Steering Board meeting notes of March 4, 2011

Goal of the next few months: Insurance Reform & Passage of Property Insurance Clarity Bill

    Requiring:

-- Get bill out of committee

-- Educate House & Senate Insurance Committee members

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        -- Research the senate/house insurance committee members

            -- Arrange meetings with each House & Senate committee member

        -- Complete "Talking Points" relevant to Upstate committee members

            a) Baldwin Donor status hurt already; seriously endangered

            b) Reform of DOI will benefit everyone upstate (because their homeowners premiums increased upstate, and many are unhappy with claims payments)

            c) Moral/ Justice concerns when poor families are charged inequitable rates (for *fire,* as well as wind-and-hail) *compared* with affluent in other parts of the state.

        -- Determine who would go to Montgomery

        -- Encourage coastal county people to talk to their friends, relatives, sister organizations, denominational members upstate about the crisis and need for upstate people to support the Clarity Bill

        -- Write letter to each committee member encouraging their support, attaching the article by Gov. Bentley showing his support; asking for an appointment.

-- Continue with Allies Committee building wider Coastal understanding of the need for Reform and for Clarity Bill. Include in this a meeting with local bank association.

-- Develop a letter-writing campaign to the governor

    Stan Virden prepares a sample copy (see distraught housewife attachment below. All write and encourage other people to hand-write their own letter

-- Set meeting with Governor's Policy Person.

-- Keep a special Session in the back of our minds

-- Continue to grow the numbers in coastal counties, unified behind solutions that <u>fix</u> the problem, not address it.

        Requiring:

        -- Continued committee work, public meetings, "chats" and other activities.

        -- Improved HHII response strategy for new people, such as those who sign up on the web-page and elsewhere.

- Formally name members of the Steering Committee; encourage anyone who is working to attend Steering Board meetings, whether on the formal lists or not

Date

Dear Governor Bentley,

My friends and I are reading and hearing that you have stepped forward to lead our state toward reform of how we find and pay for our property insurance. We pray for and ask blessings on your success.

As someone who struggles to make ends meet on a fixed income, I am, like many others, facing increased medical costs as well as ever higher prices for everything. My resources stretch only so far. A few years ago I could handle my homeowner's insurance, at about $800 per year, pretty much the same as everyone else. In the past four years though, the cost has gone to about $3500, and the deductible for wind damage is up from $1000 to $7500—5% of my home's value! My savings are rapidly shrinking. I'd like to sell my house and find something less expensive, but with insurance so hard to get there are no buyers, even at today's low home prices. If my health fails, I don't know what I will do. Most of my friends are in their 60s or older and share these fears.

Every day I pray that you will get us out of this awful ditch and back on a path we can follow. I supported you, and depend on you, as do my neighbors. Please help, and please keep us informed about what you are doing.

Kindest regards,

Bessielou Smithers

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Send in hand-addressed envelope to:

Governor Robert Bentley

Alabama State Capitol

600 Dexter Avenue

Montgomery, Alabama 36130

Be sure to indicate a return address

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Additional points of pain:

My husband and I have had to give up on vacations, because our premiums have torn apart our budget.

I had to miss my daughter's wedding, because home insurance now takes so much money I could not afford the travel expense.

My son can't get a job. (Do you realize, governor, how many jobs have been lost because of the extra hundreds of millions of dollars siphoned out of our state and county economies by these extraordinary premiums?