



COLORADO
Department of
Regulatory Agencies
Division of Insurance

Consumer Insurance Council, Division of Insurance January 8, 2025 Meeting Minutes | 10am

Members in Attendance constituting a quorum:

Jacki Paone | Peg Ellefson | Andrew Toig | Dawn Paluch | Jon Pratt | Marc Rosenberg | JP Speers |

DORA Staff in Attendance:

Bobbie Baca | Kim Williams

- 1) The meeting was called to order at 10am by Bobbi Baca
- 2) Jon Pratt volunteered to take minutes
- 3) New Members
 - a) JP Speers introduced himself as a new member
 - b) New member Richard Hart was not in attendance
- 4) There was an election of officers for the new year with the following unanimously decided:
 - a) Marc Rosenberg was elected the new Chairman
 - b) Jacki Paone was elected the new Vice Chairman
- 5) Members whose term is expiring March 31, 2025
 - a) Marc Rosenberg will continue for another term
 - b) Dawn Paluch will continue for another term
 - c) Jon Pratt will complete his term and not continue for another term
 - d) DORA staff with contact Sean Gillette and Dawn Marquantte to ascertain their intent
- 6) October 9, 2024 Minutes
 - a) Minutes were accepted by unanimous vote of all members
- 7) Follow-Up from Prior Meetings:
 - a) HB 24-1440; 10-4-123 – CIC Member, English a second language
 - i) DORA Staff will continue to search for a new member to fill this role
 - b) R-18: Annual Residential Reconstruction Consumer Information Report
 - i) Bobbie gave an update on the project status; they have hired Verisk to complete the report and they anticipate the report will be published on the commission website by April 1. Additional follow up discussion will be required after the report is published. DORA will have Verisk representative the next meeting also.

- c) DRAFT Recommendation: Value of Auto Insurance Direct Repair Programs D.
 - i) Discussion table until next meeting.
 - d) DRAFT Recommendation: Common Interest/HOA Reserves for Insurance Deductibles
 - i) J.P. and Peg explained situation and led discussion. Jacki asked if the rapid increase in premiums is much different between a single-family home and a condo/HOA? Bobbie to send the recommendations that Peg made to the entire council for review and further discussion at the next meeting.
 - e) Kaiser Network Adjustments with Common Spirit – Updates
 - i) Kim provided an update on the new relationship between the two firms. Jacki stated she was afraid there would not be adequate network coverage if Kaiser terminated relationship with Inter-Mountain Health in the future. Kim said DORA was regularly monitoring network adequacy.
 - ii) Marc Rosenberg asked for explanation about the state market place offering PPO's instead of just HMO health plans. Kim Williams explained that is a provider decision.
- 8) Public Comment
- a) Mark Wynne commented that there should be longer conversation on some important topics. He also asked if there were more than one vendor that bid on the home replacement cost report? DORA staff did not respond to his question.
- 9) New Topics for Potential Discussion
- a) JP Speers asked about what can we do to help single family homeowners who can't get coverage in the mountains and in wildfire risk areas. Bobbie Baca explained about the coming "Fair Plan" service that the state is working on. Learn more at <https://www.coloradofairplan.com/>.
 - b) JP Speers asked about what can we do to help single family homeowners who can't get coverage in the mountains and in wildfire risk areas. Bobbie Baca explained about the coming "Fair Plan" service that the state is working on. Learn more at <https://www.coloradofairplan.com/>.
- 10) The meeting was concluded at 11:30 with no further discussion.

Upcoming meetings

Wednesdays from 10:00 am – Noon

April 9, 2025

July 9, 2025

October 8, 2025

January 14, 2026