003. The CHCD staff developed new educational materials for future presentations in other Maine communities. This past year, CHCD staff presented information at several different meetings, explaining health insurance and complaint handling procedures.

Staff processed 25 requests for external review in 2003. Of the 25 cases received, 10 decisions of the health plans were upheld, 9 cases resulted in a total reversal of the carrier's original decision, and 3 reviewed cases resulted in a partial reversal of the carrier's decision. In one case, the carrier reversed its decision before the external review hearing. In two cases, the enrollee withdrew the request for the external review before the review was completed.

The CHCD also received 5 requests for external review that did not qualify under the statute, either because the consumer had not exhausted both levels of the insurance carrier's internal appeal process, or because the denials were based on coverage issues rather than medical issues.

The CHCD worked with members of the Department of Human Services to conduct quality reviews of two HMOs licensed in Maine. The members of this survey team included one nurse from the Bureau of Medical Services (BMS), one nurse consultant affiliated with the Muskie Institute, and the Health Policy Analyst from the Consumer Health Care Division. In 2003, the survey team conducted its analysis of Harvard Pilgrim and Aetna.

Consumer Health Care Division - Totals *	2003	2002	2001
Consumer complaints received	671	732	732
Consumer inquiries/phone calls received	6,479	7,240	6,824
Restitution to consumers (in the form of health claims paid, or money returned, fines excluded)	\$4,173,928.50	\$910,490.26	\$680,849.00
Rate and form filings	2,145	2,469	1,693

*See graphs in Appendix B for a break down by month for the year 2003.

Life and Disability Work Unit

The Life and Disability Work Unit has two principal functions: the review of insurer policy form filings for life, disability, and annuity products and the resolution of consumer complaints related to those lines of insurance, including viatical settlements.

Prior to the sale of any insurance contract in Maine, policy forms (including contracts, certificates, riders, endorsements, and applications) are reviewed, analyzed, and approved based on Maine's insurance laws. The unit also responds to telephone inquiries and formal complaints relative to life, disability, and annuity-related problems.

Life and Disability Totals *	2003	2002	2001
Consumer complaints received	178	221	272
Consumer complaints closed	194	223	187
Consumer inquiries/phone calls received	2,430	2,663	2,062
Restitution to consumers (in the form of health claims paid or money returned)	\$1,070,185	\$703,960	\$1,015,844
Rate and form filings received	5,617	4,781	4,462

*See graphs in Appendix B for a break down by month for the year 2003.

Life & Health Actuarial

The Life & Health Actuarial Work Unit provides actuarial and technical services to Bureau staff involving life and health insurance. Examples of tasks performed by the unit include:

- Reviews and takes appropriate action on rate filings for regulated lines of insurance, primarily individual health, credit life and health, group and individual Medicare supplement, and long-term care.
- Provides reserve analysis of life and health insurance companies as required by the Maine law.
- Provides technical assistance to insureds, consumers, other state agencies, and others on insurance matters.
- Prepares annual reports on mandated benefits claims experience.
- Studies proposed mandated benefit legislation as requested by the Legislature to determine the social impact, the financial impact, and the medical efficacy of the proposed mandate. The following mandated benefits studies were done in 2003 as requested by the Legislature:
 - Prosthetics mandate (LD 125 - An Act to Promote Fairness and Opportunity for Working Amputees)
 - Infertility mandate (LD 213 - An Act to Assist Maine's Infertile Citizens)
 - Hearing aids (LD 1087 - An Act to Require All Health Insurers to Cover the Cost of Hearing Aids)
 - Extraterritorial Mandates Review (LD 1353 - An Act to Ensure Access to Women's Health Care Coverage for All Maine Women)

- Estimates the impact on health insurance premiums of proposed expansions of health care services requiring a certificate of need (“CON”) from the Maine Department of Human Services.

The Bureau is responsible for issuing a number of annual reports regarding selected *Mandated Benefits*. These reports compare the amount of claims paid for mandated benefits to the total amount of health claims paid.

Mammograms – Report of the Superintendent of Insurance on Health Insurance Claims for Mammography and Breast Cancer Treatment.

Chiropractic – Report of the Superintendent of Insurance on Health Insurance Claims for Chiropractic Services.

Mental Health/Substance Abuse – Report of the Superintendent of Insurance on Health Insurance Claims for Alcoholism and Drug Dependency Treatment and For Mental Health Services.

These mandated reports are available on the Bureau’s web site at www.MaineInsuranceReg.org under *Bureau Reports*.

Property & Casualty

The Property & Casualty Work Unit reviews and approves rates, rating rules, and policy forms that property and casualty insurance companies and advisory organizations file for products they intend to write in Maine. Filings are reviewed to ensure compliance with applicable Maine law.

The unit also investigates complaints for all lines of property and casualty insurance. Often this includes conducting administrative hearings when a consumer has their automobile or homeowner’s policy canceled or non-renewed.

Property & Casualty Totals *	2003	2002	2001
Consumer complaints received	1,006	716	754
Consumer complaints closed	888	663	745
Consumer inquiries/phone calls received	10,443	10,242	10,046
Amount of restitution to consumers	\$963,550	\$426,884	\$402,306
Rate/Form filings	3,555	3,756	3,277

*See graphs in Appendix B for a break down by month for the year 2003.

Hearings: When an insurance company issues a notice of cancellation or nonrenewal on a homeowner or auto policy, the company is required to advise the insured that they may request a hearing to contest the action. The hearing provides a forum to dispute the reason (s) and requires the Bureau to rule whether the cancellation or nonrenewal was done in accordance with Maine law.

Number of Hearings Scheduled in 2003 – 453
(Prior Years: 2002 – 490 scheduled 2001 – 127 scheduled)

Hearing Results	2003	2002	2001
Number of Decisions Issued	215	233	89
Findings for the Consumer	129	146	43

Property/Casualty Actuarial

The Property/Casualty Actuarial Work Unit provides actuarial and technical services to the Bureau staff with property and casualty lines of insurance. Examples of tasks performed by the work unit include:

- Reviews rate and rating rule filings for market leaders.
- Reviews and analyzes loss cost filings by industry advisory organizations that gather experience and file the advisory loss portion to be used by insurers in establishing rates and rating rules.
- Assists in the collection of assessments and calculation of the premium distribution for the Rural Medical Access Program. This program subsidizes those physicians and surgeons who provide prenatal and obstetrical services in designated underserved areas of the state.
- Reviews funding and reserves of workers' compensation self-insurance trusts.
- Provides reserve analysis of property/casualty insurance companies.
- Provides technical assistance to insureds, consumers, other state agencies, and others on insurance related matters.
- Provides technical assistance to the Superintendent in all aspects of workers' compensation matters.
- Administers the large commercial risk special rating law provisions.

Workers Compensation Work Unit

The Workers' Compensation Unit is responsible for processing all rate, rule, and form filings presented to the Bureau involving workers compensation insurance, self-insurance reinsurance, and occupational disability policies. In addition to these filings, the work unit assists the actuarial staff with the workers' compensation loss cost filing.

The unit responds to general inquiries regarding workers' compensation premiums and policies and handles complaints regarding workers' compensation insurance rates, rules, and policy cancellations. Complaints regarding specific workers' compensation claims are under the jurisdiction of the Workers' Compensation Board, however, if the Workers' Compensation Board finds a pattern of abuse, it can refer the matter to the Bureau.

The Market Conduct Work Unit

The Market Conduct Unit conducts examinations that look at the market practices of both domestic and foreign insurers that vary in scope and may be prompted by various occurrences.

Recent examinations by the work unit:

Company	Type of Examination	Report Issued
Anthem Health Plans of Maine, Inc.	Targeted, Limited in Scope	January 2003
Bankers Life & Casualty Company	Comprehensive	Pending
Healthsource Maine, Inc. (CIGNA)	Comprehensive	Pending
Healthsource Maine, Inc. (CIGNA)	Targeted, Limited in Scope	Pending
York Insurance of Maine	Targeted, Limited in Scope	Pending

Current examinations in process:

Company	Type of Examination
Aetna US Healthcare, Inc	Targeted, Limited in Scope
Harvard Community Health Plan, Inc.	Targeted, Limited in Scope

Presentations/Outreach Participation by Bureau Staff in 2003

As part of the Bureau's commitment to public education, the Bureau issues a quarterly newsletter, *The Maine Insurance Update*. This newsletter was first published in 1990 and is available free by electronic subscription. The three most recent issues are posted on the Bureau's Web site: www.MaineInsuranceReg.org with instructions on how to subscribe electronically.

The Bureau is committed to public education and service and exemplifies this through staff presentations at various functions throughout the year. These presentations provide an opportunity to explain the Bureau's regulatory role, as well as provide information on a variety of insurance topics. Among the audiences in 2003 were:

- Hospital administrators,
- Industry underwriters and marketing representatives,
- Managed care regulators,
- Insurance Regulatory Examiner's Society,
- Maine Retired Teachers Association,
- Group self-insurers, and
- The Maine Health Care Association

In addition, the Superintendent was a featured speaker at the following events:

- Maine Insurance Agents Association Annual Conference
- Maine CPCU Society
- Southern Maine Insurers and Financial Advisors
- Small Business Health Coverage Board

Bureau Publications

To help educate the public on insurance matters that can affect their daily lives, the Bureau publishes and distributes a number of consumer brochures.

The following brochures are available from the Bureau. Most brochures, with the exception of the federal guide, are available on-line at the Bureau's web site (www.MaineInsuranceReg.org):

- Automobile Insurance Guide (premium comparison)
- Complaint Ratio Brochures for Auto, Homeowners, and Health Insurance
- Consumer Guide to Cancellation/Nonrenewal of Personal Auto & Property Insurance
- Consumer Guide to Homeowners' Insurance (premium comparison)
- Consumer Guide to Day Care Liability
- Consumer Guide to Youthful Drivers
- Consumer Health Care Division
- Guide to Individual Health Insurance (premium comparison)
- How Your Health Insurance Dollar is Spent
- Long Term Care Comparison Chart (premium comparison)
- Medicare Supplement Comparison Chart (premium comparison)
- Guide to People with Medicare (Federal Publication – not available on-line)
- Resolving Health Care Insurance Disputes (Internet only)
- What Maine Small Employers Should Know About Health Insurance (premium comparison)
- What Can I do if I Lose my Group Health Insurance?
- Workers' Compensation Brochure (premium information)

Bureau Web Site

In an effort to provide the public and our regulated entities with information in a convenient and timely format, the Bureau maintains a web site at www.MaineInsuranceReg.org. The site is continually reviewed to keep it current and has been recognized for the valuable information it provides.

A sample of the information on the web site includes the following:

Recent News Box – provides links to:

- Press Releases
- Bureau Newsletters
- Bureau Reports
- Find a Licensee
- Dirigo Health

Consumer Information

- How to File a Complaint
- Complaint Form Instructions
- Electronic and Printed Complaint Forms
- On-Line Consumer Brochures

Laws, Rules, Decisions

- Laws, Rules, Proposed Legislation & Proposed Rules, Bulletins
- Decisions of the Superintendent
 - Consent Agreements, Hearing Decisions, Cancellation/Nonrenewal Hearing Decisions, Orders, Letters of Reprimand

Insurance Company Information

- Domestic Companies with the Latest Exam Report Dates
- List of Licensed HMOs
- Workers' Compensation Writers
- Fee schedules
- Forms

Producer/Business Entity Information

- Approved Continuing Education Vendor List
- Changes in Continuing Education Requirements
- Fee Schedule
- Licensing Forms/Applications
- List of Licensed Medical Utilization Review Entities
- List of Registered Employee Leasing Companies
- List of Licensed Preferred Provider Organizations

Hearing Schedule

Frequently Asked Questions/Glossary of Insurance Terms

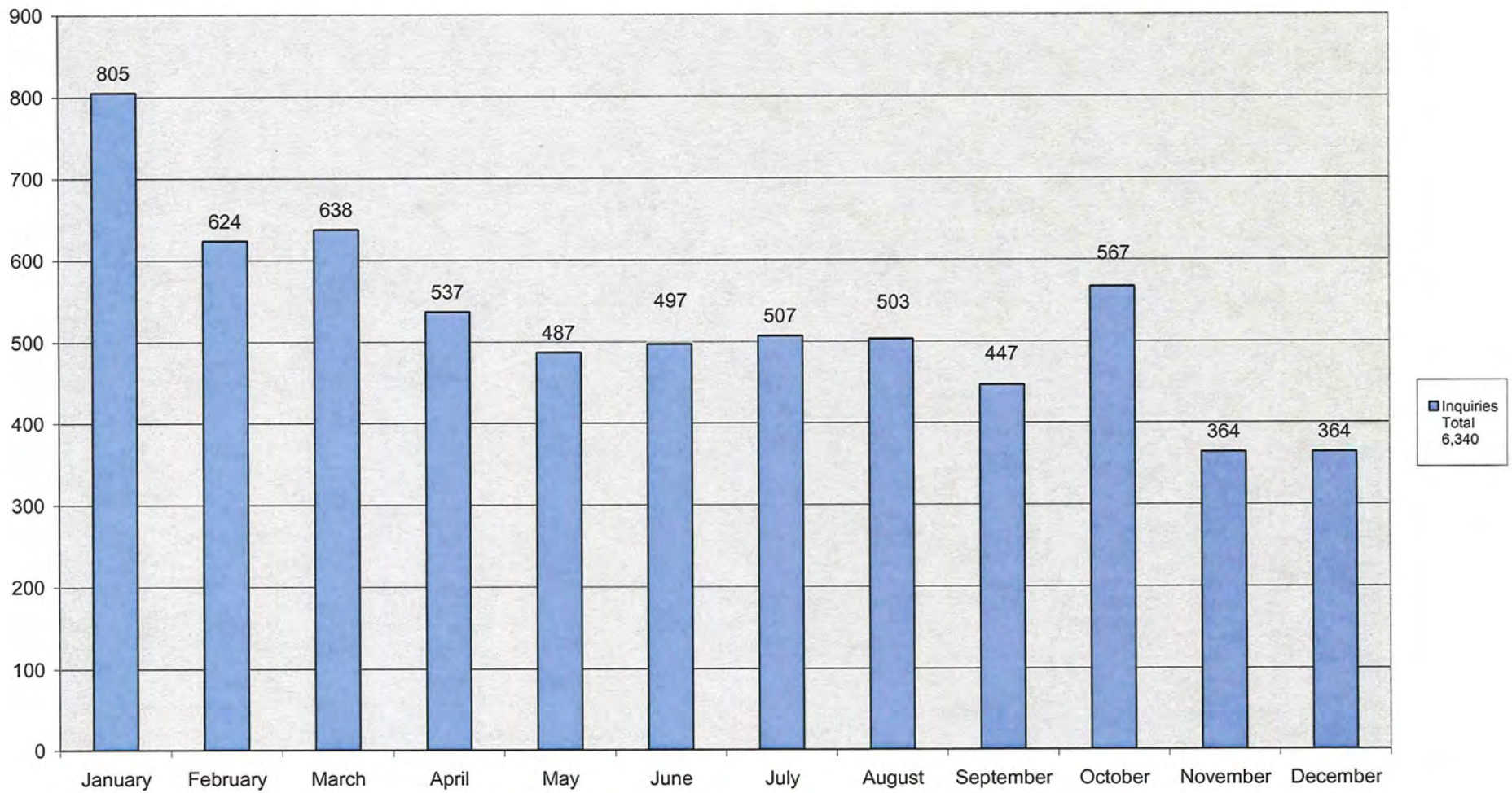
Some Related Links That Can Be Accessed From the Bureau's Home Page

- National Association of Insurance Commissioners
- Maine Legislature
- FEMA
- Health Insurance Association of America
- A.M. Best Company
- Insurance related organizations
- Medicare

APPENDIX A

APPENDIX B

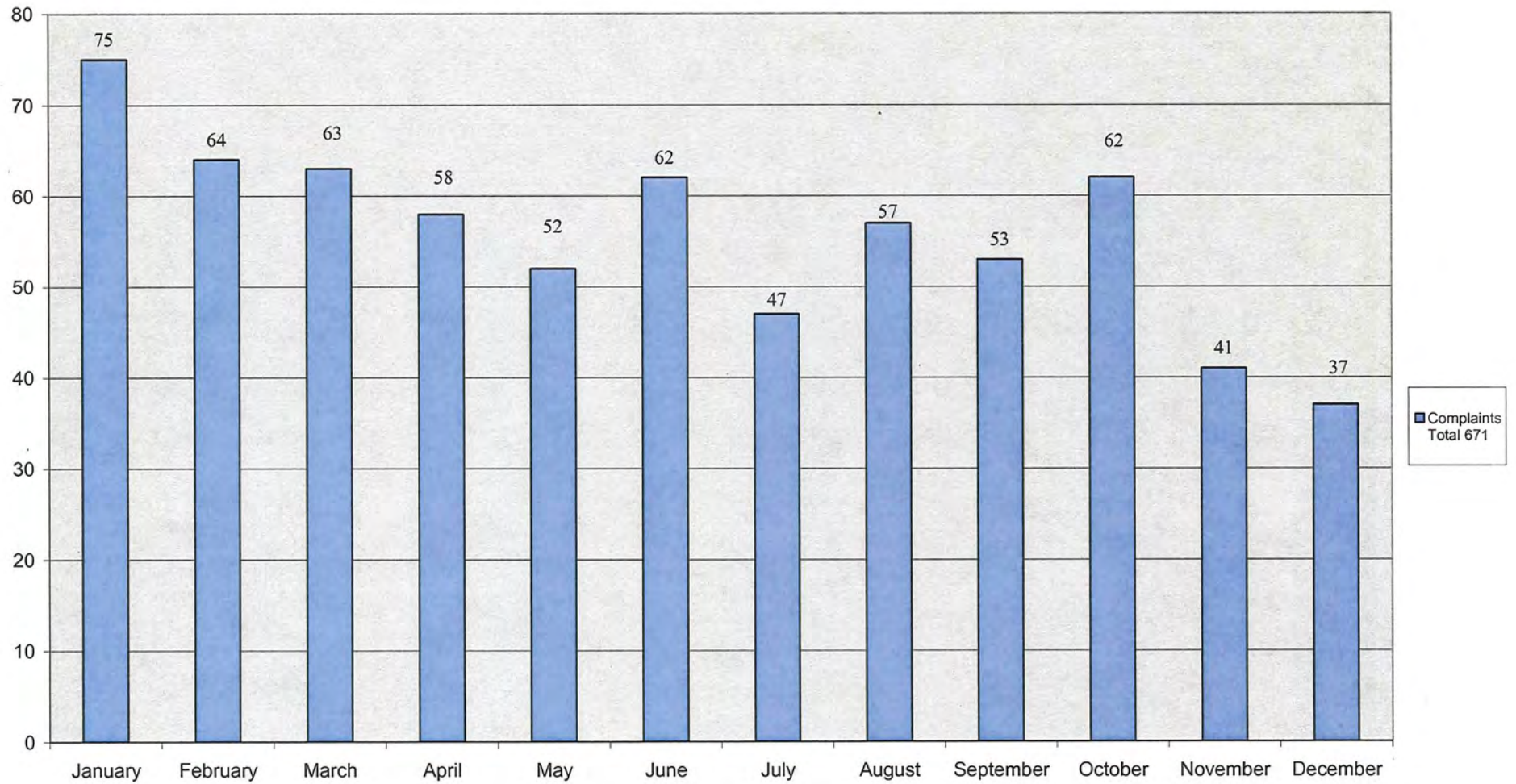
Consumer Health Care Inquiries/Calls January 2003 through December 2003



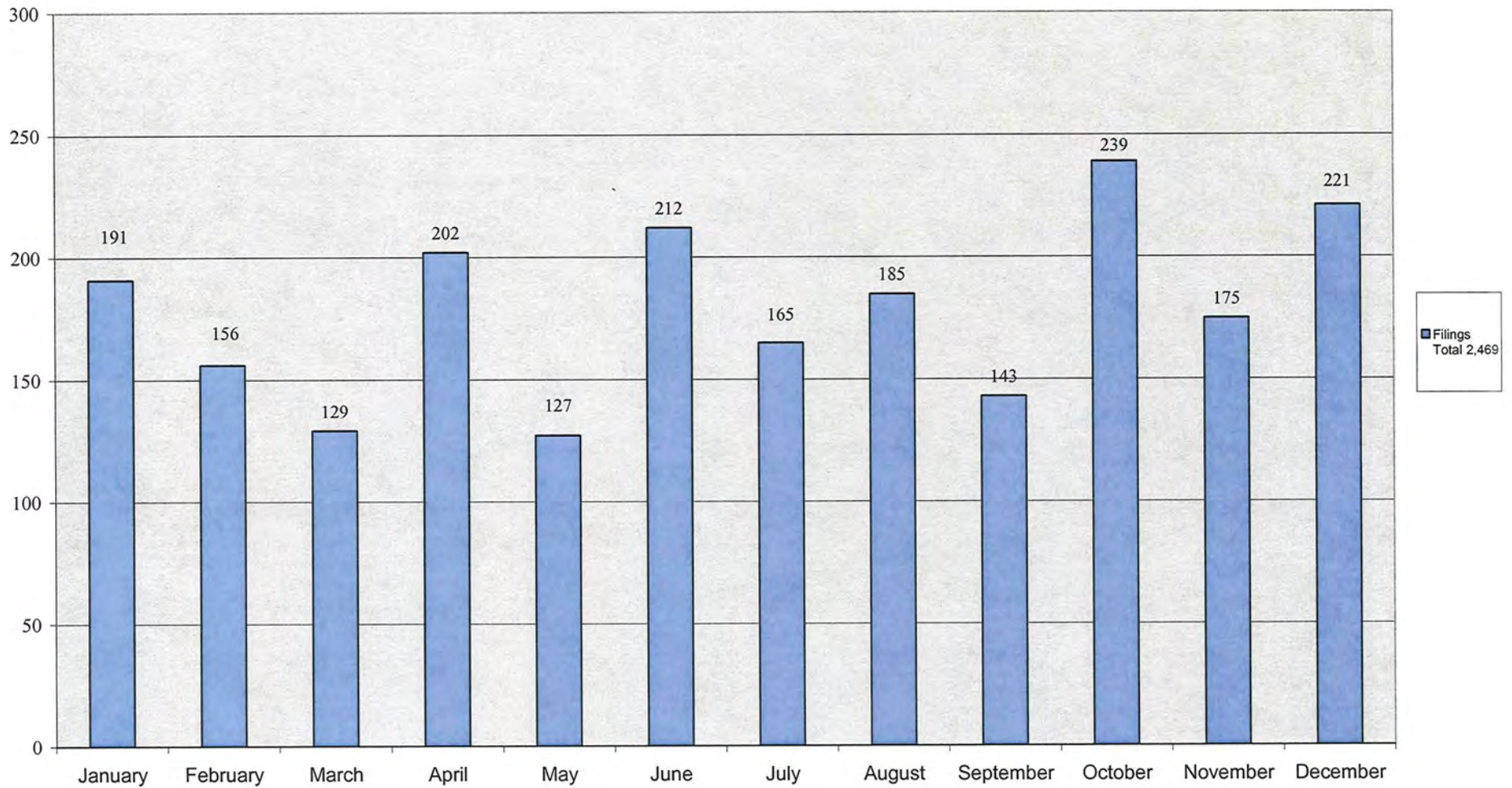
Consumer Health Care Recovery
January 2003 through December 2003
Total \$4,173,928.50



Consumer Health Care Complaints Received
January 2003 through December 2003

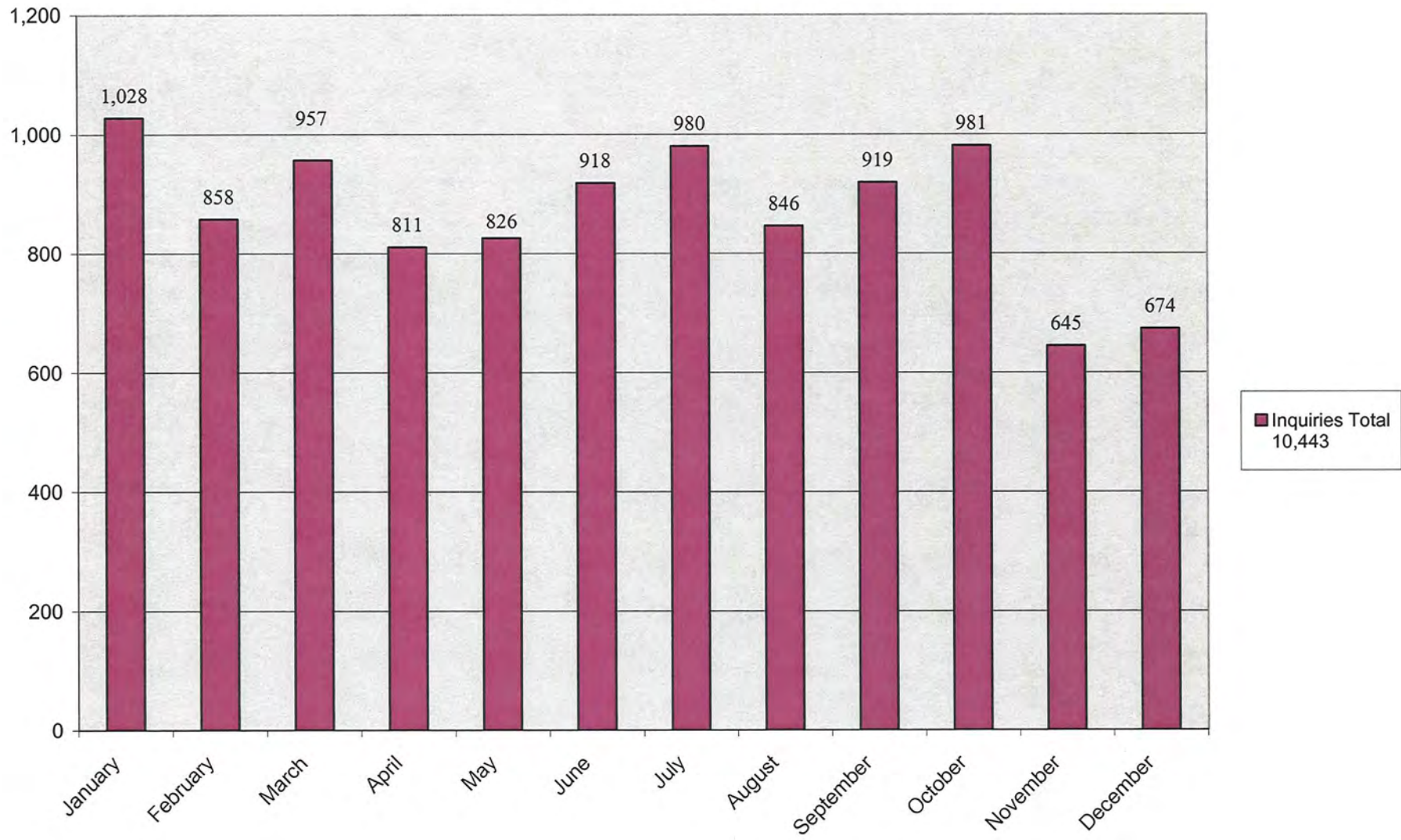


Consumer Health Care Rate and Form Filings
January 2003 through December 2003



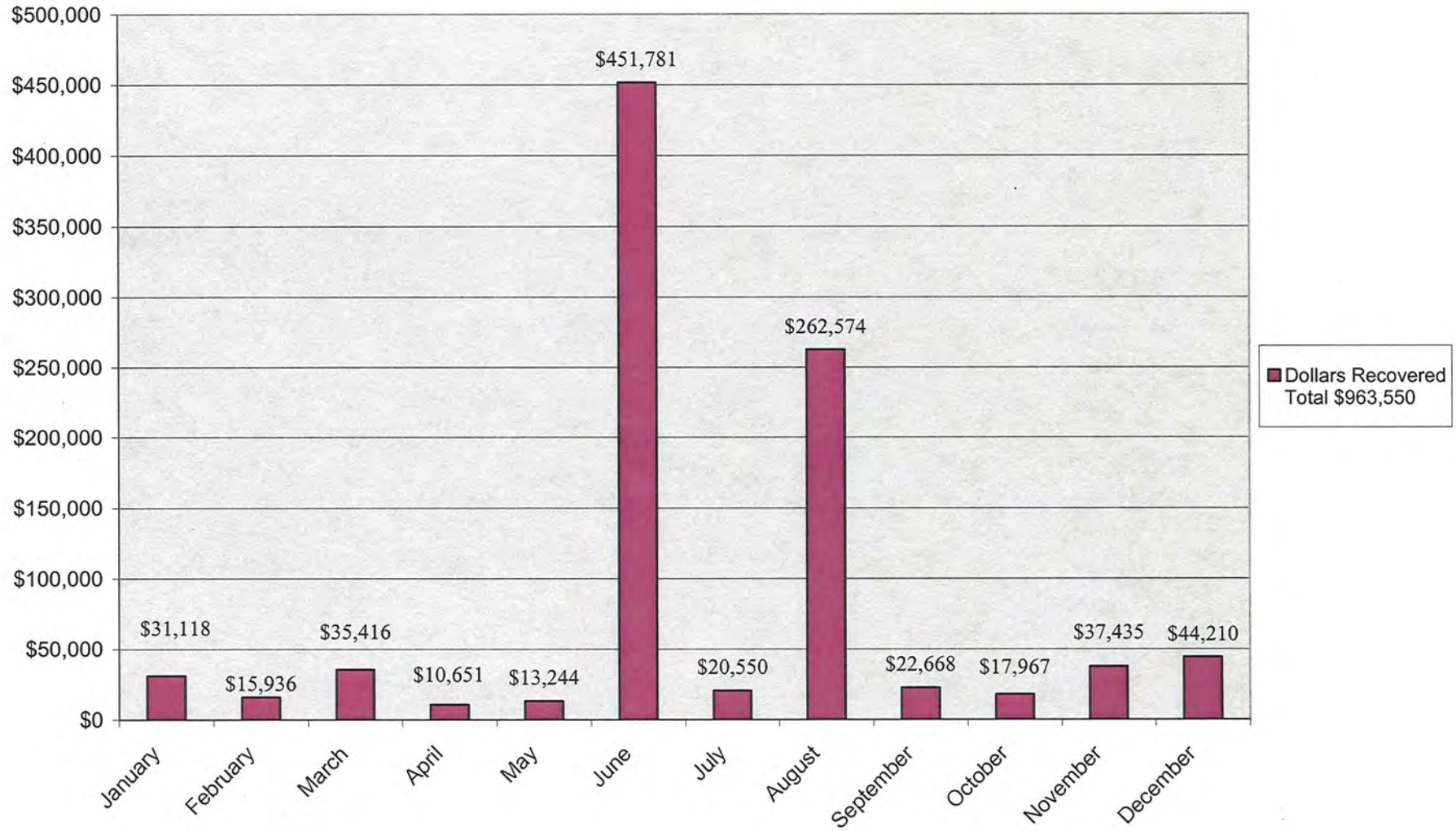
Property & Casualty Inquiries/Calls

January 2003 through December 2003



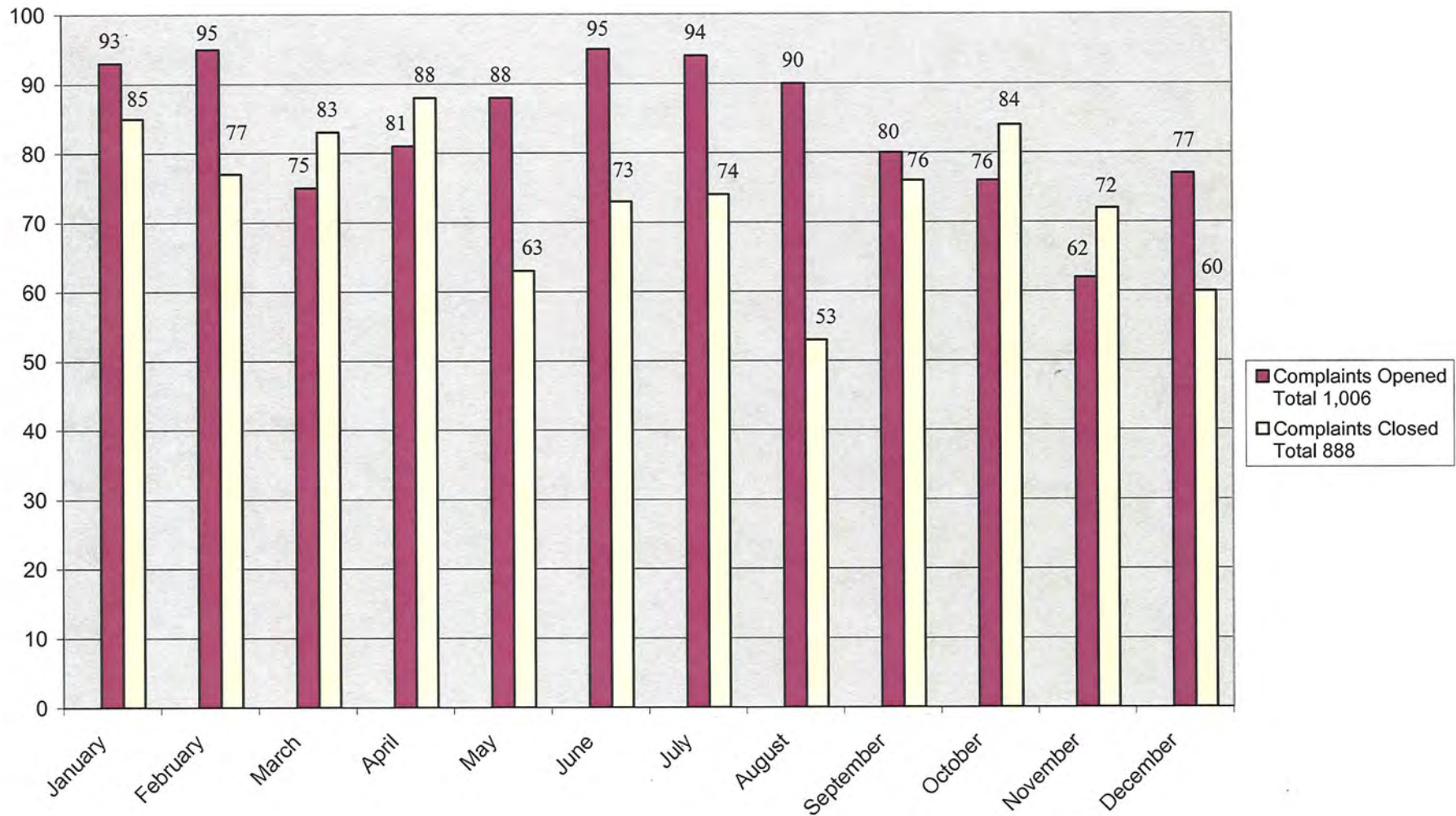
Property and Casualty Dollar Recovery

January 2003 through December 2003



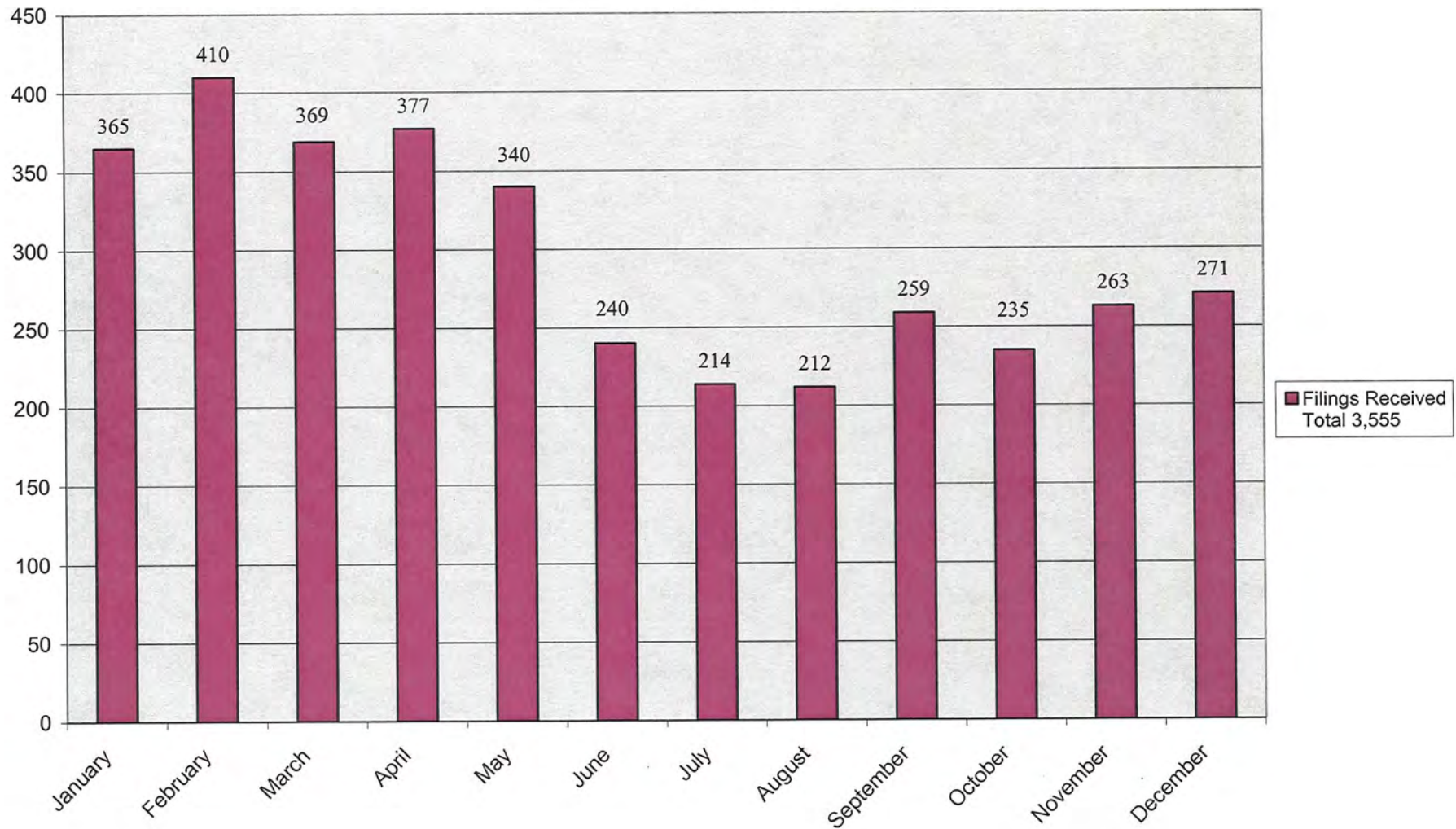
Property and Casualty Open & Closed Complaints

January 2003 through December 2003

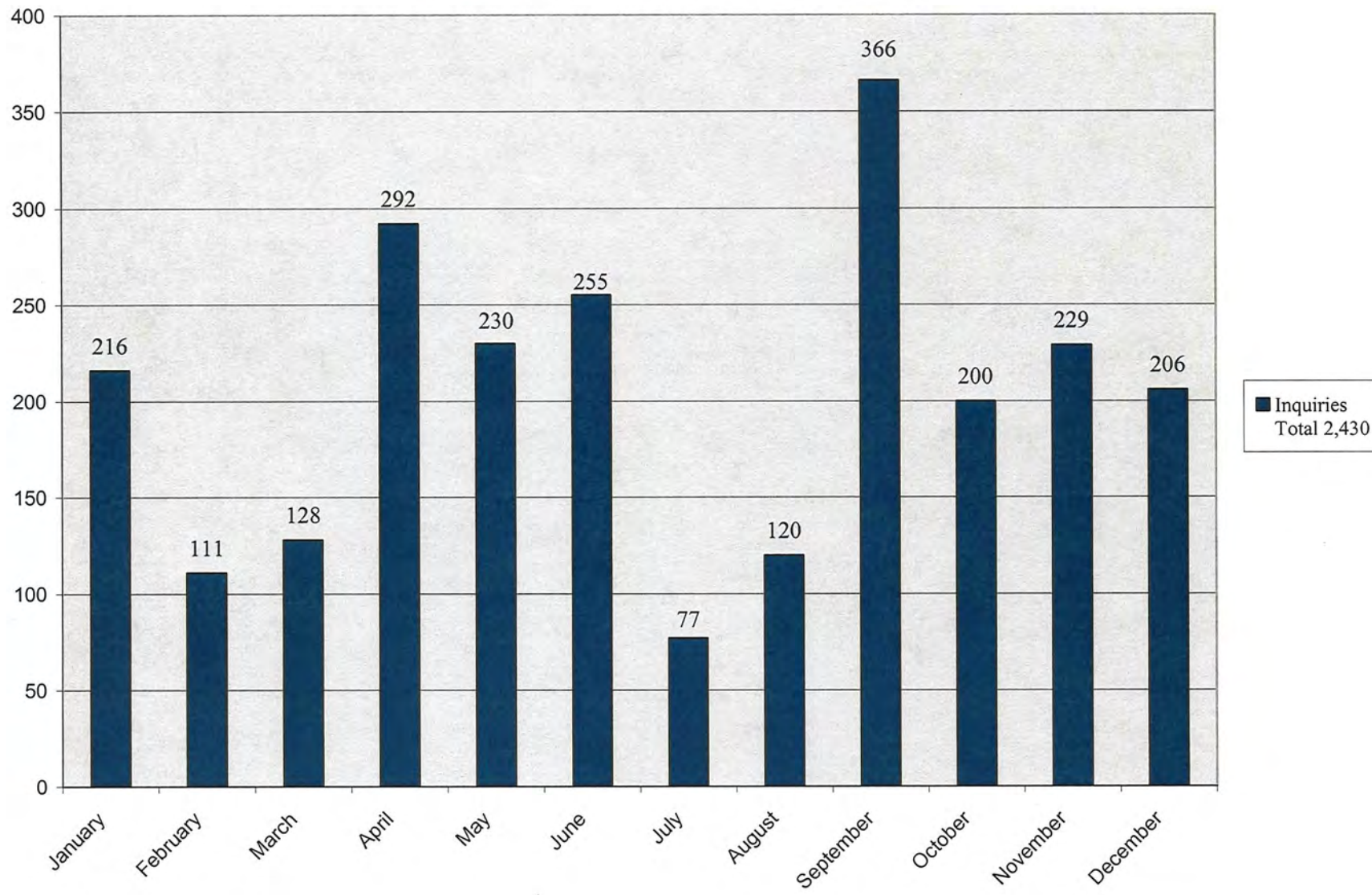


Property & Casualty Filings Received

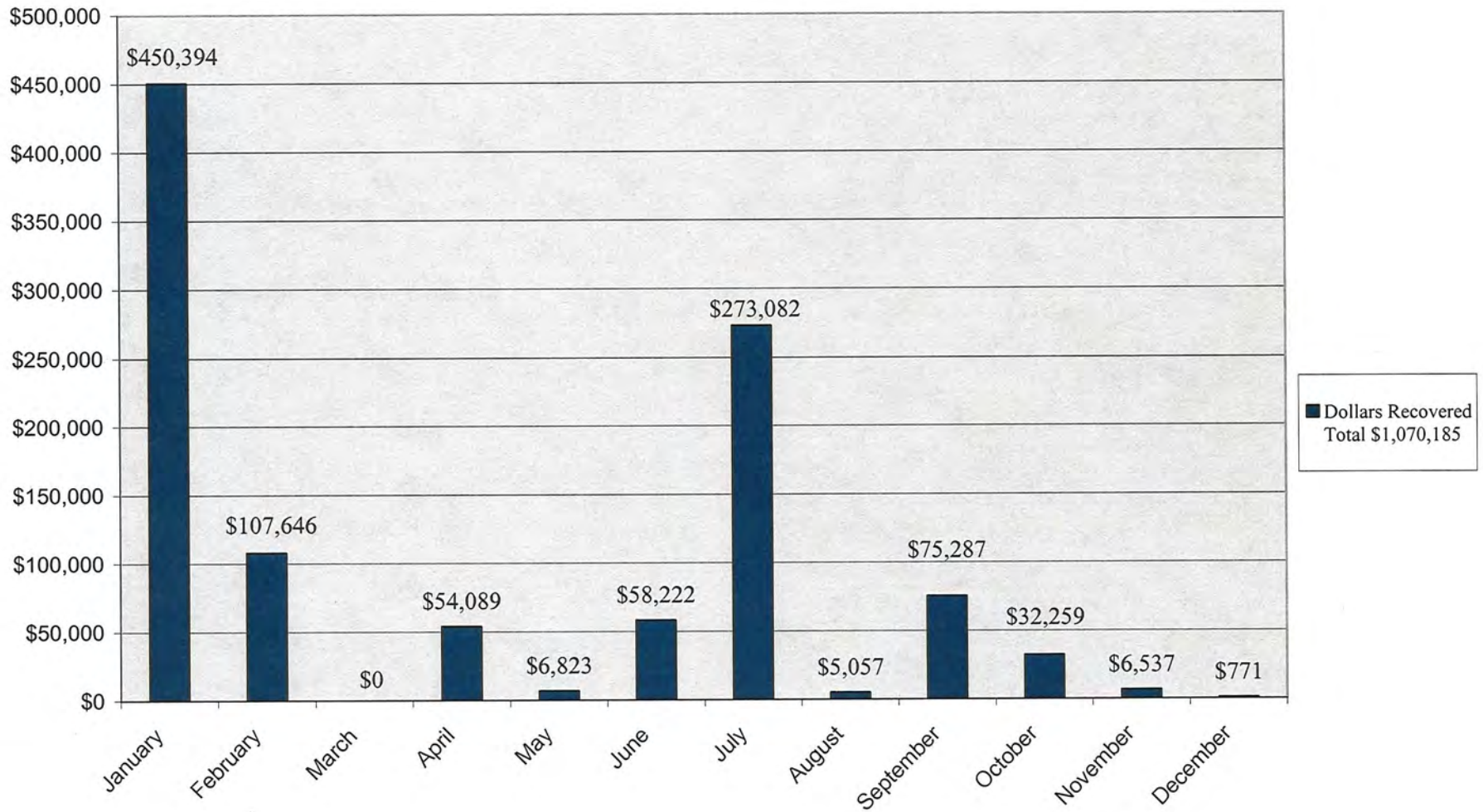
January 2003 through December 2003



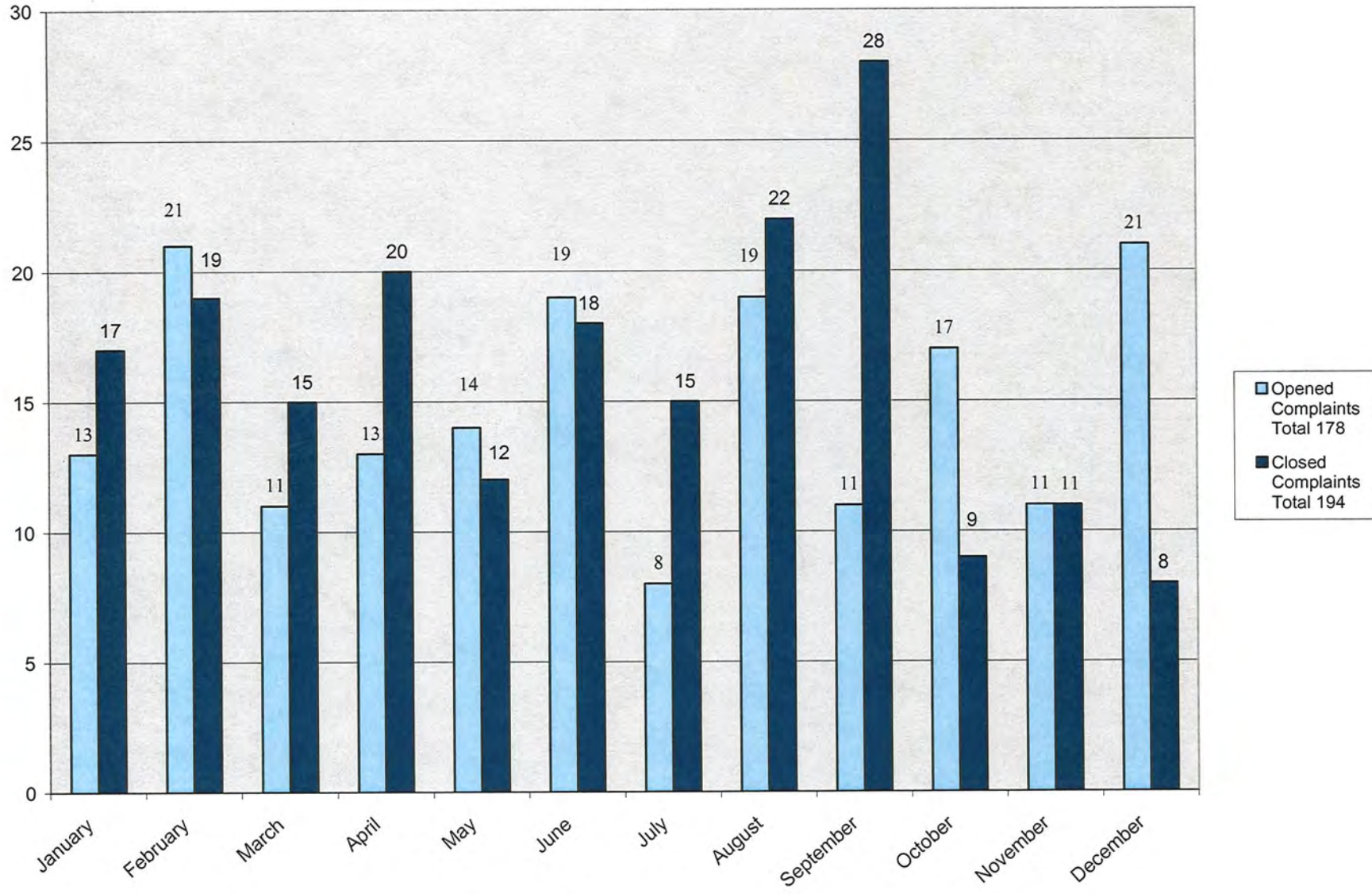
Life and Disability Inquiries/Calls January 2003 through December 2003



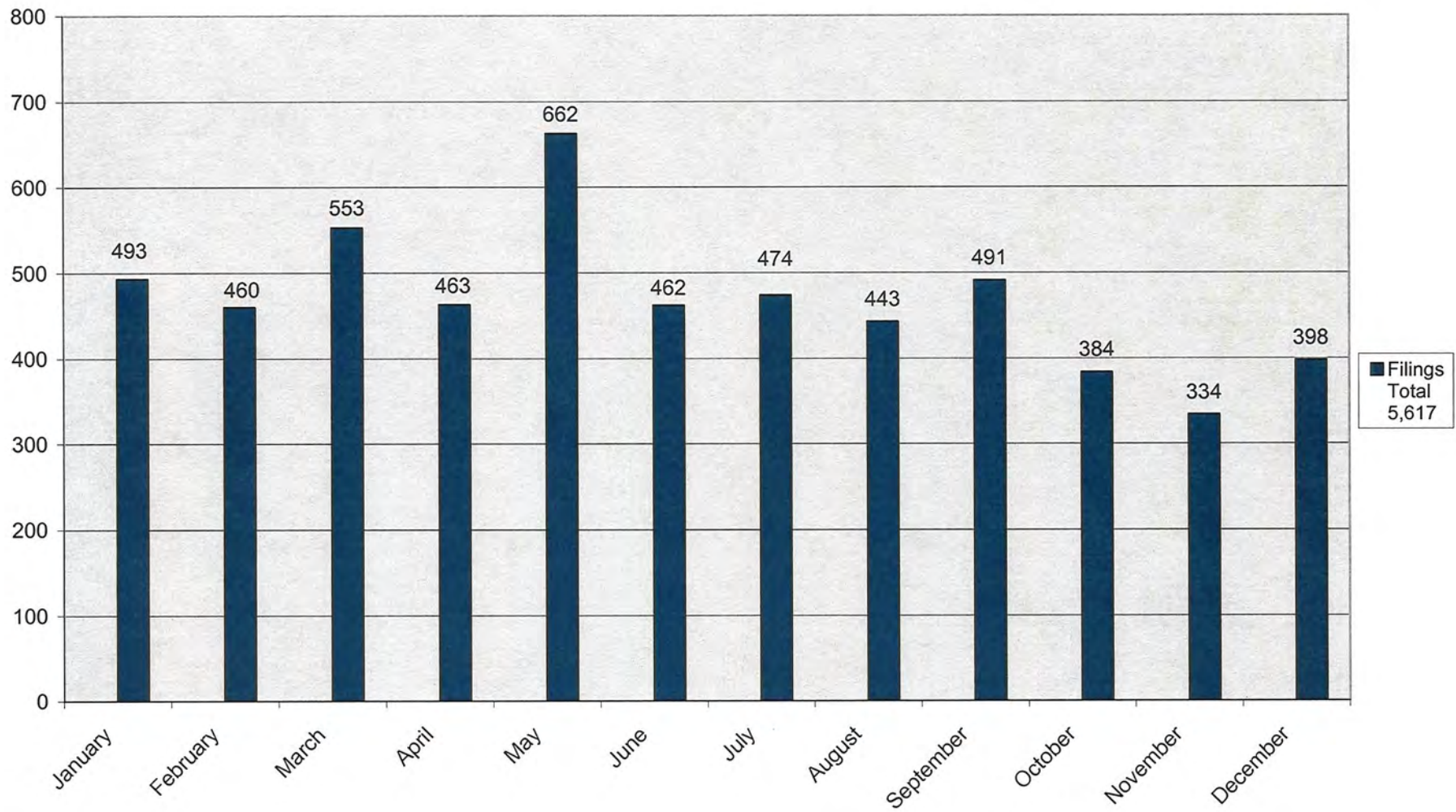
Life & Disability Recovery January 2003 through December 2003



Open and Closed Life & Disability Complaints January 2003 through December 2003



Life and Disability Rate & Forms January 2003 through December 2003



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