

Dear Honorable Governor Bentley

I have seen the facts presented in the 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 a home owner I feel it is very obvious all coastal 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 major discriminatory excessive premiums. Many of us have cut the shade trees on our property in an attempt to avoid the punitive deductibles imposed on Mobile and Baldwin county, of course this increases our power bills and very much takes away a significant part of the quality of life and looks of our biggest and most important investment - our home.

All who live in Mobile and Baldwin certainly feel that the Alabama Insurance Commission has not protected us who live and do business on Alabama's Coast and have significantly and unnecessarily increased our overall cost of living. The residents of Mobile and Baldwin provide a great deal of tax revenue for the state and we are blessed with a very dominate Republican population so our voices and legitimate complains 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 between Southwest Alabama and the rest of the state and you should require them to do so.
- The current premiums and deductibles for South Alabamians in practical terms amounts to no insurance because a very significant number of us find the high total cost 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 to start getting concrete relief and results.
- We want you and your Department o 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.