

**WEST VIRGINIA**  
**SECRETARY OF STATE**  
KEN HECHLER  
**ADMINISTRATIVE LAW DIVISION**

Form #6

Do Not Mark In this Box

**FILED**

**JUN 18 2 35 PM '93**

**OFFICE OF WEST VIRGINIA  
SECRETARY OF STATE**

**NOTICE OF FINAL FILING AND ADOPTION OF A LEGISLATIVE RULE AUTHORIZED  
BY THE WEST VIRGINIA LEGISLATURE.**

AGENCY: Insurance Commissioner TITLE NUMBER: 114

AMENDMENT TO AN EXISTING RULE: YES , NO

IF YES, SERIES NUMBER OF RULE BEING AMENDED: \_\_\_\_\_

TITLE OF RULE BEING AMENDED: \_\_\_\_\_

IF NO, SERIES NUMBER OF NEW RULE BEING PROPOSED: Series 33

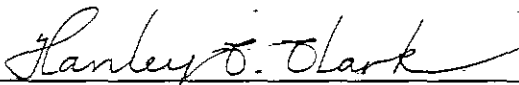
TITLE OF RULE BEING PROPOSED: Individual and Employer Group  
Minimum Benefits Accident and Sickness Insurance Policies

THE ABOVE RULE HAS BEEN AUTHORIZED BY THE WEST VIRGINIA LEGISLATURE.

AUTHORIZATION IS CITED IN (house or senate bill number) House Bill 100

SECTION 64-7-2(c), PASSED ON May 26, 1993

THIS RULE IS FILED WITH THE SECRETARY OF STATE. THIS RULE BECOMES EFFECTIVE ON  
THE FOLLOWING DATE: June 18, 1993



Hanley C. Clark  
Insurance Commissioner

4.00

119 hundred ninety-two, relating to the insurance commis-  
 120 sioner (regulation of credit life insurance and credit  
 121 accident and sickness insurance), are authorized.

122 (q) The legislative rules filed in the state register on  
 123 the eighteenth day of September, one thousand nine  
 124 hundred ninety-two, modified by the insurance commis-  
 125 sioner to meet the objections of the legislative rule-  
 126 making review committee and refiled in the state  
 127 register on the tenth day of December, one thousand  
 128 nine hundred ninety-two, relating to the insurance  
 129 commissioner (filing fees for purchasing groups and for  
 130 risk retention groups not chartered in this state), are  
 131 authorized.

132 (r) The legislative rules filed in the state register on  
 133 the fourteenth day of October, one thousand nine  
 134 hundred ninety-two, relating to the insurance commis-  
 135 sioner (group coordination of benefits), are authorized  
 136 with the amendments set forth below:

137 "On page six, subsection 2.1.9., after the words 'If a  
 138 person is covered by more than one employer group  
 139 minimum benefits plan, the order of benefits determi-  
 140 nation rules of this regulation decide the order in which  
 141 their benefits are determined in relation to each other'  
 142 by inserting a colon and the words '*Provided*, That  
 143 under the provisions of West Virginia Code §5-16-12(a),  
 144 coverage issued pursuant to the Public Employees  
 145 Insurance Act is secondary to an employer group  
 146 minimum benefits plan and any other applicable health  
 147 insurance coverage.'"

148 (s) The legislative rules filed in the state register on  
 149 the eighteenth day of September, one thousand nine  
 150 hundred ninety-two, modified by the insurance commis-  
 151 sioner to meet the objections of the legislative rule-  
 152 making review committee and refiled in the state  
 153 register on the fifteenth day of January, one thousand  
 154 nine hundred ninety-three, relating to the insurance  
 155 commissioner (permanent regulations on 'medicare  
 156 supplement insurance), are authorized.

157 (t) The legislative rules filed in the state register on  
 158 the eighteenth day of September, one thousand nine

Title 114 -

33

Adm.

159 hundred ninety-two, modified by the insurance commis-  
160 sioner to meet the objections of the legislative rule-  
161 making review committee and refiled in the state  
162 register on the fifteenth day of January, one thousand  
163 nine hundred ninety-three, relating to the insurance  
164 commissioner (individual and employer group minimum  
165 benefits, accident and sickness insurance policies), are  
166 authorized with the amendments set forth below:

167 "On page two, subsection 3.2 by striking out the period  
168 and inserting the following: 'other than coverage issued  
169 pursuant to the Public Employees Insurance Act, as  
170 provided in West Virginia Code §5-16-12(a).'"

---

171 (u) The legislative rules filed in the state register on  
172 the eighteenth day of September, one thousand nine  
173 hundred ninety-two, modified by the insurance commis-  
174 sioner to meet the objections of the legislative rule-  
175 making review committee and refiled in the state  
176 register on the fifteenth day of January, one thousand  
177 nine hundred ninety-three, relating to the insurance  
178 commissioner (long-term care insurance), are  
179 authorized.

180 (v) The legislative rules filed in the state register on  
181 the eighteenth day of September, one thousand nine  
182 hundred ninety-two, modified by the insurance commis-  
183 sioner to meet the objections of the legislative rule-  
184 making review committee and refiled in the state  
185 register on the fifteenth day of January, one thousand  
186 nine hundred ninety-three, relating to the insurance  
187 commissioner (standards for uniform health care  
188 administration), are authorized.

**§64-7-3. Board of investments.**

1 (a) The legislative rules filed in the state register on  
2 the third day of January, one thousand nine hundred  
3 eighty-four, relating to the state board of investments  
4 (selection of state depositories for disbursement accounts  
5 through competitive bidding), are authorized.

6 (b) The legislative rules filed in the state register on  
7 the third day of January, one thousand nine hundred  
8 eighty-four, relating to the state board of investments

114CSR33

TITLE 114  
LEGISLATIVE RULE  
INSURANCE COMMISSIONER

SERIES 33  
INDIVIDUAL AND EMPLOYER GROUP MINIMUM BENEFITS ACCIDENT AND  
SICKNESS INSURANCE POLICIES

Section

- 114-33-1. General
- 114-33-2. Benefit Structures of Individual and Employer Group Policies
- 114-33-3. Policy Rates and Forms
- 114-33-4. Severability
  
- Appendix A. Individual Certification of Eligibility for Minimum Benefits Policy
- Appendix B. Employee Certification of Eligibility for Minimum Benefits Policy
- Appendix C. Employer Certification of Eligibility for Minimum Benefits Policy

FILED

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OFFICE OF WEST VIRGINIA  
SECRETARY OF STATE

114CSR33

TITLE 114  
LEGISLATIVE RULE  
INSURANCE COMMISSIONER

SERIES 33

INDIVIDUAL AND EMPLOYER GROUP MINIMUM BENEFITS ACCIDENT AND  
SICKNESS INSURANCE POLICIES

§ 114-33-1. General

1.1. Scope. -- This legislative rule implements the provisions of West Virginia Code § 33-15-15 and Chapter 33, Article 16C. Code § 33-15-15 directs the Insurance Commissioner to establish minimum benefits for accident and sickness insurance policies for individuals. Chapter 33, Article 16C directs the Commissioner to establish minimum benefits accident and sickness insurance policies for employer groups. This rule defines the benefit structures of these policies and establishes procedures relating to minimum benefit policy rates and forms.

1.2. Authority. -- West Virginia Code §§ 33-2-10, 33-15-15 and 33-16C-9

1.3. Filing Date. --

1.4. Effective Date. --

§ 114-33-2. Benefit Structures of Individual and Employer Group Policies

2.1. The benefit structure for an individual minimum benefits policy shall be the same as the benefit structure for an employer group minimum benefits policy. The benefit structure shall be as follows:

2.1.a. Inpatient hospitalization -- thirty (30) days per year, with a maximum of one (1) medical visit per inpatient day.

2.1.b. Outpatient services -- include surgery, anesthesia, preadmission testing, radiation, and chemotherapy (does not include routine diagnostic testing).

2.1.c. Maternity coverage -- includes prenatal care and delivery.

2.1.d. Newborn infant care -- covers four (4) office visits during the first twelve (12) months of life.

2.1.e. Emergency care -- covers a condition if it falls within the following definition: "A nonoccupational accidental injury or illness whose symptoms are of sufficient severity that, if medical attention is not provided within 72 hours, could reasonably be expected to result in an immediate or

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Legislative Rule  
Title 114, Series 33

delayed threat to life, a prolonged hospitalization or an organ or body part not returning to full, normal function; provided, that an illness treated in an emergency room will be covered only if it results in the patient's subsequent admission to the hospital."

2.2. Any additional benefits an insurer wishes to add to a minimum benefits policy must first be approved by the Insurance Commissioner.

§ 114-33-3. Policy Rates and Forms

3.1. Any company licensed to write accident and sickness insurance business in the State of West Virginia may offer a minimum benefits accident and sickness policy; provided, however, that all rates and forms for any such policy shall be submitted to the Insurance Commissioner for approval.

3.2. A minimum benefits accident and sickness insurance policy may contain provisions specifying that coverage under the policy is secondary to coverage provided under any other applicable health insurance policy or plan.

3.3. Upon offering coverage under a minimum benefits policy, the insurer shall provide the applicant with a written disclosure statement containing at least the following:

3.3.a. An explanation of benefits otherwise mandated by state law but not covered by the basic policy;

3.3.b. An explanation of cost control features of the minimum benefits policy, along with all appropriate mailing addresses and telephone numbers to be utilized by insureds or their family members in seeking information or authorization for treatment; and

3.3.c. An explanation that the insurance policy is a minimum benefits policy; and

3.3.d. An explanation of any and all deductibles and/or copayments for which the insured will or may be responsible.

3.4. This disclosure statement shall be presented in a clear and understandable form and format, and shall be separate from the basic policy or certificate or evidence of coverage provided to an eligible applicant or family member.

3.5. Before any insurer issues a minimum benefits policy to an individual, it shall obtain from such individual, on the form prescribed in Appendix A:

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3.5.a. Certification from the individual that he or she has been without health insurance coverage for at least one (1) year prior to application for a minimum benefits policy; and

3.5.b. A signed written statement acknowledging that he or she understands the limited nature of the coverage provided under the minimum benefits policy.

3.6. Before any insurer issues a minimum benefits policy to an employer group, it shall obtain from each eligible employee to be covered under the minimum benefits policy, on the form prescribed in Appendix B:

3.6.a. Certification from the employee that the employer group has not provided him or her with health insurance for the past twelve (12) months; and

3.6.b. A signed written statement acknowledging that the employee understands the limited nature of the coverage provided under the minimum benefits policy.

3.7. Before any insurer issues a minimum benefits policy to an employer group, it shall obtain from the employer on the form prescribed in Appendix C:

3.7.a. Certification from the employer that it has not provided health insurance benefits for its employees for the twelve (12) months immediately preceding application for a minimum benefits employer group policy.

3.7.b. A signed written statement acknowledging that the employer understands the limited nature of the coverage provided under the minimum benefits policy.

§ 114-33-4. Severability

If any provision of this rule or the application thereof to any person or circumstance is for any reason held to be invalid, the remainder of the rule and the application of such provisions to other persons or circumstances shall not be affected thereby.

APPENDIX A

INDIVIDUAL CERTIFICATION OF ELIGIBILITY  
FOR MINIMUM BENEFITS POLICY

I hereby certify that I have not had health insurance coverage for the past one (1) year.

I acknowledge that if the information contained in the preceding paragraph is determined to be untrue, remedies may be pursued to recover monies paid for claims on my behalf, and on my dependents' behalf, which remedies include but are not limited to cancellation, rescission of coverage, or civil and/or criminal proceedings.

I understand and acknowledge that the policy for which I am applying is a minimum benefits policy and does not contain certain benefits otherwise mandated by state law.

\_\_\_\_\_  
[Signature of Individual Applying  
for Insurance]

\_\_\_\_\_  
Date

APPENDIX B

EMPLOYEE CERTIFICATION OF ELIGIBILITY  
FOR MINIMUM BENEFITS POLICY

I hereby certify that [current employer] has not offered health insurance to me within the past twelve (12) months.

I acknowledge that if the information contained in the preceding paragraph is determined to be untrue, remedies may be pursued to recover monies paid for claims on my behalf, and on my dependents' behalf, which remedies include but are not limited to cancellation, rescission of coverage, or civil and/or criminal proceedings.

I understand and acknowledge that the policy for which my employer is applying is a minimum benefits policy and does not contain certain benefits otherwise mandated by state law.

---

[Signature of Employee]

---

Date

APPENDIX C

EMPLOYER CERTIFICATION OF ELIGIBILITY  
FOR MINIMUM BENEFITS POLICY

I, \_\_\_\_\_, hold the position of \_\_\_\_\_ for \_\_\_\_\_ with its principal office at \_\_\_\_\_, and having express authority to provide the information contained herein, hereby state and certify that [employer] has not offered health insurance coverage to all of its employees for the past twelve (12) months.

I acknowledge that if the information contained in the preceding paragraph is determined to be untrue, remedies may be pursued to recover monies paid for claims on behalf of the employees of (Group Name) and their dependents, which remedies include but are not limited to cancellation, rescission of coverage, or civil and/or criminal proceeding.

I understand and acknowledge that the policy for which [employer] in applying is a minimum benefits policy and does not contain certain benefits otherwise mandated by state law.

\_\_\_\_\_  
[Signature of Employer's Representative]

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

KEN HECHLER  
Secretary of State

MARY P. RATLIFF  
Deputy Secretary of State

A. RENEE COE  
Deputy Secretary of State

CATHERINE FREROTTE  
Executive Assistant

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**STATE OF WEST VIRGINIA**  
**SECRETARY OF STATE**  
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Chief of Staff

JUDY COOPER  
Director, Administrative Law

DONALD R. WILKES  
Director, Corporations

(Plus all the volunteer  
help we can get)

FAX: (304) 558-0900

May 28, 1993

Linda Gay  
Insurance Commission  
2019 Washington St., E  
Charleston, WV 25305

**HB 100** authorizing, Title 114, Series 33, Individual & Employer Group Minimum Benefits Accident & Sickness Insurance Policies, passed the Legislature on **May 26, 1993**. It is now awaiting the Governor's signature.

You have sixty (60) days after the Governor signs HB 100, to final file the legislative rule with the Secretary of State's office. To final file your legislative rule, fill in the blanks on the enclosed form #6, the "Final Filing" form and file the form with our office. Authorization for your legislative rule is cited in **HB 100** section 64-7-2(t). The agency may set the effective date of the legislative rule up to ninety (90) days from the date the legislative rule is final filed with the Secretary of State's office. Please have an authorized signature on the bottom line.

**\*\*\*IMPORTANT: IF YOUR AGENCY HAS COMPLETED THE LEGISLATIVE RULE ON A COMPUTER SYSTEM THAT USES A 3 1/2" OR 5 1/4" DISK, PLEASE SUBMIT A CLEAN COPY, WITH ALL UNDERLINING AND STRIKE-THROUGHS TAKEN OUT, TO OUR OFFICE WHEN FINAL FILING THE RULE. STATE ON THE DISK THE FORMAT THE RULE IS IN AND THE TITLE IT IS FILED UNDER. THIS WILL MAKE IT QUICKER FOR US TO ENTER YOUR RULES ON THE LEGISLATIVE DATA BASE. REMEMBER THE TEXT OF THE COMPUTER FILED RULE MUST BE IDENTICAL - WORD FOR WORD, COMMA FOR COMMA, WITH ALL UNDERLINING AND STRIKE-THROUGHS TAKEN OUT, AS THE HARD COPY AUTHORIZED BY THE LEGISLATURE.**

After the final rule is entered into the legislative data base, the rule will be sent to the agency for review and proofing. Following confirmation or corrections, as the case may be, the Secretary of State shall submit to the agency a final version of the rule for their records.

If you have any questions or need any assistance, please do not hesitate to call our office.

Thank You  
Administrative Law Division

SENATE BILL NO. 215

(By Senator Manchin)

[Introduced March 1, 1993; referred to the  
Committee on Banking and Insurance; and then  
to the Committee on the Judiciary.

1  
2  
3  
4  
5  
6  
7  
8  
9  
10 A BILL to amend and reenact section two, article seven, chapter  
11 sixty-four of the code of West Virginia, one thousand nine  
12 hundred thirty-one, as amended, relating to authorizing the  
13 insurance commissioner to promulgate legislative rules  
14 relating to individual and employer group minimum benefits  
15 for accident and sickness insurance policies.

16 Be it enacted by the Legislature of West Virginia:

17 That section two, article seven, chapter sixty-four of the  
18 code of West Virginia, one thousand nine hundred thirty-one, as  
19 amended, be amended and reenacted, to read as follows:

20 ARTICLE 7. AUTHORIZATION FOR DEPARTMENT OF TAX AND REVENUE TO  
21 PROMULGATE LEGISLATIVE RULES.

22 §64-7-2. ~~Agency of insurance~~ Insurance commissioner.

23 (a) The legislative rules filed in the state register on the  
24 eighteenth day of October, one thousand nine hundred

1 eighty-three, relating to the insurance commissioner (excess line  
2 brokers), are authorized.

3 (b) The legislative rules filed in the state register on the  
4 eighteenth day of August, one thousand nine hundred eighty-six,  
5 modified by the insurance commissioner to meet the objections of  
6 the legislative rule-making review committee and refiled in the  
7 state register on the twelfth day of December, one thousand nine  
8 hundred eighty-six, relating to the insurance commissioner  
9 (examiners' compensation, qualification and classification), are  
10 authorized.

11 (c) The legislative rules filed in the state register on the  
12 twentieth day of February, one thousand nine hundred  
13 eighty-seven, relating to the insurance commissioner (West  
14 Virginia essential property insurance association), are  
15 authorized.

16 (d) The legislative rules filed in the state register on the  
17 twenty-ninth day of May, one thousand nine hundred eighty-seven,  
18 relating to the insurance commissioner (medical malpractice  
19 annual reporting requirements), are authorized.

20 (e) The legislative rules filed in the state register on the  
21 thirty-first day of July, one thousand nine hundred eighty-seven,  
22 modified by the insurance commissioner to meet the objections of  
23 the legislative rule-making review committee and refiled in the  
24 state register on the seventh day of November, one thousand nine  
25 hundred eighty-seven, relating to the insurance commissioner.

1 (medical malpractice loss experience and loss expense reporting  
2 requirements), are authorized.

3 (f) The legislative rules filed in the state register on the  
4 thirtieth day of November, one thousand nine hundred  
5 eighty-eight, modified by the insurance commissioner to meet the  
6 objections of the legislative rule-making review committee and  
7 refiled in the state register on the twenty-first day of  
8 February, one thousand nine hundred eighty-nine, relating to the  
9 insurance commissioner (transitional requirements for the  
10 conversion of Medicare supplement insurance benefits and premiums  
11 to conform to Medicare program revisions), are authorized.

12 (g) The legislative rules filed in the state register on the  
13 twenty-sixth day of May, one thousand nine hundred eighty-nine,  
14 modified by the insurance commissioner to meet the objections of  
15 the legislative rule-making review committee and refiled in the  
16 state register on the twenty-eighth day of September, one  
17 thousand nine hundred eighty-nine, relating to the insurance  
18 commissioner (insurance adjusters), are authorized.

19 (h) The legislative rules filed in the state register on the  
20 second day of February, one thousand nine hundred ninety,  
21 modified by the insurance commissioner to meet the objections of  
22 the legislative rule-making review committee and refiled in the  
23 state register on the twenty-ninth day of May, one thousand nine  
24 hundred ninety, relating to the insurance commissioner (accident  
25 and sickness rate filing), are authorized.

1 (i) The legislative rules filed in the state register on the  
2 tenth day of August, one thousand nine hundred ninety, modified  
3 by the insurance commissioner to meet the objections of the  
4 legislative rule-making review committee and refiled in the state  
5 register on the ninth day of October, one thousand nine hundred  
6 ninety, relating to the insurance commissioner (group  
7 coordination of benefits), are authorized.

8 (j) The legislative rules filed in the state register on the  
9 tenth day of August, one thousand nine hundred ninety, modified  
10 by the insurance commissioner to meet the objections of the  
11 legislative rule-making review committee and refiled in the state  
12 register on the seventeenth day of January, one thousand nine  
13 hundred ninety-one, relating to the insurance commissioner (AIDS  
14 regulations), are authorized.

15 (k) The legislative rules filed in the state register on the  
16 third day of December, one thousand nine hundred ninety, relating  
17 to the insurance commissioner (health insurance benefits for  
18 temporomandibular and craniomandibular disorders), are  
19 authorized.

20 (l) The legislative rules filed in the state register on the  
21 twelfth day of August, one thousand nine hundred ninety-one,  
22 modified by the insurance commissioner to meet the objections of  
23 the legislative rule-making review committee and refiled in the  
24 state register on the thirteenth day of January, one thousand  
25 nine hundred ninety-two, relating to the insurance commissioner

1 (guaranteed loss ratios as applied to individual sickness and  
2 accident insurance policies), are authorized.

3 (m) The legislative rules filed in the state register on the  
4 ninth day of August, one thousand nine hundred ninety-one,  
5 modified by the insurance commissioner to meet the objections of  
6 the legislative rule-making review committee and refiled in the  
7 state register on the thirteenth day of January, one thousand  
8 nine hundred ninety-two, relating to the insurance commissioner  
9 (examiners' compensation, qualifications and classification), are  
10 authorized.

11 (n) The legislative rules filed in the state register on the  
12 seventeenth day of July, one thousand nine hundred ninety-one,  
13 modified by the insurance commissioner to meet the objections of  
14 the legislative rule-making review committee and refiled in the  
15 state register on the thirteenth day of January, one thousand  
16 nine hundred ninety-two, relating to the insurance commissioner  
17 (permanent regulations on Medicare supplement insurance), are  
18 authorized.

19 (o) The legislative rules filed in the state register on the  
20 twelfth day of August, one thousand nine hundred ninety-one,  
21 modified by the insurance commissioner to meet the objections of  
22 the legislative rule-making review committee and refiled in the  
23 state register on the thirteenth day of January, one thousand  
24 nine hundred ninety-two, relating to the insurance commissioner

1 ("tail" malpractice insurance covering certain medical and allied  
2 health care providers), are authorized.

3 (p) The legislative rules filed in the state register on the  
4 eighteenth day of September, one thousand nine hundred ninety-  
5 two, modified by the insurance commissioner to meet the  
6 objections of the legislative rule-making review committee and  
7 refiled in the state register on the fifteenth day of January,  
8 one thousand nine hundred ninety-three, relating to the insurance  
9 commissioner (individual and employer group minimum benefits,  
10 accident and sickness insurance policies), are authorized.

11

12 NOTE: The purpose of this bill is to authorize the Insurance  
13 Commissioner to promulgate legislative rules relating to  
14 individual and employer group minimum benefits for accident and  
15 sickness insurance policies.

16

17 Strike-throughs indicate language that would be stricken from  
18 the present law, and underscoring indicates new language that  
19 would be added.



KEN HECHLER  
Secretary of State

MARY P. RATLIFF  
Deputy Secretary of State

A. RENEE COE  
Deputy Secretary of State

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**STATE OF WEST VIRGINIA**

**SECRETARY OF STATE**

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JUDY COOPER  
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Director, Corporations

(Plus all the volunteer  
help we can get)

FAX: (304) 558-0900

RECEIVED

JUL 28 1993

LEGAL DIVISION  
W. VA. INS. DEPT.

TO: Linda Gay

AGENCY: Insurance Commission

FROM: JUDY COOPER, DIRECTOR, ADMINISTRATIVE LAW DIVISION

DATE: July 26, 1993

THE ATTACHED RULE FILED BY YOUR AGENCY HAS BEEN ENTERED INTO OUR COMPUTER SYSTEM. PLEASE REVIEW, PROOF AND RETURN IT WITH ANY CORRECTIONS. IF THERE ARE NO CORRECTIONS, PLEASE SIGN THIS MEMO AND RETURN IT TO THIS OFFICE. YOU WILL BE SENT A FINAL VERSION OF THE RULE FOR YOUR RECORDS.

PLEASE RETURN EITHER THE CORRECTED RULE OR THIS FORM WITHIN TEN (10) WORKING DAYS OF THE DATE YOU RECEIVED THIS REQUEST. CALL IF YOU HAVE ANY QUESTIONS.

SERIES: 33 TITLE: 114 Insurance Commission

\* THE ATTACHED RULE HAS BEEN REVIEWED AND IS CORRECT.

SIGNED: \_\_\_\_\_

TITLE OF PERSON SIGNING: \_\_\_\_\_

DATE: \_\_\_\_\_

\*\*\*\*\*

\* THE ATTACHED RULE HAS BEEN REVIEWED AND NEEDS CORRECTING. THE CORRECTIONS HAVE BEEN MARKED.

SIGNED: Linda Gay

TITLE OF PERSON SIGNING: Assoc. Counsel, WV Insurance Commr

DATE: August 19, 1993

NOTE: IF YOU ARE NOT THE PERSON WHO HANDLES THIS RULE, PLEASE FORWARD TO THE CORRECT PERSON.

OFFICE OF WEST VIRGINIA  
SECRETARY OF STATE  
Aug 31 8 40 AM '93

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