

# ACT-II

All Churches Together  
Homeowners Hurricane Insurance Initiative (HHII)

Dan Hanson, director

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Re: Governor Riley's Coastal Recovery Commission Insurance Subcommittee  
Contact Persons: Earl Jansen 251-955-6191 or Michelle Kurtz 251-928-3430

Dear Mr. Matthews, Governor Riley, Governor-elect Bentley and Mr Bell:

On behalf of the Homeowners Hurricane Insurance Initiative (HHII), we thank you for inviting us to participate in meetings of Governor Riley's Coastal Recovery Commission subcommittee on property insurance. We support the resulting ideas related to fortification and mitigation as long-term resolutions to the dilemma of high premium costs, so long as their implementation includes supporting financial relief for those having lesser ability to pay. We applaud the obvious effort put forth by so many to prepare the final subcommittee report.

We are chagrined, however, that this report did not accurately reflect the views expressed by our membership regarding the nature of transparency necessary to public education about the forma-



*ACT-II – All Churches Together – is a faith-based, Christ-centered organization which operates on principles of truth, respect and fairness to all races and classes. It's a project developed by Baldwin pastors in conjunction with Ecumenical Ministries, Inc. Together we work on a wide variety of problems in both poor and affluent communities around the county. In addition to fixing community problems, we strive to develop leaders and empower people to take democratic action to improve the quality of life in our communities using our dialogue-to-action, church-based model and principles*

tion of property insurance rates. These views were approved by an overwhelming vote in the Oct 22 subcommittee meeting. This crucial flaw will require that we pursue other means to establish the wide availability of such important information.

The subcommittee also agreed to meet with the representatives of the Baldwin Homebuilders Association and the Baldwin Realtors Association. The meeting was for the purpose of discussing the effects of new, fortified building standards for the coast and the effect these would have on cost, valuations and market conditions. This meeting was suggested and approved on two occasions and never came to pass.

Please accept our best wishes for the effectiveness of your actions that benefit the interests of those ordinary Alabamians who pay the premiums and taxes that support you, especially the residents of Mobile and Baldwin Counties.

We pray that you will enjoy a blessed Christmas season and a happy year to come.

Sincerely,  
Earl Jansen, spokesperson for HHII

CC:

Mr Ricky Matthews: Mobile Press Register; 401 N. Water St.; Mobile, AL 36602

Governor Bob Riley: State Capitol; 600 Dexter Avenue; Montgomery, Alabama 36130

Governor-elect Robert Bentley: PO box 216; Montgomery, AL 36101

Mr. Walter Bell / Chairman: Swiss Re America Holding Corporation | 55 East 52nd Street, 44th Floor, New York, NY 10055  
Legislative delegation, HHII members, ACT-II Steering Board

