



Consumer Insurance Council, Division of Insurance

July 9th, 2025, Meeting Minutes | 10:00 AM (MST)

Members in Attendance constituting a quorum:

Jacki Paone – Vice Chair | Peg Ellefson | Andrew Toig | JP Speers | Chelea Dominguez |
Peg Ellefson | ~~Sean Gillette~~ | Russ Myer | Liz Baylon Trejo | Heidi Schaffnit | Rick Hart

DORA Staff in Attendance:

Bobbie Baca | Kim Williams | Keilani Fleming

1. Meeting called to order at 10:00 by Vice Chair Jacki Paone. Rick Hart volunteered to take minutes.
2. Introductions of new CIC members and DORA staff in attendance.
3. Welcome and introduction of one member of the public: Mark Wynne.
4. Open-meeting training was discussed for new members and reminders made to submit signed affidavits.
5. Keilani Fleming discussed extra protections for HOAs, seeking consumer input. Better replacement-cost estimating was suggested. Russ Meyer asked if this data could be monitored by DOI software. A stakeholder meeting was suggested. (JP Speers and Andrew Toig joined meeting)
6. 4/9/2025 meeting minutes accepted subject to edits of attendees: motion Rick Hart, second JP Speers.
7. Old Business:
 - A. Common Interest/HOA Reserves for Insurance Deductibles. Discussion regarding increasing premiums, denials, importance of condos as starter homes. Future risks identified as: affordability, insurability, merchantability. (Bobbie Baca left meeting) Peg Ellefson moved to change numbering format to R-#-YY. Heidi seconded. Passed unanimously. Subject to changing condo language to “multi-unit,” Peg Ellefson moved to accept the final version of R-19-25, JP Speers second. Passed unanimously.
 - B. No updates regarding HB 25-1182 re: transparency of insurance costs. Keep on agenda. Russ Myer mentioned HB 23-166 re: wildfire resiliency. Add to agenda for follow-up.

8. Public comment. Mark Wynne observed that the CIC had effectively advanced health insurance issues, was now focused on property insurance issues.
9. New Topics. Peg Ellefson raised the issue of Property & Casualty rate increases, that the CIC should remain vigilant.
10. Upcoming meetings: October 8, 2025; January 14, 2026
11. Meeting adjourned at 12:01: Jacki Paone moved, Peg Ellefson seconded. Passed unanimously.