

## Insurance clarity a goal for county commissioner, state

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Palm Beach County Commissioner Burt Aaronson said recently that the average consumer doesn't know enough about insurance.

And despite County Administrator Bob Weisman's obvious discomfort at the county even discussing the dispensing of essentially legal advice, Aaronson said he wanted the county to distribute literature determining what is and isn't a flood, and what is or isn't required in insurance.

No action was taken.

Asked to comment about a new state committee designed to develop a simplified homeowner's insurance policy, Aaronson said "I don't know enough about it yet."

That state committee met in Tallahassee this week to begin developing what Florida's Chief Financial Officer Tom Gallagher has said will be "a standard homeowners insurance policy for Floridians that is both easy to understand and offers comprehensive coverage."

The plan to develop a standard policy grew out of concern that many victims of the 2004 hurricanes were not adequately protected because many either did not understand the complex language in insurance policies or had not updated policy limits to keep pace with increasing property values.

"Time after time, in the hurricane recovery town hall meetings I held around the state and in calls to my office, Floridians said they were surprised at what their policies didn't cover or that their coverage was not enough to rebuild their homes," said Gallagher, who oversees the Florida Department of Financial Services. "The committee has been asked to develop a simple, plain-language homeowners insurance policy with the consumer in mind," Gallagher said.

The law which set up the committee required Gallagher to appoint an advisory committee that includes two members recommended by Insurance Commissioner Kevin McCarty, two appointees from the residential property insurance industry, two property insurance agents, two consumers and Florida's Insurance Consumer Advocate. The committee must issue its recommendation to the Legislature by January 15, 2006.

The other scheduled meeting dates for the committee are October 28, November 17 and December 6. The final meeting will be January 4, 2006.

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