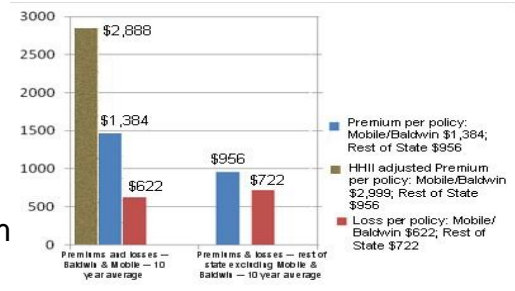


Mobile & Baldwin Counties' premiums are 4 times higher
 than the rest of the state. Yet . . .
coastal insurance losses are LOWER
 than the rest of the state,
 according to newly released Alabama Clarity Law data.

This HHII graph shows that Mobile and Baldwin counties have had LOWER insurance losses per policy (red bars on graph) than the rest of the state over the past 10 years. Yet the Alabama Department of Insurance allowed companies to start charging coastal counties 4-times more than the rest of the state (blue and gold bars). This data includes Hurricanes Ivan and Katrina, Tropical Storm Ida & Mobile's Christmas Day tornados.



Email Governor Bentley (jill.boxler@governor.alabama.gov) and your state Senator and Representative and let them know that you want the Alabama Department of Insurance (DOI) to follow the laws that require fair premiums to everyone and stop discriminating.

HHII formed in 2008 by concerned churches/citizens after the DOI allowed insurance companies to treat coastal counties dramatically different than the rest of the state. We have already been successful in the passage of the Clarity Law which requires insurance companies to report premiums and losses by zip code. Ten years of that data has just come on line at the DOI web site. HHII (Homeowners Hurricane Insurance Initiative) is the only citizens' group working for our communities thru the churches for fairness in coastal Alabama insurance premiums. *Forward this email with your own personal recommendations to as many coastal people that you know.*

***Find a meeting near you and bring all your friends!
 See the back of this flier for a schedule.***

***More info at www.hhii.us or call 251-928-3430
 HHII is not selling anything!***

Some other details the data revealed:

- Half the cost of Hurricanes Ivan and Katrina was paid with premiums collected during the years of the storm. This was the case when coastal premiums were \$850 a year – the state average.
- Four inland counties had *higher* losses per policy than Baldwin County during Hurricane Ivan: Escambia, Monroe, Conecuh, and Clarke.
- Twelve inland counties had *higher* losses per policy than Mobile County: Escambia, Monroe, Conecuh, Clarke, Wilcox, Washington, Butler, Covington, Lowndes, Choctaw, Marengo and Perry.

Schedule of Meetings to discuss the Clarity Law Data and what are we going to do about this

March 17, Monday 3pm Crazy Horse in FL (Highway 98 going east from Foley, Alabama through Elberta into Lillian (not ... and 4/10ths of a mile from the state line, on the left,))

March 18, Tuesday, 11am at Government Street Presbyterian Church, Downtown Mobile (300 Government Street, Mobile, AL 36602-2618 (251) 432-1749)

March 18, Tuesday, 6:30pm at St. Paul's Episcopal Church, Foley (506 North Pine Street Foley, AL 36535 (251) 943-2173)

March 19, Wednesday, 10am at Gulf Shores First Presbyterian Church (309 East 21st Avenue | Gulf Shores, AL 36542)

March 19, Wednesday, 6:30pm at Way of Life Community Church, DIP (1760 Riverside Drive, Mobile, AL 36605-3921 (251) 471-2735)

March 20, Thursday, 10am at St. Paul's Episcopal Church, Foley

March 20, Thursday, 6:30pm at Spanish Fort Presbyterian Church (6620 Spanish Ft. Blvd)

March 25, Tuesday, 10:30 at Way of Life Community Church, DIP

March 25, Tuesday, 6:30pm at Theodore First Baptist Church (7125 Bellingrath Road Theodore, AL 36582)

March 26, Wednesday, 11am at Government Street Presbyterian Church, Downtown Mobile

March 26, Wednesday, 6:30pm at Gulf Shores First Presbyterian Church

March 31, Monday, 6:30pm at St. Paul's Episcopal Church, Foley

Goals of HIII/ GCECC: 1) Significant reduction in premiums,
2) Robust Mitigation for communities, 3) Just payment of claims and, 4) Sustainable solutions

The Gulf Coast/ East Coast Coalition coalesced Winter of 2012 and we concretized the coalition at a conference in Biloxi in Spring 2013. GCECC links 9 states thru the interaction of 16 organizations, 2 of which are national in scope. GCECC works across state lines to connect three levels of influence –

- the grassroots (thru churches and individuals),
- grass-tops (trade organizations like Homebuilders and Relators)
- elected officials at all levels (city councils, county commissions, state and federal legislators)

HIII/ GCECC is an initiative of ACT-II – All Churches Together. It is a 20 year old faith based, Christ-centered organization which operates on principles of truth, respect and fairness to all races, classes and faiths. ACT-II was first developed by Baldwin County, Alabama pastors. Together we work on a wide variety of problems in both poor and affluent communities. Our mission is to develop leaders and empower people to take civic action to improve the quality of life using our dialogue-to-action, church-based model and principles.