



Bradley Byrne (Rep)

1. Will you make the Coastal Re-insurance Multi-state entity part of your platform as you campaign?

Yes: I already have and talked about it on the campaign trail. This is an issue that's personal to me as someone whose homeowner insurance was cancelled after Hurricane Katrina.

2. Will you be accepting campaign contributions from the insurance industry?

I have not and I don't anticipate that they will be interested in offering me any. It would undermine the role I would like to play in bringing people to the table. The vast majority of my donations are from individual Alabamians.

3. What do you believe are solutions to the Flood insurance crisis?

Insist federal government use sound & proven science in all of its decisions; We need to slow down the process so that this science & other alternatives can be explored; We need to cap the percentage by which premiums can be raised each year; Wind and flood insurance policies need to be designed to work better together.

4. Will you meet w. us if you are elected 3 months after you take office?

Yes. I will meet with your group often as we need to.



Daniel Dyas (Rep)

1. Will you make the Coastal Re-insurance Multi-state entity part of your platform as you campaign?

Yes, I am willing to fight for a federal appropriation to start this entity. I want to take serious steps towards insurance reform.

2. Will you be accepting campaign contributions from the insurance industry?

No, no money from special interest groups

3. What do you believe are solutions to the Flood insurance crisis?

Once in office, I will want to learn more.

4. Will you meet w. us if you are elected 3 months after you take office?

Yes, a week after, not three weeks.



Chad Fincher (Rep)

1. Will you make the Coastal Re-insurance Multi-state entity part of your platform as you campaign?

I like the initial one-page attachment, and agree with the general direction. I would need to see specifics proposed legislation as it evolves, because there are times when officials sign up for something like this and then a group adds items beyond the original scope, so I will continue to dialogue.

2. Will you be accepting campaign contributions from the insurance industry?

I hope you will make all of your members aware that I am the only candidate in this race who sponsored insurance reform legislation, including the clarity bill which you have featured on your website (http://www.hhii.us/hhii_transparency.html) and after I did so I was no longer supported by the Alabama Farmers Federation, the parent company of ALFA Insurance. So I am the only candidate who has GIVEN UP insurance-related contributions to stand with you on insurance.

3. What do you believe are solutions to the Flood insurance crisis?

I am glad that I believe they have backed off from efforts to gut flood insurance, but I am concerned we just have a temporary fix. This will be a priority when and if I get to Washington, and I appreciate any additional information you can provide as I get into the details.

4. Will you meet w. us if you are elected 3 months after you take office?

Yes, I look forward to meeting. You are at the forefront of an issue that is the top priority for many of my constituents. I plan to focus on constituent service and addressing insurance and other issues that are crucial to South Alabama, where I have spent my whole life.



Wells Griffith (Rep)

1. Will you make the Coastal Re-insurance Multi-state entity part of your platform as you campaign?

I want to study and consider it a bit more. We have a core-platform, but I support the concept and ideas of citizen-based initiatives to solving problems, as they tend to work a lot better than government imposed 'solutions.'

2. Will you be accepting campaign contributions from the insurance industry?

No.

3. What do you believe are solutions to the Flood insurance crisis?

I do not favor the government having control over any industry. I believe we need more free-market solutions, but understand that you can't just rip the band-aid off. To lower costs we need to open the risk pool, and have an exit strategy from current system to make sure any transition works.

4. Will you meet w. us if you are elected 3 months after you take office?

Yes, we will meet in three months. And I will arrange for several meetings per year in the district.



Quin Hillyer (Rep)

1. Will you make the Coastal Re-insurance Multi-state entity part of your platform as you campaign?

I need to study this more, but the concept seems sound, like a "re-set button" for the insurance industry. I would like to explore if there is a way to include more free market principles so that a non-profit quasi governmental entity would have competition. See link below.

2. Will you be accepting campaign contributions from the insurance industry?

Not at this point.

3. What do you believe are solutions to the Flood insurance crisis?

This is more complicated than hurricane insurance and anyone who tries to answer it in a few short sentences is not being straight. I do not have a full answer yet, but I will studying it thoroughly.

4. Will you meet w. us if you are elected 3 months after you take office?

Yes.

[Link to longer answers, and other candidate statements:](#)

<http://www.hillyerforcongress.com/issues-congress>



Jessica James (Rep)

1. Will you make the Coastal Re-insurance Multi-state entity part of your platform as you campaign?

Yes.

2. Will you be accepting campaign contributions from the insurance industry?

No and will not.

3. What do you believe are solutions to the Flood insurance crisis?

Want to think about it

4. Will you meet w. us if you are elected 3 months after you take office?

Yes the sooner the better. I want HHII to be my counsel on insurance issues



Sharon Powe (Rep)

1. Will you make the Coastal Re-insurance Multi-state entity part of your platform as you campaign?

Yes, but I need more information.

2. Will you be accepting campaign contributions from the insurance industry?

No insurance money.

3. What do you believe are solutions to the Flood insurance crisis?

I need more education on flood insurance.

4. Will you meet w. us if you are elected 3 months after you take office?

Sure, and when elected an HHII person will be on my advisory bd. on insurance. We will be in contact all the time.

David "Thunder" Thornton (Rep)

1. Will you make the Coastal Re-insurance Multi-state entity part of your platform as you campaign?

I am not sure if it would be better for the residents to tie all the adjoining states together or to have the Alabama Coast as a distinct area. There are advantages and disadvantages to both and they need to be weighed against one another. Past history, that being the last 50 years, which I grant you is not a perfect predictor, would show that the state of Alabama would be better served by a separate system.

2. Will you be accepting campaign contributions from the insurance industry?

No.

3. What do you believe are solutions to the Flood insurance crisis?

a. I believe we need better leadership from the Alabama State Insurance Department.

b. I believe the Property Insurance Clarity Act will provide a clearer understanding of the industry and the Alabama State Insurance commission would be able to be fairer in the zoning. This reporting by the insurance companies to the state is to be completed by Oct. 1, 2013.

c. The method of choosing an Alabama State Insurance Commissioner needs to be improved, up to and including it to be an elected versus an appointed position so that it would be held accountable to the citizens.

4. Will you meet w. us if you are elected 3 months after you take office?

Yes.



Dean Young (Rep)

1. Will you make the Coastal Re-insurance Multi-state entity part of your platform as you campaign?

Yes, I will, but if it requires the government getting involved in the insurance business – then no.

2. Will you be accepting campaign contributions from the insurance industry?

No

3. What do you believe are solutions to the Flood insurance crisis?

Feds should never have gotten into the Flood business.

4. Will you meet w. us if you are elected 3 months after you take office?

Will you meet w. us – sure. Glad to talk and I would like HHII / GCECHIC to serve as an official liaison to my office.

Lula Albert-Kaigler (Dem)

1. Will you make the Coastal Re-insurance Multi-state entity part of your platform as you campaign?

No, not as a primary issue, but I will be responsive to this group's interests

2. Will you be accepting campaign contributions from the insurance industry?

No, I have not asked anyone to give me money

3. What do you believe are solutions to the Flood insurance crisis?

Go back to the ways of the old days

4. Will you meet w. us if you are elected 3 months after you take office?

I'll meet w. you any time.



Burton LeFlore (Dem)

1. Will you make the Coastal Re-insurance Multi-state entity part of your platform as you campaign?

Yes, it is a solution. Insurance reform is a big part of my platform.

2. Will you be accepting campaign contributions from the insurance industry?

No and I will not.

3. What do you believe are solutions to the Flood insurance crisis?

Maybe the Coastal Band Reinsurance Entity

4. Will you meet w. us if you are elected 3 months after you take office?

Certainly



James Hall (Ind)

1. Will you make the Coastal Re-insurance Multi-state entity part of your platform as you campaign?

Not at this time. I am in favor of working to get some relief from skyrocketing premiums. From what I know about the Coastal Re-insurance Multi-state entity, I feel it is definitely one of the possible solutions that needs to be considered, but I do not know enough about it at this time to make it part of my Campaign Platform.

2. Will you be accepting campaign contributions from the insurance industry?

Absolutely not. I am firmly against any industry or special interest trying to influence an election or elected official. When elected, I will not owe anything to anyone except the People of our District.

3. What do you believe are solutions to the Flood insurance crisis?

If the Coastal Re-insurance Multi-state entity does what it looks like it could do for wind insurance, I don't see you couldn't apply it to Flood insurance as well.

4. Will you meet w. us if you are elected 3 months after you take office?

I certainly will. My door will always be open to the People of our District.