**Section 396.120 Factors to be Considered by the Commissioner**

When reviewing an application to establish a corporate fiduciary subsidiary, the following factors are relevant:

a) the types of activities to be conducted by the corporate fiduciary subsidiary (i.e., title insurance, employee benefit services, and bookkeeping services);

b) the earnings potential of the corporate fiduciary subsidiary (i.e., the earnings are sufficient to meet the current and anticipated needs of the subsidiary as identified in the business plan);

c) the general character and experience of the management of the corporate fiduciary subsidiary (i.e., background, formal education, and practical experience in the types of services to be provided by the subsidiary); and

d) the effect of the corporate fiduciary subsidiary upon the financial condition of the corporate fiduciary.

(Source: Section 396.120 renumbered from Section 396.30 at 20 Ill. Reg. 10825, effective August 1, 1996)