

Producers Advisory Council
Minutes – May 23, 2007

Attendance:

Marcy Morrison	DOI
Hart Axley	CAIFA
Carol O'Bryan	DOI
Coleen Love	CAIFA
Dorothy Marshall	CSAHU
Paula Sisneros	DOI
Philip Lyons	DOI
Janet Van Dorn	SFSP
Gary Anderson	MDAHU
Tammey Sullivan	LTC Forum
Tom Abel	DOI
Penny Baldwin	CIC

The meeting was called to order by Chair Hart Axley. Minutes of the meeting of April 18, 2007, were approved as distributed.

Tom Abel reviewed pending legislation. To date, there are 13 insurance related bills on the Governor's desk that have not yet been signed. HB 1234, involving rate filings, was discussed in some detail. The issue is the manner in which data can be helpful, not confusing, to consumers. In question is the appropriate number of years to 'go back'.

The DOI will need to promulgate insurance related regulations; CASHU volunteered to assist in this process.

The committee charged with drafting Operating Principles of the PAC distributed its report. At this time the position of the P/C co-chair is vacant. It was consensus that Gary Frisch be asked to fill this position.

It is estimated that approximately 20% of producers are represented on the PAC. The roster needs to be reviewed and updated. Other insurance organizations need to be identified, along with membership numbers. Organizations not represented at this time need to be invited to participate.

How to improve communication between PAC and CIC was discussed. PAC members are, and should be, a resource to CIC members.

It was opined that a method to improve participation would be to set an agenda with a focus on a single issue. Greater 'feedback' from a greater number of producers could result.

Tom Abel requested input on ways to improve the DOI web site. The difficulty of finding the regulations relating to a particular statute was raised.

Janet Van Dorn reported that LTC Partnership trainers are being recruited; at a charge of \$200 to become a certified LTC Partnership trainer. This training has NOT been approved by the DOI. There are misconceptions as to who will profit from the LTC CE requirements e.g. those who sell CE credits.

A discussion ensued concerning the sharing of commissions on LTC policies. If a producer's name is on the application, full LTC requirements must have been met. Further discussion concerning split commissions is needed and will be an agenda item for the next meeting. A Q & A may be prepared on this issue.

Ten additional States have passed LTC Partnership legislation and received a grant from the Robert Wood Johnson Foundation.

Commissioner Morrison reported on the 208 Commission. Submitted plans have been culled to four: CASHU, Union, and 2 single payer plans. All of the plans have a funding issue. Final selection is due by the end of July, at which time the commission will 'go on the road' for public comment. Commissioner Morrison commented that more than one plan may be submitted to the legislature and that the legislature may also draft its own plan.

Tom Abel discussed the meetings being held through the monies from the Robert Wood Johnson foundation. The first meeting includes the ten new included states. The second meeting is the Partnership symposium. Tom, in the product design, has a working group consisting of the largest carriers: John Hancock, GenWorth, Met Life, Bankers. It is unknown, at this time, if an in-force policy mirrors a partnership plan, is it 'grandfathered'? State reciprocity was discussed, particularly as it relates to CE requirements.

The recent press release on rate filing was discussed. The web site will indicate if a rate increase filing is open or closed.

The meeting adjourned. The next regularly scheduled meeting will be June 20, 2007.

Respectfully submitted, Coleen Love