

Dear Honorable Governor Bentley

I have seen the facts presented in the HHII Clarity Law Report of the cost of property insurance versus payment of claims by zip code in Mobile and Baldwin County compared to the inland counties of Alabama. As an independent business person and home owner I feel it is very obvious all businesses as well as all homeowners are being most unfairly burdened by the current situation where both Mobile and Baldwin County have a record of being at or near the bottom in losses incurred while paying discriminatory excessive premiums. We who live and do business on Alabama's Coast provide a great deal of tax revenue for the state so our voices should be heard.

Your request of additional study by an insurance institute in Tuscaloosa is an unnecessary delay in correcting this obvious problem and is a do nothing solution.

Your Department of Insurance has not justified the 300% to 600% cost difference and you should require them to do so.

The current premiums and deductibles for South Alabamians in practical terms amounts to no insurance because the high total cost is unaffordable.

Mobile and Baldwin County citizens know this situation is most unfair and want you to fulfill your campaign resolution to explore the Coastal Band Insurance Entity so we can start getting concrete relief and results.

We want you and your Department of Insurance to work with the coastal committee that HHII and Representative Joe Faust and other legislators have created to fix this ridiculous crisis.

I am looking forward to your response to this very burdensome problem.

Thank You so much.