

Chapter 26

Laws & Rules Pertinent to Life & Health

CFO oversees 15 divisions and offices

- Bureau of Unclaimed Property
- Fraud
- Consumer Services

ADMIN of LAWS:

- CFO
- Commissioner of the OIR
- Financial Services Commission
 - Governor
 - Attorney General
 - CFO
 - Commissioner of Agriculture
- OFR vs. OIR – both can act like attorney investigation or examination
- Market Conduct Exams – 5 years, 1 during 3

Insurance Transactions

- Solicitation or inducement
- Preliminary negotiations for the sale
- Effectuation of a contract
- Transaction of matters subsequent to effectuation

Certificates of Authority, authorized/unauthorized, 3rd degree felony