

**Producers Advisory Council
Minutes – July 16, 2008**

Attendance:

Marcy Morrison	DOI	Janet Van Dorn	SFSP
Jo Donlin	DOI	Dorothy Marshall	CSAHU
Tom Abel	DOI	Diane Evans	LTAC
Peg Brown	DOI	Gerry Rising	Self-fund coal
Carol O’Bryan	DOI	Tammy Sullivan	LTC For
Mike Gilles	DOI	Hart Axley	NAIFACO
Gary Frisch	PIIAC	Cameron Lewis	DOI
Coleen Love	NAIFA		

The meeting was called to order by Chair Gary Frisch. Minutes of the meeting of June 18, 2008, were approved as distributed.

Hart Axley updated the list of PAC members. The list is attached and made a part of these minutes. Associations to be approached for representation include, surplus lines, CPCU, Assoc of Health Plans, CGIA, Title Ins., Colo. Auto Alliance, and, Farmers, State Farm, Allstate. Association executives of NAIFA and PIIAC are to be included in communications as non-voting members.

Jo Donlin reviewed upcoming hearings on SB 217 and HB 135. HB 1216 involves a study of the need for an insurance ombudsmen. The distinction between advocacy and ombudsmen was discussed. One-third of complaints are health related but are increasing; health consumers are better organized. A regulation on HB 1385, requiring standardized commission disclosure, will be prepared. Colorado is the only state with this requirement. The DOI has hired an outside actuary regarding ERA (Experience Risk Adjustment) relating to workman’s compensation.

Tom Abel announced that there will be a meeting in September of the LTC Task Force hosted by HCPF. There was discussion regarding LTC exchanges in order for a consumer to have a Partnership policy. Due to the DRA date, the earliest a Partnership policy could be dated is 1/1/2008. John Hancock (in other states) has sent inserts to insured’s whose policies comply with the Partnership regulations and were issued following that date but it does not appear feasible that the company will do anything for policies issued prior to 1/1/2008, due to health issues, etc. Several companies have found the Colorado Bulletins confusing. Tom is considering rolling the Bulletins into one combined regulation. There are 3 additional CE providers: Kaplan, Broker Education, Insurance Study. Tom is working on putting the names of trained producers on the web page.

Licensing known felons was discussed. There is a question on the application regarding convictions, felonies, etc. If there is a “grey area” a committee, consisting of 2 deputy commissioners and an in-house attorney, meet to determine eligibility for licensure.

The next regularly scheduled meeting will be September, 17, 2008.

The meeting adjourned. Respectfully submitted, Coleen Love