

MAINE STATE LEGISLATURE

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MAINE DEPARTMENT OF

Professional & Financial Regulation

ANNUAL REPORT FROM THE SUPERINTENDENT OF INSURANCE TO THE LEGISLATURE

January 2004 through December 2004

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

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GOVERNOR

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Preface

Calendar year 2004 brought significant accomplishments 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.

Enforcement Actions

In 2004 the Maine Bureau, along with Tennessee and Massachusetts led a 50 state market conduct examination of the claims practices at Unum Life Insurance Company of America, Paul Revere Insurance Company and Provident Insurance Company. This multi-state market conduct examination identified a number of claims handling practices that concerned state insurance regulators. The resulting regulatory settlement agreement requires significant changes to UnumProvident's corporate governance functions, claim handling processes and provides for approximately 200,000 claimants to have their previously denied claims reassessed. UnumProvident was assessed a fine of \$15 million to be divided among the participating states based on the amount of long term disability income insurance premium in each state as of December 31, 2003.

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 which continued into 2004.

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 in 2003 decreased in some areas from 25 days for a paper filing to 15 days for an electronic filing. In 2004 the average processing time continued to improve. Average processing time for paper filings decreased to 19.3 days and electronic filings (SERFF) also decreased to an average of 12.6 days. Insurers are 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.

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

ALMS (Agency Licensing Management System), a new Windows-based licensing system, was installed in 2004 and required that all existing licensee records be converted to the new system. ALMS allows the flexibility to import and export data from outside sources which helps the Licensing Division to remain current with national uniform licensing initiatives supported by the NAIC. In addition, the ALMS system provides the flexibility to run several different licensing reports and also has the capability to update records in batches rather than one record at a time.

Licensing fees for producers and consultants were modified. Licensing fees charged to both residents and non-residents changed from payment for a fee for each requested line of authority to payment of a single fixed amount for each application submitted.

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. In 2004, Bureau staff conducted day long visits in each of Maine's 16 counties.

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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 & 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>
Anthem Health Plans of Maine	Pending	MMG Insurance Company	Pending
CIGNA HealthCare of Maine Inc	May 21, 2004	North Yarmouth-Cumberland Mutual Fire Ins Co	Pending
Farmington Mutual Fire Ins Co	Pending	Patriot Life Insurance Company	Pending
Jefferson Farmers' Mutual Fire Ins Co	Pending	Patriot Mutual Insurance Company	Pending
Maine Bonding & Casualty Co	Pending	State Mutual Insurance Company	Pending
Maine Partners Health Plan	Pending	State Mutual Insurance Company	Pending
		UNUM Life Insurance Co of America	December 20, 2004

The schedule of upcoming financial examinations in 2005:

<i>Company</i>	<i>Financial Period Ending</i>
Acadia Insurance Company	December 31, 2004
Aetna Health Inc (ME)	December 31, 2004
Chesapeake Bay P&C Insurance Company	December 31, 2004
Maine Dental Service Corporation	December 31, 2004
North East Insurance Company	December 31, 2004
Patrons Oxford Insurance Company	December 31, 2004
York Insurance Company of Maine	December 31, 2004

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, 2004, there are a total of 85 individual self-insurers and 19 group self-insurers for workers' compensation.

Prior Years: 2003 – 90 individual self-insurers and 20 group self insurers
2002 – 101 individual self-insurers and 19 group self-insurers
2001 – 92 individual self-insurers and 19 group self-insurers

Number of Insurance Companies Licensed in Maine - As of December 31, 2004, there were 945 licensed insurers in Maine. These companies are classified as: 575 Property and Casualty companies; 370 Life and Health companies and HMOs. There are also 13 Fraternal companies, 93 Surplus Lines companies, 1 Private Purchasing Alliance, and 3 Multiple-Employer Welfare Arrangements authorized to do business in Maine.

Prior Years: 2003 – 951 Insurers – 574 Property & Casualty; 377 Life & Health & HMOs; 13 Fraternal;
83 Surplus Lines; 3 Multiple-employer Welfare Arrangements

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

Domestic Insurance Companies (Domiciled in Maine) 2003 (premium info for 2004 not available until April)

Maine Domestics	12/31/03 PREMIUM	12/31/03 ASSETS
Acadia Insurance Company	\$237,756,402	\$150,756,364
Aetna Health, Inc	\$149,673,579	\$58,389,571
Allied Augusta Mutual Insurance Company	0	\$10,469
Anthem Health Plans of Me, Inc	\$842,987,136	\$333,495,659
Banc One Private Mortgage Insurance Company	0	\$44,521,765
Cadillac Mountain Insurance Company	\$-132,596	\$5,004,828
Casco Indemnity Company	\$21,611,379	\$26,832,547
Chesapeake Bay Property & Casualty Insurance Company	\$-3,827	\$7,903,936
Cigna Healthcare of Maine, Inc	\$120,487,614	\$50,484,047
Maine Bonding & Casualty Company	\$755,546	\$21,994,251
Maine Dental Service Corp	\$43,576,850	\$16,325,459
Maine Employers' Mutual Insurance Company	\$147,768,980	\$447,986,052
Maine Partners Health Plan, Inc	\$110,275,900	\$53,818,039
Medical Mutual Insurance Company of Maine	\$45,246,801	\$156,880,449
MMG Insurance Company	\$84,755,651	\$107,940,366
North East Insurance Company	\$22,294,641	\$34,441,537
Patriot Life Insurance Company	\$2,988	\$6,452,697
Patriot Mutual Insurance Company	\$33,503,791	\$42,593,738
Patrons Oxford Insurance Company	\$28,366,961	\$13,174,961
State Mutual Insurance Company	\$1,724,366	\$1,343,112
Unum Life Insurance Company of America	\$4,312,476,791	\$11,797,171,964
York Insurance Company of Maine	\$178,617,886	\$34,886,174

Non Maine Health Maintenance Organizations 2003

HMOs	(State of Domicile)	12/31/03 PREMIUM	12/31/03 ASSETS
Harvard Pilgrim Health Care, Inc. (MA)		\$7,411,337(Maine only)	\$547,714,153

New Company Licenses Issued in 2004

Companies/Insurers – 40 licenses issued in 2004

(25 licenses issued in 2003; 76 licenses issued in 2002; 60 licenses issued in 2001)

Life and Health Insurance Companies

Acacia Life Insurance Company	Health Care Service Corp A Mutual Legal Reserve Co
Amalgamated Life Insurance Company	Pacificare Life and Health Insurance Company
Church Life Insurance Company	Unimerica Insurance Company
Educators Mutual Life Insurance Company	United Home Life Insurance Company

Property & Casualty Insurance Companies

American Guaranty Title Insurance Company	Merchants Bonding Company (Mutual)
Atlantic Specialty Insurance Company	North Pointe Insurance Company
Bar Plan Mutual Insurance Company (The)	Progressive Premier Insurance Company of Illinois
Bond Safeguard Insurance Company	Progressive Universal Insurance Company of Illinois
Capital City Insurance Company Inc	Republic Mortgage Insurance Company of Florida
Darwin National Assurance Company	Republic Mortgage Insurance Company of North Carolina
General Fidelity Insurance Company	Seaworthy Insurance Company
GeoVera Insurance Company	Sentry Casualty Company
Global Reinsurance Corporation - US Branch	Starnet Insurance Company
Housing Authority Property Insurance A Mutual Co	United States Fire Insurance Company
Lexon Insurance Company	

Eligible Surplus Lines Insurance Companies

ACE INA UK Limited	James River Insurance Company
Arch Excess & Surplus Insurance Company	Prime Insurance Syndicate Inc
Capitol Specialty Insurance Corporation	Quanta Specialty Lines Insurance Company
Discover Specialty Insurance Company	United Coastal Insurance Company
Gemini Insurance Company	USF&G Specialty Insurance Company
Illinois EMCASCO Insurance Company	

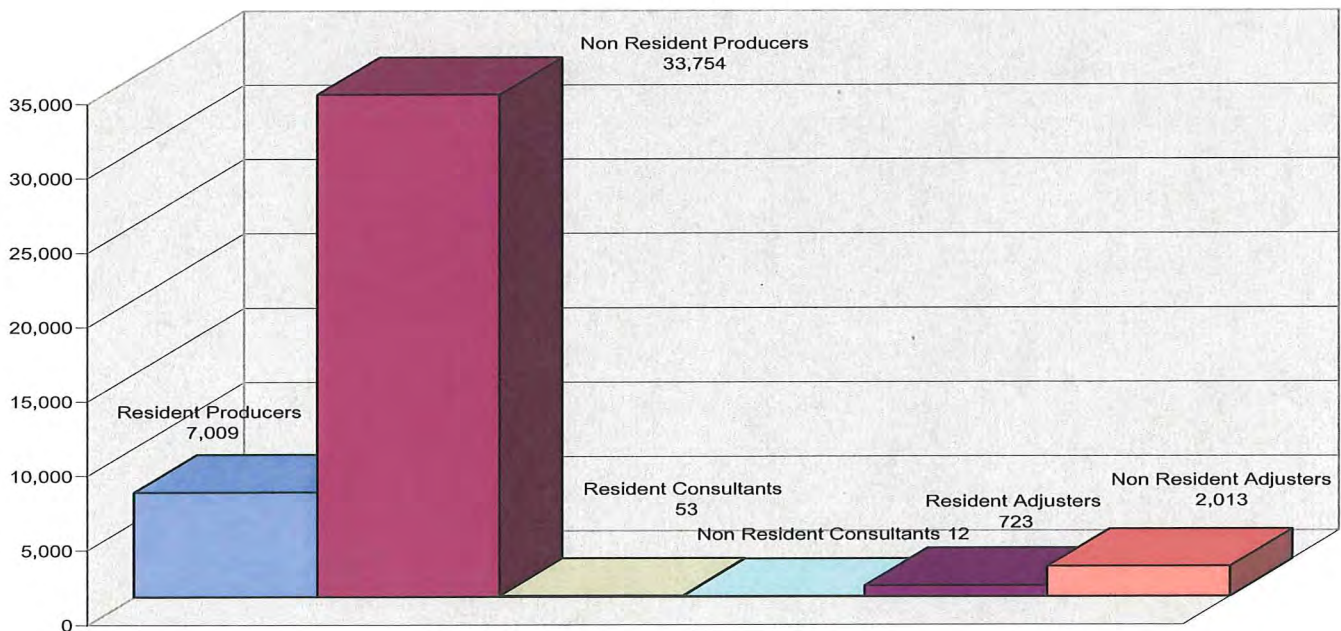
Producer Licensing

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 verification that no statutory preclusions exist. The Unit's responsibilities also include the approval of continuing education courses submitted by education providers and the monitoring of completion of the education requirement of approximately 7,062 insurance professionals.

Electronic processing of producer appointments and participation in the national producer database has made the licensing process more efficient, timely, and uniform.

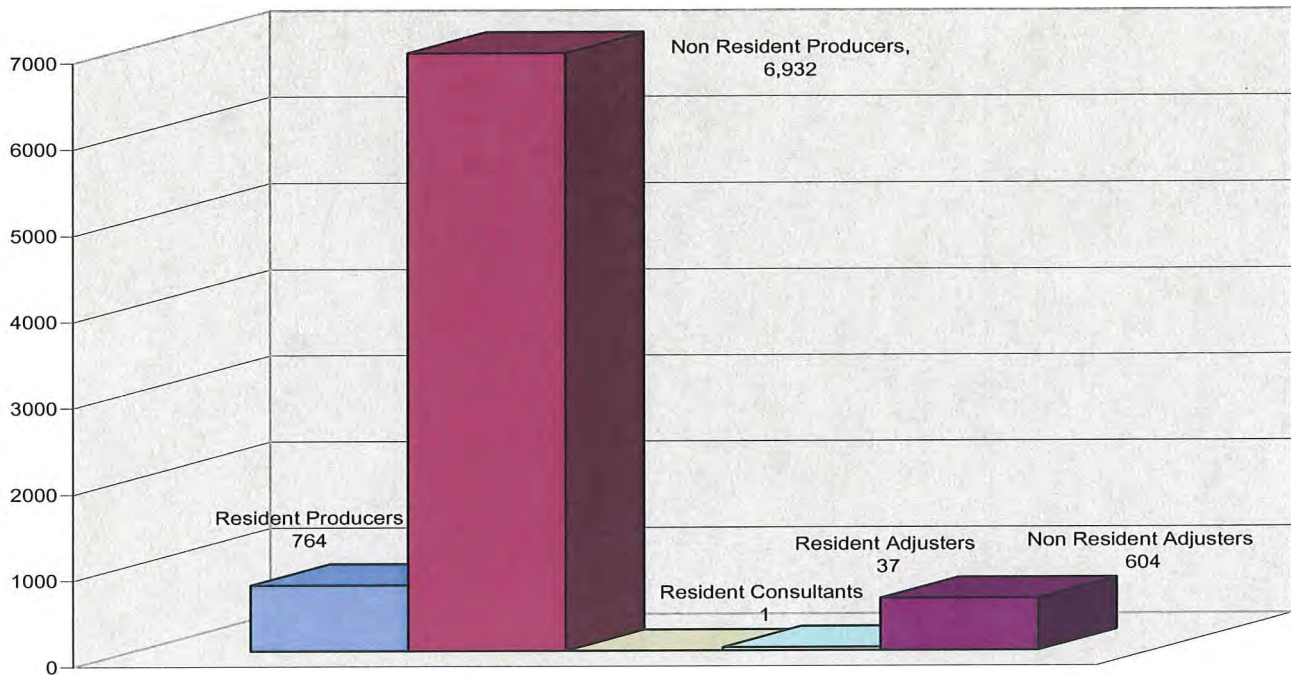
Producer Licensing Statistics

Active Licenses as of December 31, 2004
Total - 45,564



(Prior Years: 2003 Total: 41,222; 2002 Total: 35,601)

Number of New Licenses Issued to Individuals from January 2004 through December 2004
Total - 8,338



(Prior Years: 2003 Total 7,855; 2002 Total: 7,791)

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. On December 1, 2004 the Life and Disability unit of the Bureau was merged into the Consumer Health Care Division. This merger added three additional full time staff who have responsibility for policy form review and investigating life and disability complaints.

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

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) which is a nationwide system developed by the NAIC with input from states and the insurance industry. As a result of implementing this speed to market initiative, in 2004 the CHCD reduced the average processing time for these filings to 12.6 days. The average processing time for a submitted paper filing was approximately 19.3 days.

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 the insurance carrier utilization review staff.

Members of the CHCD staff speak to various groups ranging from consumer and health care provider advocacy organizations to health underwriters and local school superintendents. CHCD initiated a county wide outreach program at the end of 2003 and continued this effort throughout 2004. CHCD staff visited each of Maine's 16 counties and were able to meet with approximately 100 people in the 18 sessions held.

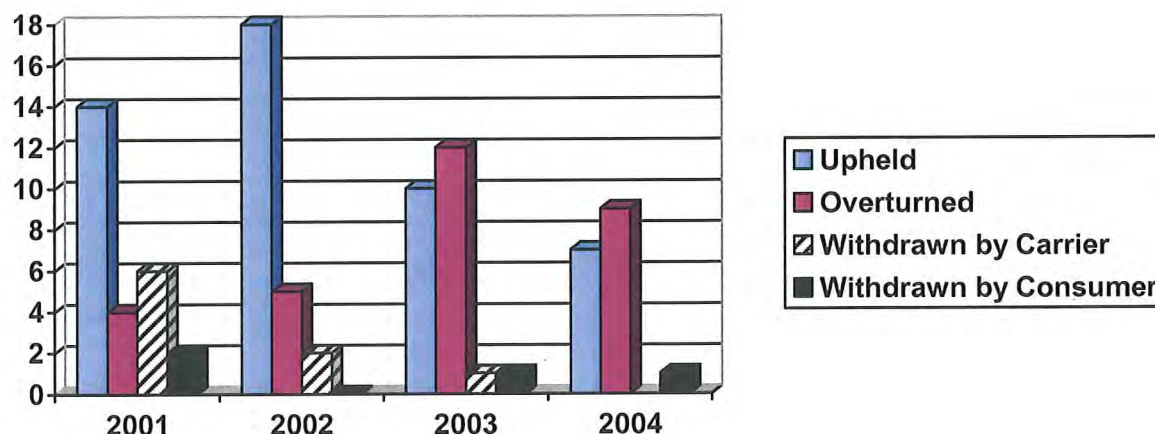
The Bureau processed 16 qualified requests for external review during 2004. Of these cases, nine (56%) were completely overturned (the carrier's original decision to deny coverage was entirely reversed), and seven (44%) upheld the carriers decision. One request for an external review was withdrawn by the consumer before the external review was conducted.

The CHCD received additional requests for external review that did not qualify as eligible under the statute, either because the consumer had not exhausted both levels of the insurance carrier's internal appeal process or because the denial was based on issues other than validity of the carrier's medical decisions.

Figure 2 illustrates the number of external reviews that were overturned, upheld or withdrawn by either the carrier or consumer prior to the review for the years 2001, 2002, 2003, 2004.

Figure 2.

External Review Outcomes by Year



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 two nurses from the Bureau of Medical Services (BMS), one nurse consultant affiliated with the Muskie Institute, and the Health Policy Analyst and Nurse Consultant from the Consumer Health Care Division. In 2004, the survey team conducted its analysis of CIGNA Healthcare of Maine and Aetna Healthcare Inc.

Consumer Health Care Division - Totals *	2004	2003	2002
Consumer complaints received	636	671	732
Consumer inquiries/phone calls received	7,363	6,479	7,240
Restitution to consumers (in the form of health claims paid, or money returned)	\$1,562,235.20	\$4,173,928.50	\$910,490.26
Rate and form filings	7,378	2,145	2,469

*See graphs in Appendix B for a break down by month for the year 2004.
2004 totals include statistics from the Life and Disability work unit.

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, small group medical, 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.
- Prepares quarterly “market snapshots” for the small group and individual health insurance markets.
- Maintains database of required reports on small group and individual health insurance.
- Compiles annual supplemental annual reports from health insurers.
- 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. No mandated benefits studies were requested by the Legislature in 2004.
- 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 an annual report regarding selected *Mandated Benefits*, specifically mental health, substance abuse, chiropractic, and mammography. This report compares the amount of claims paid for mandated benefits to the total amount of health claims paid.

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

Property & Casualty and Workers Compensation

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 *	2004	2003	2002
Consumer complaints received	882	1,006	716
Consumer complaints closed	977	888	663
Consumer inquiries/phone calls received	8,538	10,443	10,242
Amount of restitution to consumers	\$531,603	\$963,550	\$426,884
Rate and form filings	3,159	3,555	3,756

*See graphs in Appendix B for a break down by month for the year 2004.

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 2004 – 328

(Prior Years: 2003 – 453 scheduled, 2002 – 490 scheduled)

Hearing Results	2004	2003	2002
Number of Decisions Issued	212	215	233
Findings for the Consumer	94	129	146

The Workers' Compensation Unit is a sub-unit within the Property & Casualty unit. Workers' Compensation staff members are 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 of Insurance.

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.
- Provides technical assistance to insureds, consumers, other state agencies, and others on insurance related matters.
- Reviews funding and reserves of workers' compensation self-insurance trusts.
- Provides reserve analysis of property/casualty insurance companies.
- Provides technical assistance to the Superintendent in all aspects of workers' compensation matters.
- 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.
- Administers the large commercial risk special rating law provisions.

The Market Conduct Work Unit

The Market Conduct Work Unit is responsible for establishing and monitoring a compliance program for all licensees. This program includes both in-house analysis and on-site examination of licensees. The examination process typically focuses on the following areas: (1) company operations/management; (2) complaint handling; (3) marketing and sales; (4) producer licensing; (5) policyholder service; (6) underwriting; (7) claims. While the Unit does not handle individual complaints, it does use complaint data and information to analyze licensee trends and business practices or patterns. This analysis is often a key factor in selection for the on-site examination process.

Recent examinations by the work unit:

Company	Type of Examination	Report Issued
Healthsource Maine, Inc. (CIGNA)	Comprehensive	February 4, 2004
Healthsource Maine, Inc. (CIGNA)	Targeted, Limited in Scope	March 5, 2004
York Insurance of Maine	Targeted, Limited in Scope	November 11, 2004
Hanover Insurance Company	Targeted, Limited in Scope	March 8, 2004

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
Gates & McDonald Company, Inc.	Targeted, Limited in Scope

Presentations/Outreach Participation by Bureau Staff in 2004

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 2004 were:

- Hospital administrators,
- Industry underwriters and marketing representatives,
- Managed care regulators,
- Insurance Regulatory Examiner's Society,
- Maine Retired Teachers Association,
- Group self-insurers,
- The Maine Health Care Association
- Public forums in each of Maine's 16 counties
- Society of Financial Examiners

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's Guide to Understanding How Insurers Use Credit Information for Personal Auto and Homeowners Insurance
- Consumer Guide to Youthful Drivers
- Consumer Health Care Division
- Guide to Individual Health Insurance (premium comparison)
- 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 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 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

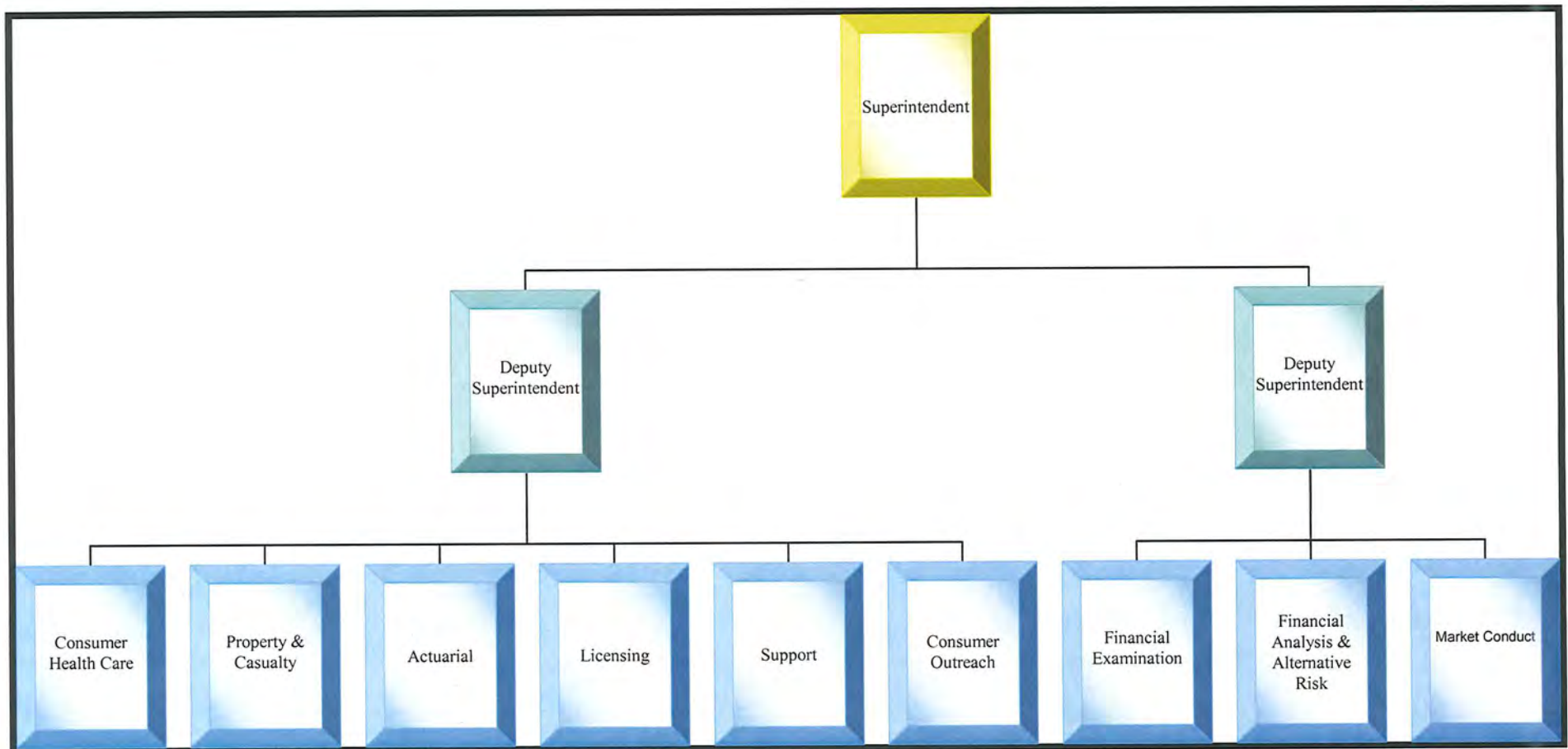
Frequently Asked Questions/Glossary of Insurance Terms

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

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

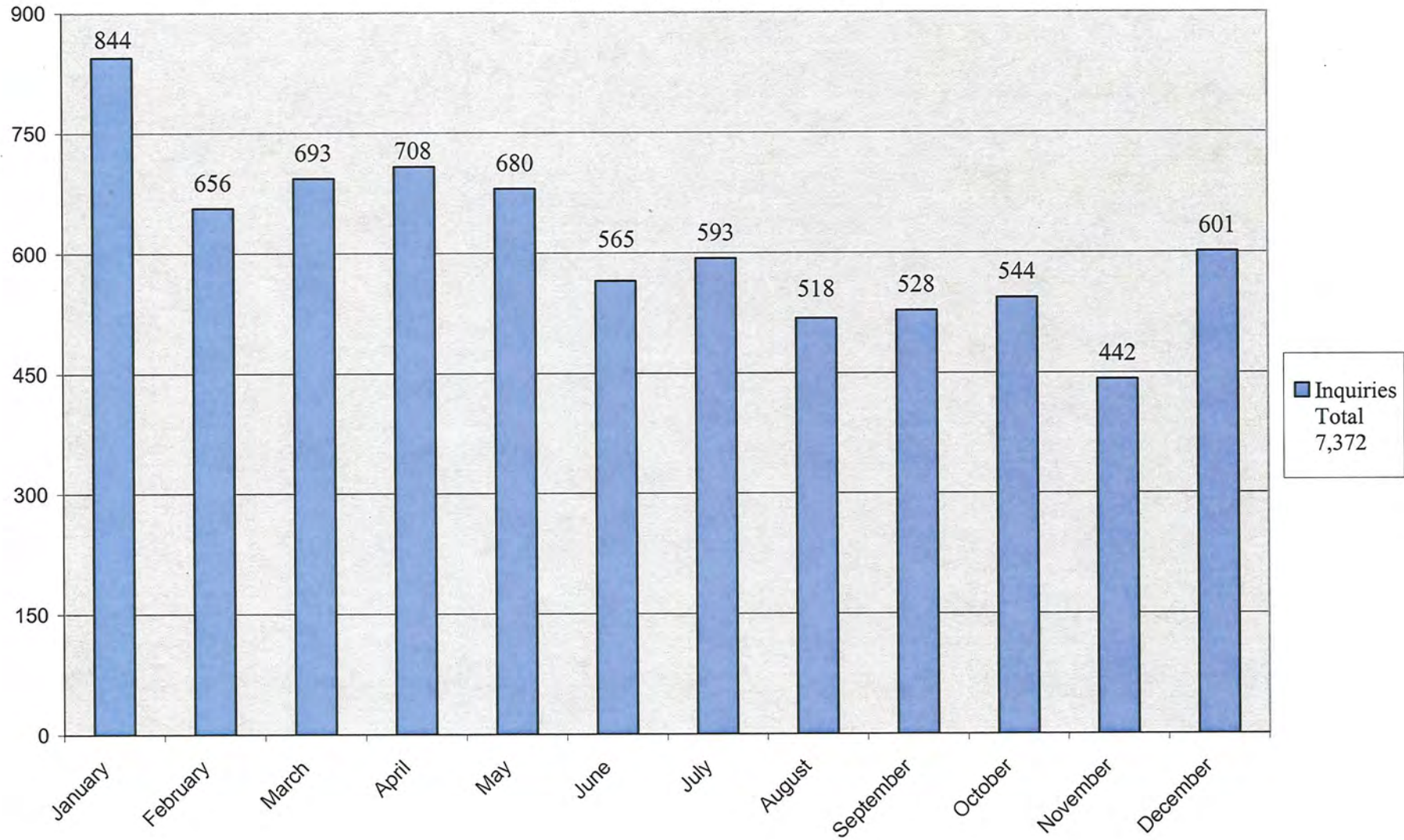
APPENDIX A

Bureau of Insurance Organization Chart



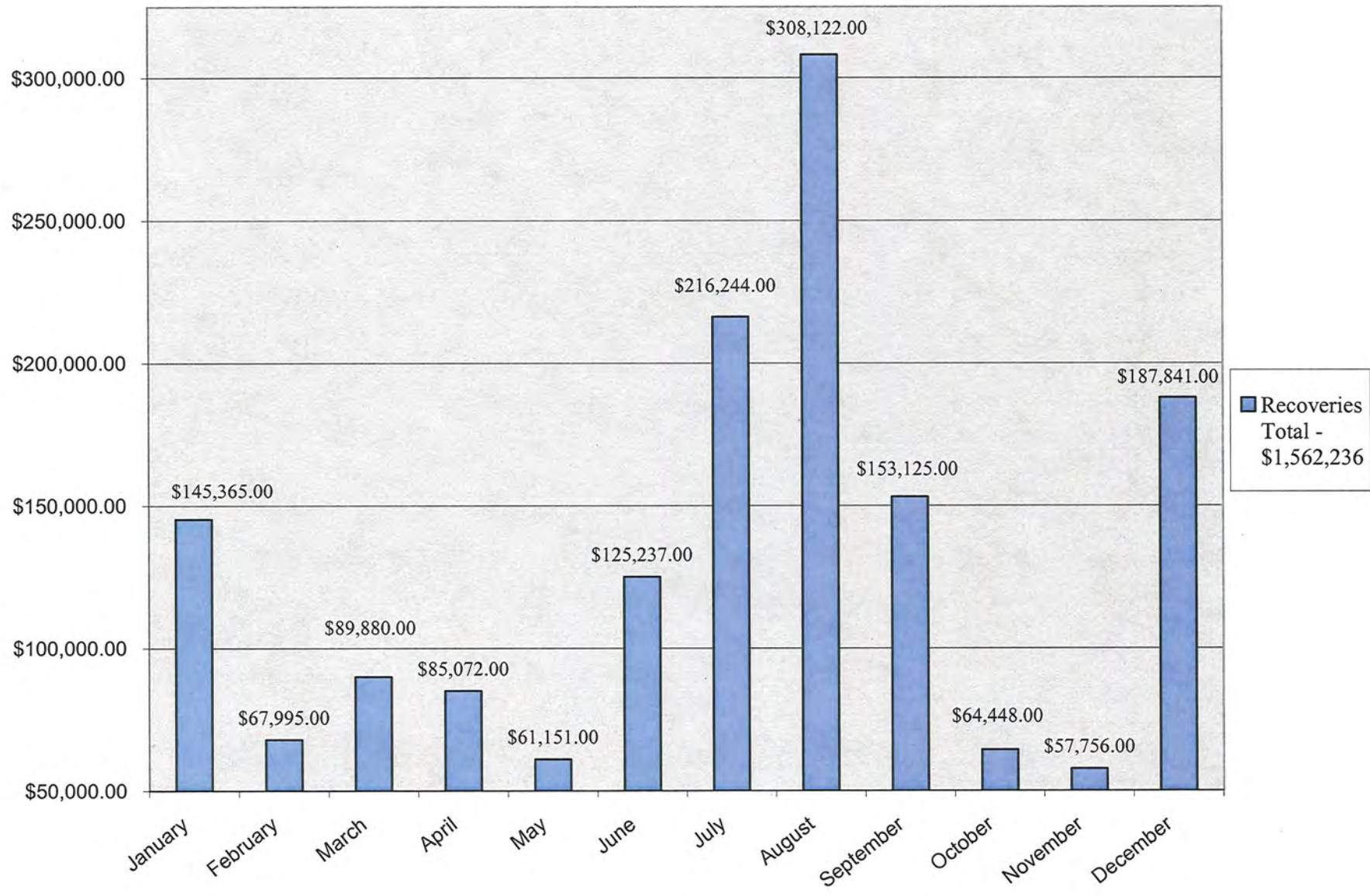
APPENDIX B

Consumer Health Care Inquiries/Calls
January 2004 through December 2004

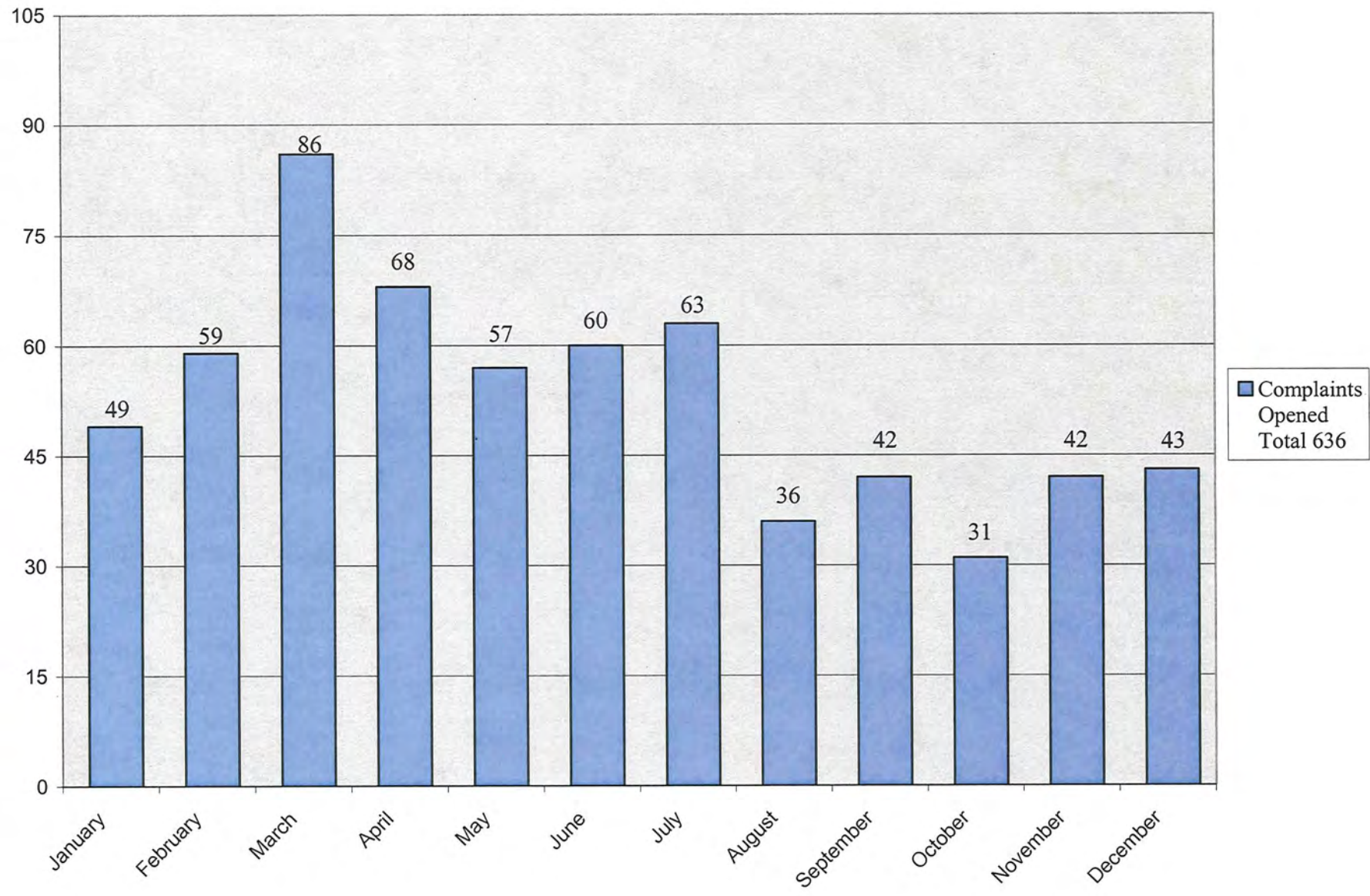


Consumer Health Care Recovery

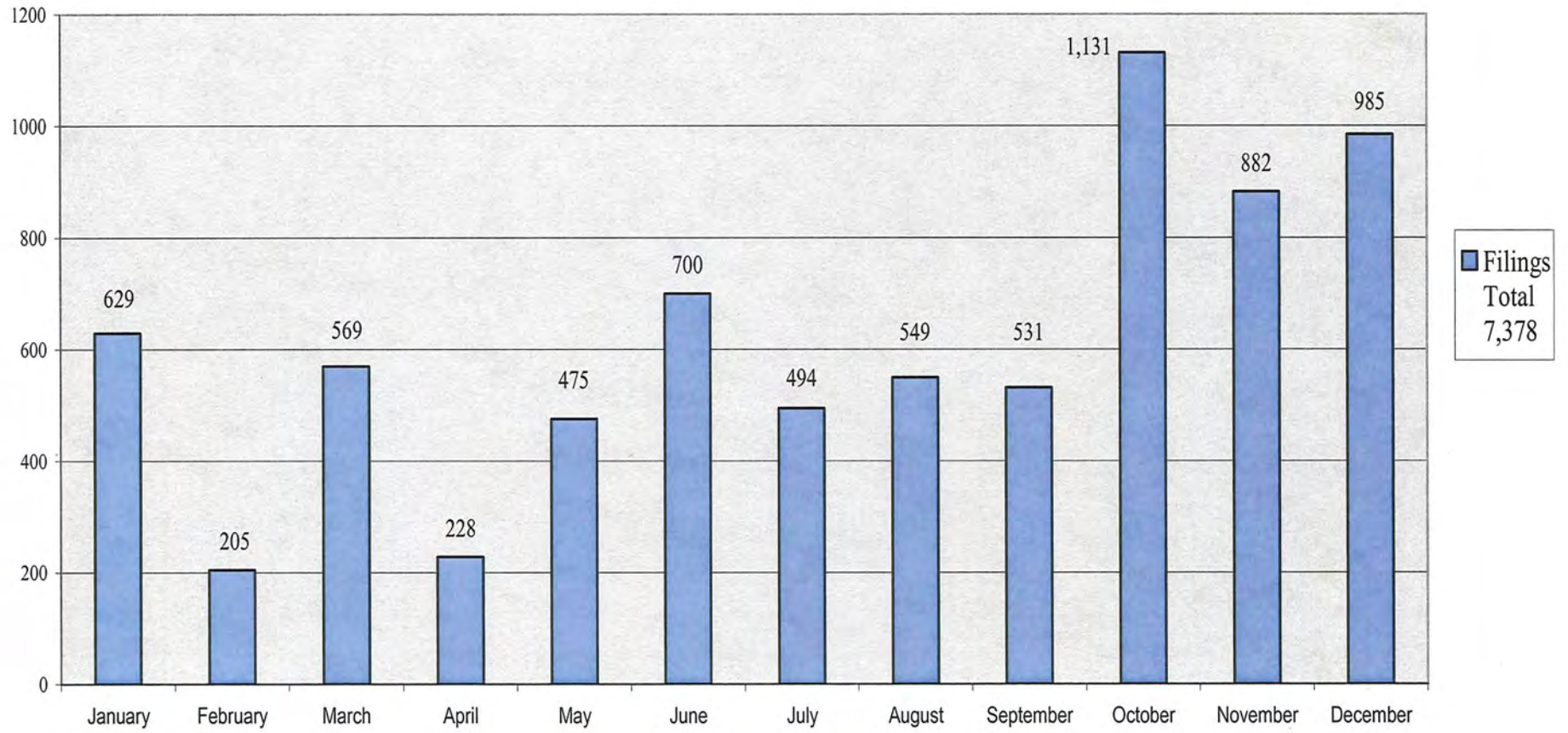
January 2004 through December 2004



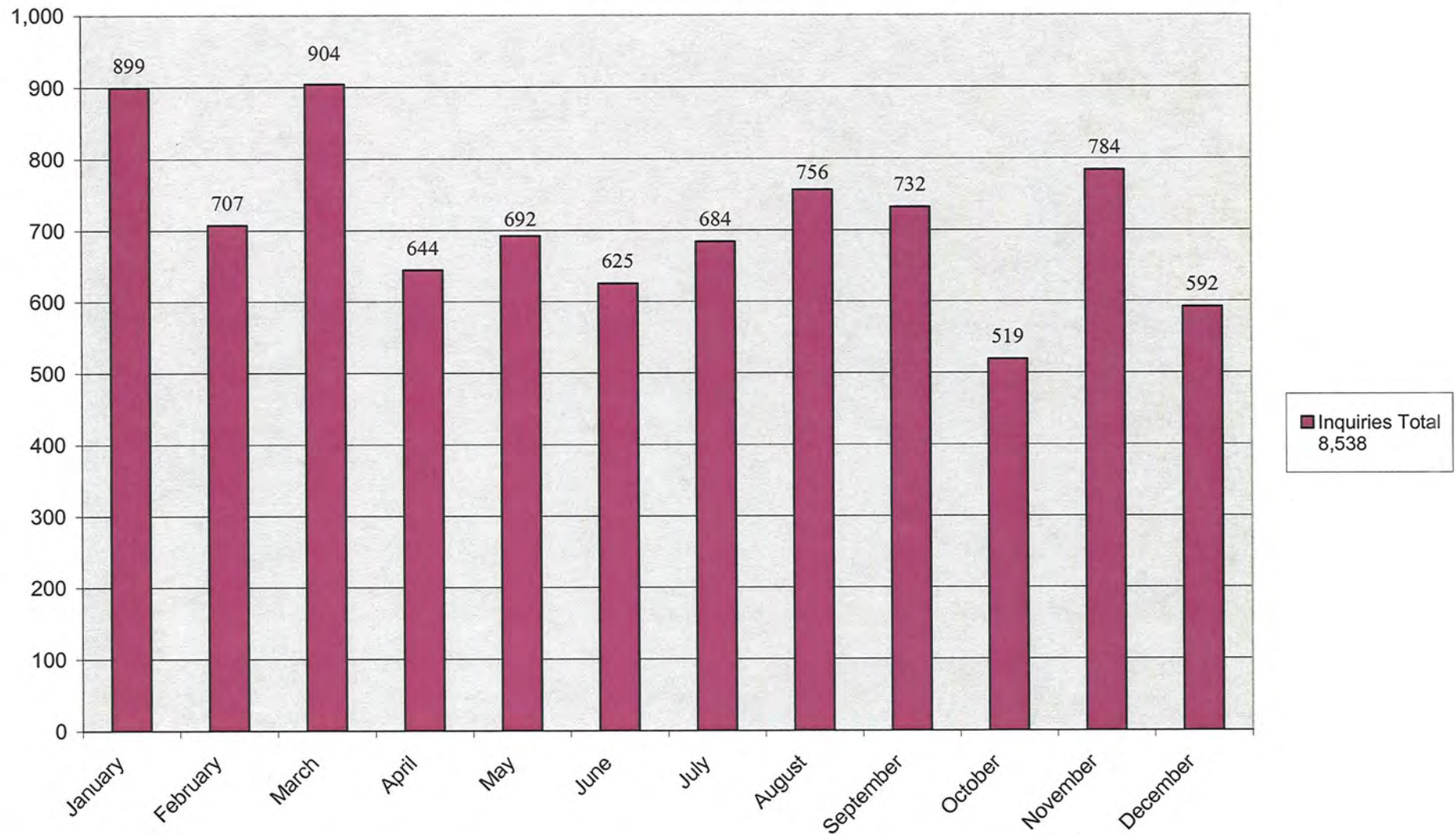
Consumer Health Care Complaints Received
January 2004 through December 2004



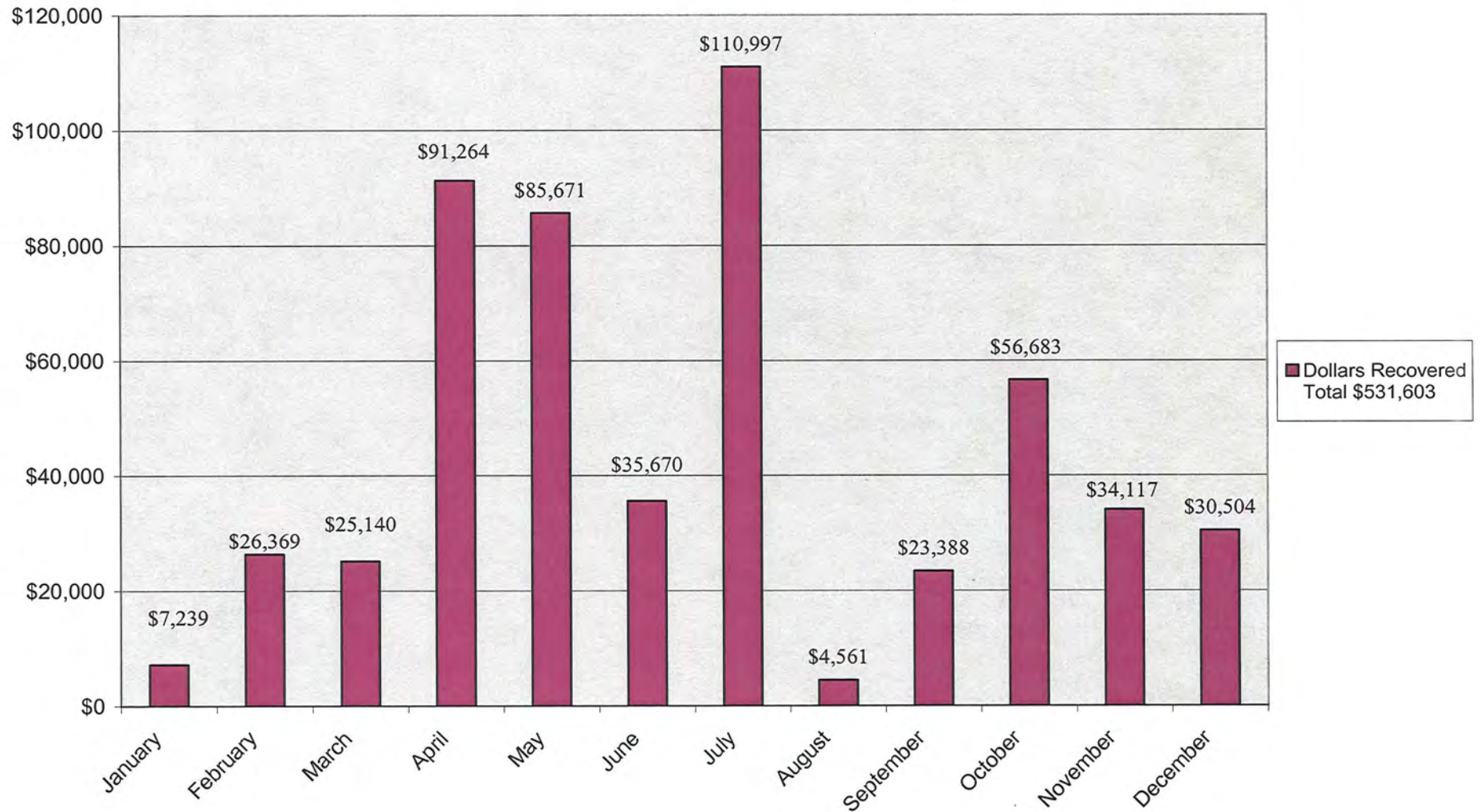
Consumer Health Care Rate and Form Filings
January 2004 through December 2004



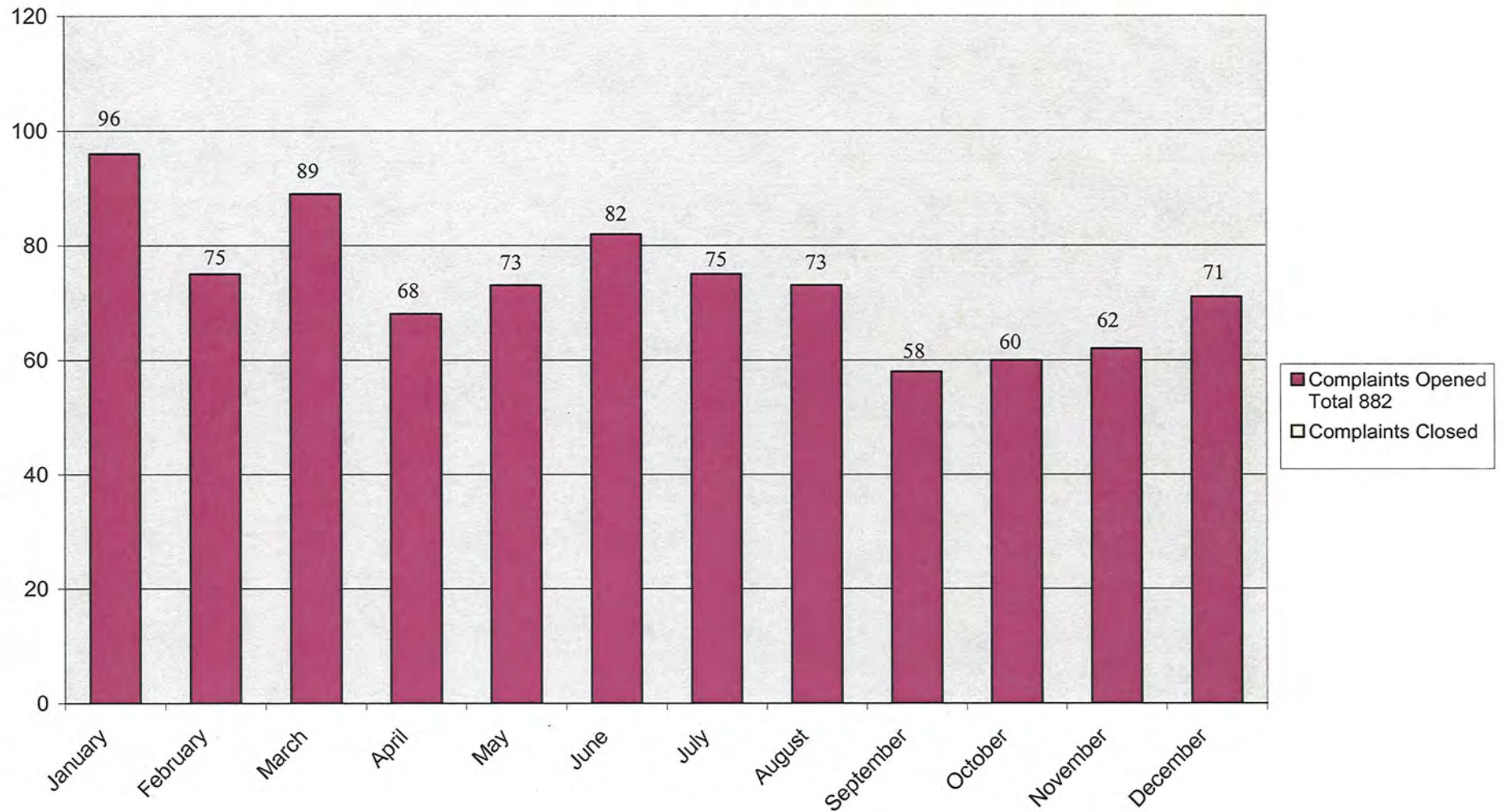
**Property & Casualty Inquiries/Calls
January 2004 through December 2004**



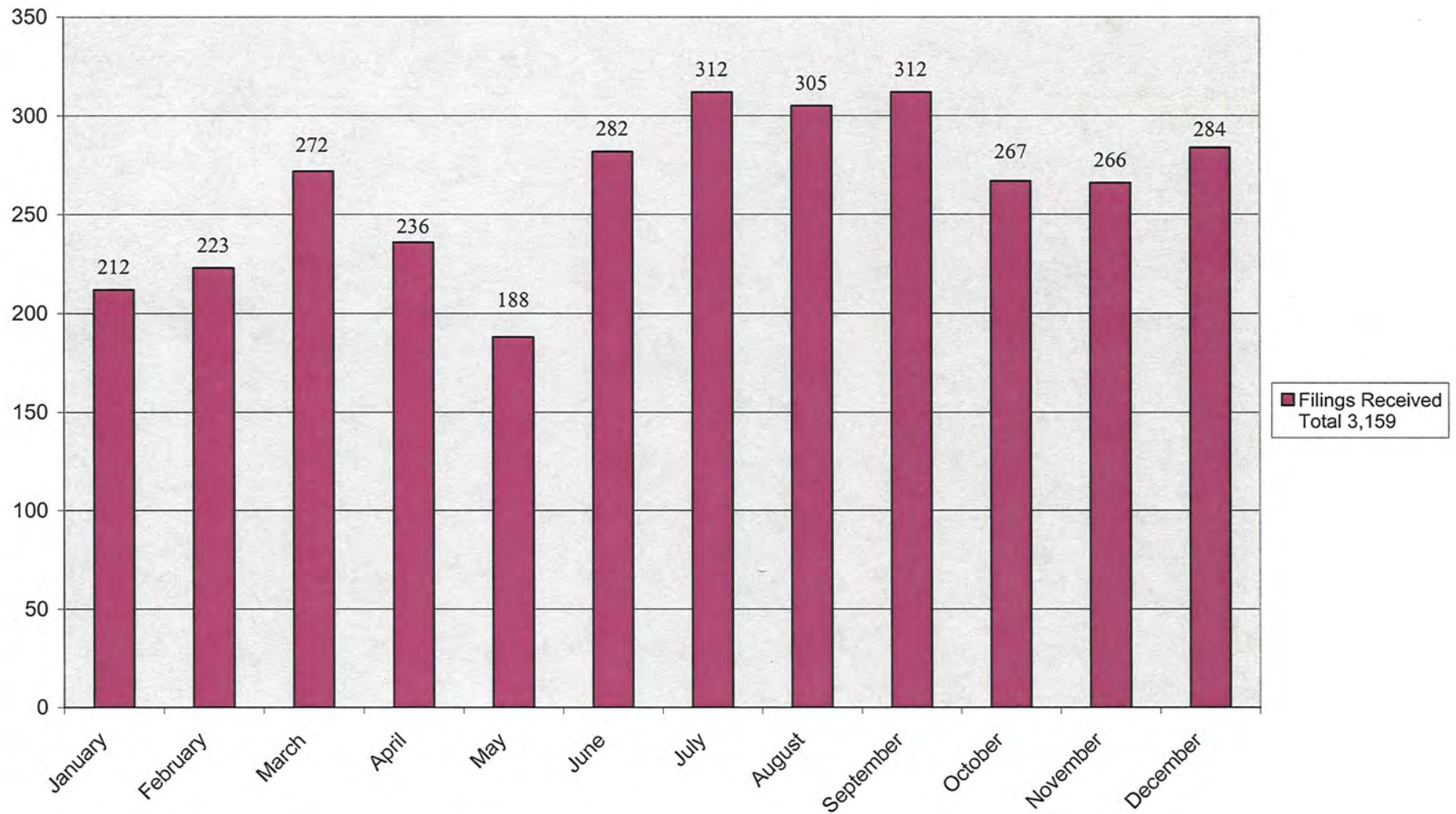
Property and Casualty Dollar Recovery
January 2004 through December 2004



**Property and Casualty Complaints Received
January 2004 through December 2004**



**Property & Casualty Filings Received
January 2004 through December 2004**



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