

## **Standard Personal Lines Advisory Committee**

### **Minutes of January 17, 2006 Conference Call**

The Standard Personal Lines Advisory Committee convened a meeting via conference call on January 17, 2006.

Chairman Rick Mahler, Deputy Chief of Staff for the Florida Department of Financial Services called the meeting to order at 2:00 p.m.

Chairman Rick Mahler called roll at 2:00 p.m. The following committee members were in attendance: Vice Chairman Jim Graganella, Capital Preferred & Southern Fidelity Insurance Companies, President/CEO; Joel P. Curran, Tower Hill Insurance Group, Chief Underwriting Officer and Senior Manager; Hector Fortun, Fortun Insurance; Rick Suarez, Proprietor of Ready Window; Dr. Elizabeth Goldsmith, Florida State University, Professor, National Association of Insurance Commissioner's Consumer Advocate; Richard C. Koon, Senior Management Analyst – Supervisor, Florida Office of Insurance Regulation, Bureau of Property and Casualty Product Review. The following interested parties were also present: Mike Vetter and Chuck Schlager, Insurance Services Office, Inc. (ISO); and a Representative from a law group.

Chairman Mahler reviewed the minutes from the January 13, 2006 meeting. He accepted a motion to adopt those minutes and without objection the motion passed and the minutes were approved.

Chairman Mahler reviewed the draft Executive Summary with the Committee. Some technical changes to the document were recommended by members of the Committee. A motion was made to accept the summary after the technical changes were included. The motion passed without objection.

Chairman Mahler reviewed the draft Consumer's Quick Check✓ Guide-Homeowners Policy with the Committee. Technical changes to the document were recommended by members of the Committee. A motion was made to accept the Quick Check✓ Guide-Homeowners Policy after technical changes were included. The motion passed without objection.

Chairman Mahler reviewed the draft Consumer's Quick Check✓ Guide-Condominium Unit-Owners Policy with the Committee. Technical changes to the document were recommended by members of the Committee. A motion was made to accept the Consumer's Quick Check✓ Guide-Condominium Unit-Owners Policy after technical changes were included. The motion passed without objection.

Chairman Mahler reviewed the draft Consumer's Quick Check✓ Guide-Condominium Unit-Owners Policy with the Committee. Technical changes to the document were recommended by members of the Committee. A motion was made to accept the Consumer's Quick Check✓ Guide-Condominium Unit-Owners Policy after technical changes were included. The motion passed without objection.

Chairman Mahler reviewed the draft Consumer's Quick Check✓ Guide-Mobile Homeowners Policy with the Committee. Technical changes to the document were recommended by members of the Committee. A motion was made to accept the Consumer's Quick Check✓ Guide-Mobile Homeowners Policy after technical changes were included. The motion passed without objection.

Chairman Mahler reviewed the draft Consumer's Quick Check✓ Guide-Dwelling Property Policy with the Committee. Technical changes to the document were recommended by members of the Committee. A motion was made to accept the Consumer's Quick Check✓ Guide-Dwelling Property Policy after technical changes were included. The motion passed without objection.

Chairman Mahler reviewed the draft Checklist of Coverage with the Committee. Technical changes to the document were recommended by members of the Committee. A motion was made to accept the Checklist of Coverage after technical changes were included. The motion passed without objection.

Chairman Mahler reviewed the Legislative charge for the committee and acknowledged the committee had fulfilled the obligation of the charge. He recognized the hard work of the Committee members in meeting the requirements and advised that he would keep them apprised of the progression of the report to the Legislature.

The conference call meeting was adjourned at approximately 4:15 p.m.