



First meeting of Affordable Homeowners Insurance Commission

The First Meeting of Governor Bentley's Affordable Homeowners Insurance Commission – an HHI view

The first meeting of Governor Robert Bentley's Affordable Homeowners Insurance Commission generated good news and bad.

One bit of bad news is that the governor said he wanted solutions that satisfied everyone. About half the 30 members on the Commission who have to be satisfied are or have been affiliated with insurance companies. If solutions that satisfied insurance companies existed, the problem would have been solved years ago.

The other bit of bad news is that the Commission is unfunded. Members aren't compensated. Finding ways to pay HHI mileage, rooms and food is difficult enough. Of greater concern, though, no money is available to fly in experts. This leaves the field open only to experts brought in by well-funded entities, like insurance companies. Or, just as bad, no outside experts to bring fresh, new insights into the discussion at all.

During his 20-minute-or-so address giving the new commission its marching orders, the governor delivered at least one piece of good news. He said several times he wanted the state's wind-and-hail insurance problem solved. This may seem like common sense. Of course he would want it solved. But this has rarely been the case. More often than not, these insurance confabs have focused on "addressing" the problem, not fixing it. Calling on the commission to solve the problem is the best of good news.

Commission members introduced themselves. With 30 members, introductions took an hour. Over and over members described their relationship to insurance companies. A few, four or five, were labeled

“consumers.” Only one of these – Michelle Kurtz, of HHII -- represented an active, grassroots, consumer organization focused exclusively on fixing this crisis.

Steered by Commission chairman Tim Russell, consensus grew around the idea of a handful of phases to the Commission. The first will be a series of listening meetings around the state. The second bring in officials and experts. These are expected to deal with various dimensions of the subject, such as taxes and the new hurricane risk models. A third phase will involve debate and committees. And a final phase will formulate agreed-on legislative and other recommendations.

Governor Bentley promised to call a special legislative session to enact new laws if consensus formed.

Thirty-five people from Mobile and Baldwin counties rode HHII-provided church buses and cars to Montgomery for the first meeting. Two people from BISCO, a south Louisiana organization of church-based community-improvement organizations affiliated with HHII attended, too. Their presence illustrated that a smattering of national interest has begun to focus on this commission. Insurance companies have suddenly begun doing things similar to what they’re doing to Alabama’s coastal counties to coastal counties from the Mexican border to Massachusetts.

In addition to Louisiana’s BISCO, several other grassroots organizations in Louisiana, Mississippi, Texas, Florida, North Carolina, Massachusetts and California sent HHII written encouragement. Several wondered doubtfully yet hopefully if the Alabama Commission would produce meaningful results. “Meaningful Results” would be solutions that drive premiums down, protections up and institutions that serve the people first. They – the organizations around the country that sent support of HHII – would welcome, too, the Alabama Commission providing leadership the rest of the country can follow.

Governor Bentley and Chairman Russell welcomed this visiting public, but not everyone was happy. A reporter who would prefer anonymity said some members of the Commission did not want HHII to encourage public presence in the meetings. One can guess why.

The first listening meeting that the Commission set will be in Mobile, August 29.

At various meetings in five chapters around Mobile and Baldwin counties, HHII people say they hope to clearly drive home the problem. Oddly, past Commissions and other study groups seem to have trouble clearly stating the problem that needs to be fixed. It’s not entirely uncommon for someone close to halls of power or on a commission of some sort, to insist that the problem is the need for insurance companies to stay whole. That’s important, you know. Well, of course. But the insurance companies have thousands of staffers earning millions of dollars to make sure that happens. They tuck millions into political campaigns bringing about the best government the insurance cosmos could want. That problem’s already being dealt with and has been dealt with from the beginning of insurance companies. That’s not the problem.

The problem is the extraordinarily high premiums that pay for so much less insurance these days. In short: If the Commission is not Fixing the Premiums Today, It’s not fixing the Problem. Seems like

common sense to most of us, but it's amazing how difficult it is for people in places of influence and power to bring themselves to say so.

It will be very interesting to see if this Commission is different. Will the creators of *this* Listening Meetings actually listen? Will they have the courage to clearly state what the problem is? Let's watch closely. If they don't, then we can all quit holding our breath. No matter what the governor said he wants – solutions – they won't happen. If they can't figure out what the problem is, they most certainly won't be able to fix it.

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Members of south Louisiana's BISCO – a grassroots organization of church-based community improvement organizations. The poster done at the far end of the table says:

“Go Alabama. We're Watching.”