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Filing date: **04/02/2009**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

Proceeding	77399607
Applicant	Superior Access Insurance Services, Inc.
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Submission	Reply Brief
Attachments	Reply Brief- CIS TEXAS.pdf (2 pages)(16088 bytes) CIS & Insurance google search.pdf (2 pages)(62973 bytes) CIS & Insurance google page 2.pdf (2 pages)(65097 bytes) Exhibits 3rd party insurance companies using CIS.pdf (28 pages)(956072 bytes)
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of
Superior Access Insurance Services, Inc.

Examining Attorney
Shannon M. Twohig

Filed on February 18, 2006

Law Office: 105

Serial Number: 77/399607

Mark: CIS TEXAS

International Classes: 36

Commissioner for Trademarks
P O Box 1451
Alexandria, VA 22313-1451

REPLY BRIEF

Applicant provides this reply brief following briefing made by the Examining Attorney in her continuing refusal to register the above-referenced mark based on 2(d) of the Trademark Act.

Notably, the examining attorney has completely ignored the co-existence of the cited registrations, CIS & Design (3385082) and CIS RISK GROUP (2969264) for identical services. If these two registrations can co-exist for the same services, the examiner has offered absolutely no reason why a different mark, CIS TEXAS, cannot likewise co-exist peacefully on the Principal Register.

Additionally, applicant makes reference to the arguments it made during prosecution in its request for reconsideration as stated “The Examining Attorney has cited two prior registrations, CIS RISK GROUP and CIS & Design against registration of Applicant’s mark. The only commonality between all three marks is CIS. All three marks have additional matter added to the CIS portion of the mark because within the insurance industry the term CIS is weak – particularly the “IS” portion of the acronym. The “I” usually stands for “insurance” and the “S” usually stands for “solutions,” “system,” “service” or some other descriptive word. In CIS RISK GROUP, the acronym “CIS” presumably stands for “*Commercial Insurance Services*” (see specimen obtained from TDR, attached as exhibit), and the acronym “CIS” in CIS & Design presumably stands for “*Commercial Insurance Solutions*” given the name of the mark’s owner.

To demonstrate the weakness of the CIS portion of the mark, Applicant demonstrated that just as the two cited marks can co exist with each other so too can applicant’s. To further demonstrate this, the two cited marks also co-exist with Registration No. 3147799 for CIS CONSTRUCTION INSURANCE SOLUTIONS, as well as registration No. 2452720 for CIS CROP INSURANCE SERVICES¹. Additionally, CIS RISK GROUP co-existed with CIS NORTHEAST CONSOLIDATED SERVICES (Reg. No. 1299872 for insurance services) until its cancellation in July of 2005². The examiner dismissed outright the probative value of the co-existence of these other marks that co-exist or co-existed on the Principal Register for insurance services, stating “the mark is stylized” (24552720) (ignoring that

¹ Registration No. 2452720 was cancelled *after* the registration of CIS CONSTRUCTION SOLUTIONS (Reg. No. 3147799), CIS RISK GROUP (Reg. No. 2969264), and CIS & DESIGN (Reg. No. 3385085).

² CIS RISK GROUP was applied for while the registration for Reg. No. 1299872 was active and the registration was not cited against the application.

the cited registration for CIS (3385082) is likewise stylized) and that “the services are limited to a specific industry” for 3147799 (ignoring that the industry *is insurance*).

The examiner likewise dismisses the fact that significant use of the term CIS exists in the insurance industry in general, as evidenced by its previously submitted Google search. The examiner states that “applicant has not supplied any evidence showing a lack of confusion between the proposed mark and the cited registrations” however, it is hard to manufacture negative evidence. Applicant has not received any objection by either registrant of any confusion surrounding their use of their respective marks. The lack of any actual confusion is certainly evidence of a lack of a likelihood of confusion. The Google search is probative evidence that the term CIS is very diluted and weak in the insurance industry. Not only do the above-referenced marks co-exist on the trademark register but within the commercial world of insurance services as well. See attached exhibit to the Request for Reconsideration comprised of 14 websites for insurance companies who use CIS as a part of their name – none of which are the two cited marks. The 14 businesses whose websites were attached are a mere sampling of what a Google-search provided.

Given the numerous third party users of the term CIS in combined with other matter (ex. TEXAS, RISK GROUP, or a design) for insurance services, the term CIS is weak and is only distinguishable when combined with other matter or a design element. In addition, it is logical that consumers of the insurance services have realized the minor differences between the marks and distinguish the sources of the services under each. The various underlying terms (C=Complete, Comprehensive, Commercial, and other terms) are often combined with I=Insurance and S=Services or Solutions. This fact is clearly borne out by the co-existence of these various businesses throughout the country in the insurance industry.

A. Conclusion

Applicant feels it has adequately demonstrated that no likelihood of confusion exists and therefore respectfully requests that the Board rule in its favor.

Respectfully submitted
TRW Law Group

Date: April 2, 2009

_____/s/
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[ESPNSoccernet: Scottish CIS Insurance Cup](#)

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m.espn.go.com/soccer/section?id=sco.cis&lang=EN - 6k -

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REMI NDER: Electronic vs. Paperbased Seg Funds – Which Code to Use? - Thursday, October 16, 2008

When submitting electronic Seg Funds, please use your dealer issued FundSERV rep code as opposed to your paper based agent code issued by the insurance company.

Please also insert dealer # 3347 on the paperwork for Univeris seg funds.

Many seg fund applications are still being submitted with incorrect codes. This results in commissions being paid via the incorrect channel, and electronic seg fund files not being uploaded to Univeris.

If you need to verify your FundSERV rep code, simply log into Virtgate and look up your FundSERV code in the broker information screen. You can also look up your insurance agent codes under the contracting tab, by company.

If you need to verify if a seg fund product is submitted in paper format or via Univeris, please refer to the Seg Fund Processing Format checklist in kXg. You can easily find this document by inserting "seg funds processing format" in the search field in kXg.

Thank you for your cooperation in the matter

Manulife price changes to Security UL. Manulife LivingCare Benefits being added to LifeCheque - Tuesday, September 23, 2008

Manulife Financial is increasing their Security UL prices effective September 27, 2008. The increase is being implemented due to continuing pressure on Level COI margins as a result of the current low interest rate environment.

Manulife is also introducing a LivingCare Benefit that will be added to LifeCheque effective September 27, 2008.

Further details can be found on Manulife's Reppsource website and in CIS/ CFS Bulletins in the New kXg under:

Dealer> Operations> Bulletins> CFS/ CIS

IAP NEW BUSINESS PROCESSING DELAYS - Friday,

September 12, 2008

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IAP IS GIVING PROCESSING PRIORITY TO APPLICATIONS OVER \$2000 IN ANNUAL PREMIUM AND OVER \$2 MILLION IN FACE AMOUNT.

OTHER APPLICATIONS, WITHOUT INITIAL PREMIUMS, ARE TAKING AT LEAST 6 BUSINESS DAYS TO ENTER IN THEIR SYSTEM.

IF YOU ARE URGENTLY WAITING FOR AN IAP POLICY TO BE ISSUED, PLEASE ALERT YOUR NEW BUSINESS CONTACT AT CIS FOR SPECIFIC FOLLOW UP.

A 15 TO 20 BUSINESS DAY DELAY IS ALSO AFFECTING THE POLICY CHANGES DEPARTMENT AT IAP.

(UNFORTUNATELY, THE DELAYS AT IAP ARE ALSO RESULTING IN MISMATCHED AND MISPLACED PAPER WORK IN THEIR OFFICE).

THANK YOU FOR YOUR PATIENCE.

INSURANCE TRANSMITTAL FORM IN NEW KXG - Friday, August 01, 2008

Insurance Transmittal Form is located in new kXg under:

Dealer > Operations > Forms

-look for "Quick Links" under the left navigation bar

-a link to "Insurance Transmittal Form" is located under "Related"

Last Minute Notice - Transamerica Life Applications for UL and Investment Products - Wednesday, July 09, 2008

TRANSAMERICA HAS ADDED VARIOUS SUPPLEMENTARY FORMS TO COMPLY WITH NEW AML LEGISLATION, SPECIFICALLY FOR UL AND INVESTMENT PRODUCTS INCLUDING BOTH NEW BUSINESS AND POLICY CHANGE.

EFFECTIVE JULY 14 2008 TRANSAMERICA WILL NOT ACCEPT APPLICATION FORMS WITHOUT THE SUPPLEMENTARY FORM LP1168 6/08 "ADDITIONAL REQUIRED LIFE INFORMATION"

IF YOU CURRENTLY HAVE A TRANSAMERICA APPLICATION THAT IS READY TO BE SENT TO CIS, PLEASE ENSURE THAT YOU INCLUDE THIS FORM BEFORE MAILING OUT OTHERWISE THE APPLICATION WILL BE RETURNED TO YOU.

NEW APPLICATION FORMS ORDERED AFTER JUNE 23RD AUTOMATICALLY INCLUDE NEW SUPPLEMENTAL FORMS. IF FOR SOME REASON THE FORM IS NOT ATTACHED TO THE APPLICATION YOU ARE ABLE TO PRINT OFF THE FORM FROM TRANSAMERICA WEBSITE AT [HTTPS:// TRANSACT.TRANSAMERICA.CA](https://transact.transamerica.ca).

THANK YOU,

IAP SEG FUND COMMISSIONS - Wednesday, June 18, 2008

Since the end of May, CIS has noticed a delay in the receipt of commissions from IAP for segregated fund transactions. We have also noticed that several payments from IAP are incorrect.

We have been working diligently with IAP to resolve these delays and

errors on your behalf. IAP is experiencing system errors in their seg fund commission payment system, since switching to a new system recently.

An update from IAP will be communicated as soon as available.

Meanwhile, please rest assured that CIS is doing everything possible to ensure seg fund commissions are released from IAP as quickly as possible, and adjustments are made where necessary to correct the payments.

Thank you for your patience and understanding

Changes to Anti-Money Laundering Reporting Requirements - Wednesday, June 04, 2008

Reps are reminded to review CIS Insurance Compliance Notice 08-01 in kXg at the following location:

PROCEDURES > Compliance > CIS Compliance Notices

Thank you.

MANULIFE - Accepting LivingCare applications for clients who do not speak English or French - Wednesday, May 21, 2008

MANULIFE IS NOW ACCEPTING LIVINGCARE APPLICATIONS FOR CLIENTS WHO DO NOT SPEAK ENGLISH OR FRENCH.

MANULIFE IS PLEASED TO ANNOUNCE A PILOT PROGRAM FOR ACCEPTING LIVINGCARE APPLICATIONS FOR NON-ENGLISH, NON-FRENCH SPEAKING APPLICANTS. THEY ARE RUNNING THE PILOT UNTIL THE END OF THE YEAR AND WILL CONDUCT REGULAR ANALYSIS TO DETERMINE THE EFFECTIVENESS OF AND INTEREST IN THE PROGRAM. FOR FURTHER INFORMATION PLEASE SEE KXG BULLETINS.

NEW ANTI - MONEY LAUNDERING REGULATIONS - Thursday, May 08, 2008

To: All Insurance Representatives

From: Chris Galloway, AML Officer

Copy: Christopher Shum, Manager, Insurance Compliance

Re: New Policies, processes and procedures to accommodate amendments to Anti-Money Laundering regulations

Date: May 8th, 2008

As you may be aware, the Proceeds of Crime (Money Laundering) and Terrorist Financing Act has been amended under Bill C-25 with new Regulations coming into force June 23rd 2008. As a result our obligations as a company in the Insurance sector are changing.

To give you an idea of the extent of upcoming changes, the following are some of the new requirements that will come into effect soon and that will directly affect you.

Reporting suspicious transactions - Currently, the requirement for you to report a suspicious transaction applies only when the financial transaction was completed. Once the changes come into effect, the requirement will also apply to attempted transactions.

New policy holders will have to be identified within 30 days of being accepted as a new client. There are additional newly prescribed methods that will be required when ascertaining the identity of individuals not physically present.

Politically Exposed Foreign Persons (PEFPs) – A determination of whether an individual who makes a lump-sum payment of \$100,000 or more for an immediate or deferred annuity or life insurance policy is a PEFP will have to be made and if so extra information will need to be collected.

Compliance regime – Further measures such as assessing and documenting the risk related to money laundering and terrorist financing taking into account certain factors will be required by June 23rd.

To ensure that Credential will be compliant with these changes, an update to our policies, operational forms, processes and procedures that relate to mitigating the risk of money laundering and terrorist financing will need to be conducted.

Therefore over the next several weeks you will receive timely communications from Head Office Compliance informing you of these changes and how they will affect your day to day business.

If you have any questions regarding the content of this monitor please contact Christopher Shum, Manager, Insurance Compliance by email at cshum@credential.com or by phone at 604.742.8222.

CORRECT CHEQUE PAYEE - Thursday, March 06, 2008

PLEASE ENSURE THAT THE PAYEE NAME ON PREMIUM AND DEPOSIT CHEQUES IS SPELT CORRECTLY. DURING THE PAST FEW WEEKS, WE HAVE RECEIVED SEVERAL RRSP DEPOSIT CHEQUES WITH INCORRECTLY SPELLED PAYEE NAME, RESULTING IN REJECTION BY INSURANCE COMPANIES.

FOR MANULIFE PREMIUMS AND DEPOSITS, THE CHEQUE PAYEE SHOULD BE AS FOLLOWS:

MANULIFE FINANCIAL OR MANUFACTURERS LIFE INSURANCE COMPANY. ANY OTHER SPELLING WILL BE REJECTED BY MANULIFE.

NOTE: SEG FUND DEPOSITS FOR UNIVERIS TRANSACTIONS MUST BE PAYABLE TO CREDENTIAL INSURANCE SERVICES, FOR DEPOSIT INTO THE CIS TRUST ACCOUNT.

THANK YOU.

MEDICAL ORDERS - Monday, March 03, 2008

THE INSURANCE COMPANIES, WITH THE EXCEPTION OF CUMIS AND SUNLIFE, NOW REQUIRE AN APPLICATION NUMBER IN ORDER TO PLACE MEDICAL ORDERS.

TO AVOID DELAYS IN MEDICAL ORDERS PLEASE PROVIDE AN APPLICATION NUMBER IN THE COMMENTS SECTION OF THE TRANSMITTAL FORMS.

CONVERSION APPLICATIONS - Friday, February 01, 2008

IN ORDER TO SPEED UP CONVERSION APPLICATIONS, PLEASE FOLLOW THESE TIPS:

- Check plan availability & conversion eligibility before submitting the conversion application
- Complete correct application form: review each section thoroughly to ensure all sections needed are fully completed
- Obtain valid signatures
- Submit all required documents with the application, including initial premium as conversion is a continuation of coverage and this means there cannot be a gap in coverage

THANK YOU.

IAP'S ECOFLEX/ ECOFLEXTRA APPLICATION - Thursday, January 24, 2008

PLEASE NOTE THAT IAP'S ECOFLEXTRA PRODUCT IS NOT FUNDSERV COMPLIANT.

THIS MEANS ALL ECOFLEXTRA TRANSACTIONS MUST BE SUBMITTED IN A PAPER BASED FORMAT (VIRTGATE) RATHER THAN AN ELECTRONIC FORMAT (UNIVERS/ FUNDSERV).

PLEASE ENSURE CHEQUES FOR ECOFLEXTRA DEPOSITS ARE PAYABLE TO THE INSURANCE COMPANY.

WHEN COMPLETING THE NEW ECOFLEX/ ECOFLEXTRA APPLICATION (F17AP), PLEASE COMPLETE APPROPRIATE SECTIONS, DEPENDING ON WHICH PRODUCT IS BEING SOLD.

FOR ECOFLEXTRA SALES, PLEASE REMEMBER TO USE YOUR IAP INSURANCE AGENT CODE ON THE APPLICATION, NOT YOUR FUNDSERV REP CODE.

THANK YOU.

EDGE APPLICATIONS - Wednesday, January 16, 2008

WE HAVE BEEN INFORMED THAT EDGE APPLICATIONS WHICH ARE NOT RECEIVED IN 100% GOOD ORDER WILL BE DELAYED AT RBC'S OFFICE UNTIL MISSING INFORMATION IS SUPPLIED.

IN ORDER TO AVOID PROCESSING DELAYS, PLEASE MAKE SURE THAT EVERY RELEVANT QUESTION IS ANSWERED, AND ALL REQUESTED DETAILS ARE SUPPLIED.

THANK YOU.

COMMISSION ADMINISTRATORS - Thursday, January 03, 2008

Please send all commission inquires to the following commission administrators assigned to your region:
BC and Alberta - Rumina Shivji - rshivji@credential.com
Sask. and Manitoba - Irma Hanczvikli - ihanczvikli@credential.com
Ontario and Atlantic - Olga Vazyanska - ovazyanska@credential.com
Thank you

MONTH END COMMISSION INQUIRIES - Thursday, January 03, 2008

Towards month end, the CIS commission team receives several email and telephone inquiries regarding commission postings. In many instances, these inquiries are premature (policy has just settled, or is still in underwriting) or the inquiry is unnecessary because the Virtgate policy screen shows payment as already posted.

These inquiries can be distracting and time consuming, and take away our focus from completing commission posting in Virtgate within the month end deadline. The posting process continues right up to the end of the last business day of each month. Therefore, it is premature to inquire about specific transactions until the month end process has been completed.

Priority in posting is given to companies with the heaviest volume of postings, or those statements that are usually the most challenging in terms of discrepancies and requiring further research on our part. Commission from secondary providers is given lower priority of posting.

Regardless of when the transaction is posted in Virtgate, all entries for that month will be included in the Credit Union monthly commission statement.

Prior to sending a commissions inquiry, please view the policy screen in Virtgate to determine when policy was settled, and also check the commissions screen to see if commission has already been posted. Please refer to Chapter 20 in the Insurance Processing Reference Guide for carrier commission timeframes. This document is available in kXg under

PROCEDURES > Manuals > Credential Insurance > Insurance Processing Reference Guide. Note that for CUMIS Life the PAC date of the initial premium can affect when commissions are released to CIS.

Thank you for your co-operation in this matter.

HOW TO ORDER REPLACEMENT FORMS (DISCLOSURE FORMS) - Wednesday, January 02, 2008

REPLACEMENT FORMS ARE TO BE PURCHASED FROM THE ADVOCIS WEBSITE. NON-MEMBERS CAN PURCHASE THESE FORMS FOR A SLIGHTLY HIGHER COST.

ADVOCIS LINK IS AVAILABLE IN KXG AT THE FOLLOWING LOCATION:

FORMS > Operational Forms > Credential Insurance Forms > Insurance Compliance Forms> Other Compliance Forms> Advocis Replacement Forms

Once you have logged into the home page of the Advocis website, please follow these instructions to place your order and complete your purchase:

- Click on "Advocis Store" on the right hand side
- Depending on whether you are an Advocis Member or not, please click the appropriate button
- Under "Pick a Category" on the left hand menu, select "disclosure forms"

- Scroll down to the appropriate jurisdiction that you wish to order replacement forms for
- You will see "Member Price" per form indicated under the jurisdiction selection.
- Note that non-Members will be required to pay slightly more per form
- Click the link for "more information"
- This will bring you to the screen where you can see Member and non-Member prices, and where you can select the quantities required
- Complete your selection and click "add to cart"
- Proceed to "check out" and have your credit card information ready to complete the transaction

Please note that CIS does not stock disclosure/ replacement forms. These forms are not available from insurance companies. They need to be purchased from Advocis.

Thank you.

**PLEASE NOTE OUR MAILING ADDRESS FOR CANADA POST AND COURIER DELIVERIES IS AS FOLLOWS:
CREDENTIAL INSURANCE SERVICES INC, 1111 WEST GEORGIA ST, 7TH FLOOR, VANCOUVER, BC, V6E 4T6 -
Wednesday, December 10, 2003**

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**Effective December 1, 2003, The Ethical Funds Company and Credential Financial Inc.,
Vancouver office will be located at:**

**800 - 1111 West Georgia Street
Vancouver, BC
V6E 4T6**

Telephone and facsimile numbers will remain the same.

Note: Ethical Funds Administration (EFA) will not be relocating to the above address until May 2004, and will remain at 600 - 815 West Hastings Vancouver, BC V6C 1B4

Stay tuned for more information on our new look.



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About CIS

Mission

Services

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Contact CIS

-Client focused

-Innovative

-Experienced

Our clients' interests come first. The first question we ask ourselves is- Will our actions benefit the client?

Commercial Insurance Services, Inc. has a history of providing specialized insurance products and services. Founded in 1979, the firm has enjoyed successful growth, becoming a premier provider of insurance services to businesses and industries like yours.

Working with you to design individual programs to meet the needs of your business allows us to fulfill our role as your insurance and risk management advisor. Our combined insurance industry experience of over 200 years ensures that you will be getting complete, up-to-date knowledge and service from our firm.

Commercial Insurance Services, Inc. represents most of the leading insurance companies in the country. From our offices in Colorado and New Mexico, we currently serve the needs of over 1,000 clients in 28 states.

CIS is a leader in innovative Risk Management services and programs.

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CIS Home > Underwriting > Workers' Compensation

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Main Office
1212 Court St NE
Salem, OR 97301
Phone: 503-763-3800
Fax: 503-763-3900

Claims Office
PO Box 1469
Lake Oswego, OR 97035
Phone: 503-763-3875
Fax: 503-763-3901

Legal Office
280 Liberty St SE
Suite 206
Salem, OR 97301
Phone: 503-779-1070
Fax: 503-779-2716

Questions? Contact CIS

CIS is a member service of the
League of Oregon Cities and
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Quick Links



Forms Alerts & Advisories Return to Work Volunteers

Program Structure [\(Download PDF Version\)](#)

The CIS Workers' Compensation Group Program is structured much like an insurance company, with the distinction that we write exclusively municipal government risks in the context of a pooling structure. As such, we collect contributions, pay claims, provide risk management and consulting services, purchase reinsurance and manage the fund on behalf of our members.

Premiums

CIS collects contributions (premiums) based on an annual rating plan developed:

- to collect the funding target determined by our actuarial firm and Board of Trustees,
- to be competitive in the market and
- to fairly distribute the claims and overhead costs among members of the pool.

Rates are based on NCCI (National Council of Compensation Insurance) "pure" rates published each January for Oregon. CIS adds expense factors to the pure rates, calculates experience modifications using the NCCI formula, and applies rating criteria to each individual member to determine the net "contribution".

Pricing Options

CIS offers a standard or guaranteed cost plan, aggregate and per-claim deductibles, and a paid-loss retrospective plan, with a 1.3 maximum liability. Minimum contributions on retro plans vary with the size of the exposure, claims experience and risk management controls in place. Paid losses are invoiced quarterly and closing options are offered at each of four formal evaluations. Minimum premium is \$500.

Claims

The workers' compensation group is part of the CIS Trust, along with the property and liability coverage lines. CIS has dedicated claims staff located in Tigard, Oregon, comprised of three senior examiners, one medical-only examiner and two claims assistants.

Workers' Compensation Examiners are assigned geographically and are aligned with CIS Risk Management Consultants. Case loads are relatively low to allow for excellence in communication, coordination of return to work, ergonomic issues, and to provide resources for

FILING A CLAIM

[Emergency Notification Process](#)

[Claims Contact Information](#)

[WC 801 Claim Form](#)

[Automobile Crash Report](#)

[General Liability Claim Form](#)

[Property Claim Form](#)

LATEST NEWS

[New Oregon Minimum Wage of \\$8.40/hr effective 1/1/2009 **NEW!**](#)

[2009 Workers' Compensation Premium Assessment Rate effective January 1st **NEW!**](#)

[Workers' Compensation Pure Rates changes on 1/1/2009 **NEW!**](#)

[STIPENDS paid to volunteer workers can be excluded from subject **NEW!**](#)

[Workplace deaths hit low in Oregon](#)

UPCOMING EVENTS

[Master Event](#)

accessing Workers' Compensation Division reimbursement programs for early return to work. CIS examiners are alert to coverage issues other than workers' compensation, such as employment or non-work related conditions, and refer those to the Worker's Compensation Manager for coordination with Risk Management Services and pre-loss legal services.

Legal Services

CIS uses outside legal resources, limited to a small number of law firms specializing in Workers' Compensation. Examiners utilize legal services at any time during the claim for appropriate strategy and for development of solutions serving the best interest of all parties.

Reinsurance

Retaining the first \$500,000 of each claim, CIS reinsures with CNA/Wexford since July 1, 2006. We offer Coverage A (statutory benefits) with no limit, and Coverage B (Employer's Liability) at \$3,000,000 limit. Our reinsurer is A-rated with AM Best. Our coverage agreement offers broad contract language without exclusion or additional charge for terrorism.

Risk Management Services

CIS Risk Management Consultants provide technical workers' compensation services including site inspection, OSHA training and consultation, Best Practices evaluation and assistance with development and implementation of policy. CIS provides sample Return to Work policy and forms and offers professional assistance in ergonomic evaluations, developing transitional work and in coordinating claims with other lines of coverage, e.g. employment liability, disability or tort law.

Process for renewal/new business quotes

CIS receives a funding target from our Board of Trustees in February each year. This information consists of the actuarial loss estimate, anticipated payroll exposures, experience modifications and trends for the coming policy period, as well as the cost of reinsurance and overhead. This funding target is used to determine how much contribution is needed to cover the fund year ultimate liability.

CIS Underwriting develops a rating plan designed to collect the correct amount of contribution fairly and equitably from the members of the Workers' Compensation Pool. Rate loads and discounts may vary from year to year, and are to some degree based on the employers' individual claims experience, best practices, compliance with risk management recommendations, and exposures to future loss.

The Rating Plan is approved in our April Board meeting and renewal documents are provided to members and agent/Risk Management Advisors for completion and submission for renewal.

Documents for new business quotes are similar to that information needed by any carrier to evaluate pricing and are available on the CIS web site.

Taxes

CIS collects the Workers' Compensation Tax on behalf of our members and forwards to the WCD.

More Information

For more information on CIS' Workers' Compensation Program, contact CIS Workers' Compensation Manager Penny Marlette at pmarlette@cciservices.com or 503-763-3850.

People First

Risk management that focuses first on people is our top priority. Proactive case management including early medical treatment, early return to productive work, and excellent communication with all parties is vital, regardless of whether the claim is compensable on the workers' compensation or employee benefits program. Our workers' compensation program offers large and small entities a stable

Schedule

Extreme Personnel Makeover

Nov 04, 2008 -
Nov 04, 2008
City of
Reedsport

Sexual Harassment and Discrimination

Nov 05, 2008 -
Nov 05, 2008
City of
Reedsport

Sexual Harassment and Discrimination

Nov 06, 2008 -
Nov 06, 2008
City of Brookings

Law Enforcement Safe Driver Training

Nov 12, 2008 -
Nov 12, 2008
City of Stayton,
1:30pm-3:30pm

Law Enforcement Safe Driver Training

Nov 12, 2008 -
Nov 12, 2008
City of Stayton,
9:30am-11:30am

Safe Driver Training: Distracted Driving

Nov 13, 2008 -
Nov 13, 2008
Grants Pass,
10:30am-
12:30pm

Safe Driver Training: Distracted Driving

Nov 13, 2008 -
Nov 13, 2008
Grants Pass,
8:00am-10:00am

program, with the best interest of employers, workers, and taxpayers in mind.

Benefits of Membership

We provide ergonomic evaluations, job safety analysis, safety committee training, body mechanics awareness, and supervisory skills for individual employers and for groups. We support health and wellness through attendance at employer health fairs, health education and medical self-help on CIS benefits plans; enhancing medical management and smart utilization of medical care on the workers' compensation plan. Additionally, we offer coverage for public safety and other classes of municipal volunteers coupled with risk management strategies for reducing liabilities and supporting this valuable resource.

Competitive Rates

CIS offers competitive rates and flexible pricing for all entity sizes as part of our commitment to provide the best coverage at the lowest possible cost. Our flexible price plans include cash options for larger members. We also provide discounts for multi-line membership with credit given for good experience and effective risk management programs.

Claims Service

CIS Claims provides excellence in claims handling for both property/liability and workers' compensation. Dedicated, experienced and responsive claims staff with low manageable caseloads are available to discuss strategy, assist in evaluating return-to-work opportunities, and access reimbursement funds from the State. Their conservative claims reserving practices protect the financial integrity of the fund, without penalizing individual employers.

Rating Highlights

CIS uses NCCI (National Council on Compensation Insurance) guidelines for rating classifications, payroll reporting, and experience rating as do all insurance carriers in Oregon. NCCI promulgates "pure" rates in each state based on payroll and claims data submitted by carriers for the oldest three of the last five-year period. CIS uses these base rates and applies "expense loads" to the pure rates, resulting in a tiered rating system with expense loads ranging from 8% to 64% over Oregon pure rates.

Criteria for qualification of rate tiers is based on objective and subjective information and reflects an individual member entity's loss exposures, claims experience, compliance with loss control standards and recommendations, OSHA regulation, and "best practices." Although CIS does not report payroll and claims data to NCCI for rate-making purposes, we use the guidelines followed by insurance carriers in Oregon to be consistent, competitive, and to allow agents and employers to easily compare quotes.

CIS collects tax (Workers' Compensation Division tax of 7.0%) on contribution (premium) and forwards it to the Division on behalf of our members.

The minimum contribution for CIS workers' compensation group members is \$500.

CIS

(Established 1974)

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Activities and Events

Welcome CIS Friends

These events are organized to welcome companies that have committed to be CIS members. Company representatives come to our campus to deliver their donation and meet the dean, chair in CBE and the finance faculties. These events provide industry leaders with an opportunity to learn more about CBE and Finance Department. This also helps us bridge the university with the insurance industry.

InsuranceSymposium

Chief executives are invited from the insurance industry as the feature speakers. The guest speakers will discuss insurance careers and insurance operations in the industry and address important issues facing the industry today. The audience will consist of CBE students and faculty members. So far we have successfully held symposiums with [Mercury Insurance](#), [Pacific Life Insurance](#), [Automobile Club of Southern California](#), and [Financial Planning professionals](#).

Insurance Guest Speakers



Insurance instructor [Mr. George Yen](#) and guest speaker Mr. Richard Roth, FCAS, retired Chief Actuary of California Department of Insurance.





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CIS Workshops



These workshops are designed for the business community in Southern California. Feature speakers and discussion address important current issues in insurance by special panels. The speakers include industry leaders, regulators, and other professionals.



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Insurance Career Path



CIS is committed to helping CSUF traditional and nontraditional students and alumni find professional employment and assist industry recruiters in targeting ideal potential employees. There are internship pool and job pools with the student resumes. Also, job announcements received will be posted on the CIS Career Boards. The insurance career path will be placed on CIS homepage soon.

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Scholarship Program

CIS receives a significant amount of scholarships from the member companies. This program helps support students who are interested in pursuing a career in the insurance industry. The scholarships available include Mercury Insurance Award, Chen-da Su Insurance Award, Pacific Life Insurance Award, Prudential Insurance Award, and Auto Club Insurance Award.







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CIS Insurance

4821 Main St
Yorba Linda, CA 92886
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Sovereign Indian Nations Insurance Program Completes Move to Maple Tech's Aspire System

ENGLISHTOWN, NEW JERSEY February 27, 2007 Insurance News

PRLEAP.COM CIS Insurance Group is the national administrator for the Program for Sovereign Indian Nations, which affords insurance protections for tribal Indian nations throughout the United States. Comparable to a municipal-level type program, CIS provides coverage to tribal governments covering a variety of insurance exposures resulting from diverse tribal operations, including gaming, as well as tribal government agencies (such as school systems, local law enforcement agencies and the like).

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Lexington Insurance Company and other member companies of American International Group (AIG) underwrite the Program for Sovereign Indian Nations.

To wrap a technology and information management solution around this highly unique niche program, CIS chose Maple Technologies and their Aspire Information System. Aspire offers CIS a web-based real-time information system interface that addresses 27 different lines of business (both admitted and excess and surplus) across more than 35 States, as well as statistical reporting functions for the Colorado Program Administrator.

“Aspire truly offers a powerful system backbone that can integrate even the most complex of business insurance transactional environments,” said Nicholas Teetelli, Maple Tech’s CEO. “The CIS implementation serves as a testament to this capacity, addressing a very diverse and unique portfolio of niche insurance products, while maintaining optimal performance standards.”

“After extensive research and interviewing many technology companies nationwide, the only company that was able to provide us with a custom designed information technology platform that would fully integrate the underwriting rating, policy issuance, claims processing and accounting transactions was Maple Technologies,” said Susan Stein, Vice President of Finance and Operations Officer for CIS. “The most encompassing and complex phase of this development was the underwriting rating module and we are very excited to have this completed and functioning to our specifications.”

Maple Tech’s Aspire Information System, through a single application interface, supports single-step multiple policy processing that includes rating, quoting, multiple policy binding through a single bind function, rating documentation, endorsement (including out of sequence) processing, premium accounting and fully automated daily statistical reporting for both admitted and surplus lines transactions written through the program.

About CIS Insurance Group

CIS Insurance Group is headquartered in Colorado and is the administrator for the Program for Sovereign Indian Nations and has a retail agency in Colorado and one in Albuquerque, New Mexico. The Program was developed to provide the Sovereign Indian Nations products and services specifically designed to meet their unique cultural, financial and legal requirements and is committed to recognizing tribal sovereignty, preserving tribal culture and protecting tribal lands For further information on CIS Insurance Group visit our website at PSINclient.com or call 303.694.6466.

About Maple Technologies, LLC

Maple Technologies, LLC, with corporate offices out of Manalapan, New Jersey, is a software development company whose primary focus is web application development for the insurance industry. Its main product, Aspire, is a comprehensive web-based Internet insurance policy and claim management system. Aspire boasts cutting edge technologies that combine intuitive user interfaces with intelligent data structures. Through integration of the latest in web and database technologies, Aspire allows real time access to data while offering full policy and claim management capabilities that respond quickly.

About This Release

If you have any questions regarding information in these press releases please contact the organization listed in the press release. Issuers of press releases and not PR Leap are solely responsible for the accuracy of the content.

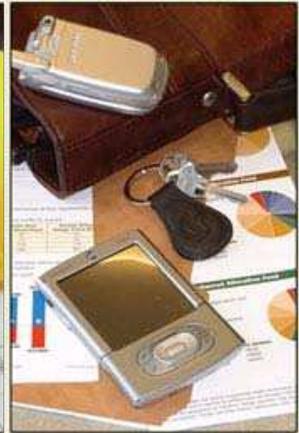
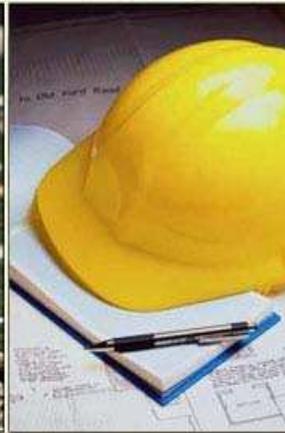
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