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STATE OF ALABAMA

February 24, 2015

Mr. Charles Kettell
30889 Blakeley River Road
Spanish Fort, AL 36527-3074

Dear Mr. Kettell:

Thank you for your letter regarding the high cost of homeowners insurance. I appreciate you taking the time to share your concerns with me.

Addressing the availability and affordability of homeowners insurance is a long-term priority of mine. The 2012 Legislative Session proved to be a very productive session addressing this issue with the passage of bills such as the Clarity Act. In October 2013, upon the recommendation of the Affordable Homeowners Insurance Commission (AHIC), I announced the creation of the Alabama Center for Insurance Information & Research (ACIIR). This will be an independent, non-profit research center that will examine the challenges facing Alabama homeowners and produce thorough, unbiased research to help homeowners make informed decisions. For more information on insurance rates and Clarity Act data, please visit the Alabama Department of Insurance website and read the Department's whitepaper:
<http://www.aldoi.gov/PDF/Companies/ClarityActWhitePaper.pdf>.

Homeowners insurance reform is a complicated issue. It is my hope that, with continued pursuit of AHIC recommendations and mitigation grants and the future work of the ACIIR, homeowners in Alabama will have additional options to reduce insurance costs.

Again, thank you for taking the time to share your concerns with me. If I can be of assistance to you in the future, please feel free to contact my office.

Sincerely,

A handwritten signature in black ink that reads "Robert Bentley".

Robert Bentley
Governor

RB/pb/tt