

INDIANA DEPARTMENT OF INSURANCE RULEMAKING DOCKET

PROPOSED RULES:

(1) LSA Document #25-163—Fines, Fees, and Civil Penalties

Subject Matter of the Rule

The proposed rule brings together all fines, fees, and civil penalties not listed elsewhere in a specific amount in states and rules promulgated by the Department of Insurance and provides a more detailed and documented amount of the considerations which go into the fine penalty schedule. The proposed rule impacts those who seek or maintain licensing with the Department of Insurance, as well as those licensed businesses or individuals who violate the rules and statutes under the Department's authority.

[Notices Related to the Proposed Rule](#)
[Comments of the Indiana Economic Development Corporation](#)
[Archived Public Rule Hearings](#)

ACCREDITED BY THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

AGENCY SERVICES 317-232-2389	COMPANY COMPLIANCE 317-232-3495	CONSUMER SERVICES 317-232-2395/1-800-622-4461	FINANCIAL SERVICES 317-232-2390	MEDICAL MALPRACTICE 317-232-5253	COMPANY RECORDS 317-232-2383	STATE HEALTH INSURANCE PROGRAM 1-800-452-4800
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Public Hearing Information

May 13, 2025, at 11:00 a.m.
Department of Insurance
311 West Washington Street, Suite 103
Indianapolis, IN 46204

The public may attend the IDOI meeting in person or join by using the following Microsoft Teams website, meeting ID, and passcode:

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 296 646 463 86

Passcode: e7vL2a48

Public Comments

Public comments may be made now and through the date of the public hearing.

Via e-mail: cszpara@idoi.in.gov

Via U.S. mail: Claire Szpara
Department of Insurance
311 West Washington Street
Suite 103
Indianapolis, IN 46204

Public comments and responses to public comments may be inspected upon request at:

Department of Insurance
311 West Washington Street Suite 103
Indianapolis, IN 46204

Relevant Scientific and Technical Findings Related to the Proposed Rule

The Department relied upon the Patient's Compensation Fund Funding Analysis for the Policy Period July 1, 2024 to June 30, 2025, prepared by Milliman, to set the appropriate Patient's Compensation Fund surcharge rates.

Estimated Timetable for Action*

Date of filing of Notice of First Comment Period: March 21, 2025
Date of first public hearing: May 13, 2025
Date of final adoption: May 15, 2025
Date of filing with the Office of the Attorney General: May 15, 2025
Anticipated date of review by the Governor: May 23, 2025
Anticipated effective date: June 30, 2025

* This timeline is subject to change during the rulemaking process. This timeline will be updated when changes occur.

VIA EMAIL

May 1, 2025

Claire Szpara
Attorney, Legislative Director
Indiana Department of Insurance
311 W. Washington Street, Suite 103
Indianapolis, IN 46204-2787

Re: LSA Document #25-163/Regulatory Analysis-Small Business Economic Impact Statement

Dear Ms. Szpara,

Pursuant to Indiana Code 4-22-2.1-5(c)(2), as the Small Business Ombudsman for the state of Indiana, I have reviewed the proposed rule and economic impact analysis associated with the rule changes contained in LSA Document #25-136 (proposed rule) submitted to the Indiana Small Business Ombudsman by the Indiana Department of Transportation. I have found the following to be true.

Proposed rule LSA #25-163 adds new rules at 760 Indiana Administrative Code 6. As the ombudsman understands, this will codify already existing fee, fine, and penalty structures on behalf of the Indiana Department of Insurance. Moreover, the ombudsman is under the impression that there is a fee clarification focused on a domestic insurer that fails to meet the criteria established in 760 IAC 6-1-2. Currently, the commissioner determines the fee and has very little concrete guidance as to the size of that fee and how it should be determined.

The Indiana Department of Insurance's provided analysis presents a reasonable justification and an understanding of how the rule should be implemented. Through this new addition to the Indiana Administrative Code, small business owners may experience an overall increase in transparency with their interactions with IDOI and the fees associated with IDOI. As a result, the Indiana Small Business Ombudsman remains neutral on this proposed addition to the Indiana Administrative Code. If there are any questions about these comments, please contact the Indiana Small Business Ombudsman at ombudsman@iedc.in.gov.

Sincerely,
David Watkins Small Business Ombudsman
Indiana Economic Development Corporation