

Dear HHII friends,

I have one word for the response out of the Governor's office to our letters – SHAMEFUL! And this word was given by a member of the HHII Steering Board this last week when we met. And another word that came from another HHII Steering Board member was “canned” response and Governor Bentley has “canned” the coast!!

Attached is my letter to Governor Bentley and his response to me. I have heard from 10 or more of you all saying that you got about the same letter. (the one sentence highlighted in the attached document is the one difference)

Don't be discouraged. This is what bureaucracies do when they are trying to shut out the great unwashed. Many of you put your heart and soul in your letters and what little crumbs does the Governor give you??

1. AHIC recommendations – don't get me started. HHII voted no – not good enough on the AHIC recommendations. <http://governor.alabama.gov/newsroom/2013/02/governor-bentley-releases-affordable-homeowners-insurance-commission-report/> (click for final recommendations)
2. ANOTHER insurance institute – see the attached for a partial list of all the insurance institutes that are already up and running. Did you realize that the money for this thing is coming out of our tax money, out of the Education budget – 1 million dollars!! for one year and then who do you think will be funding this institute the second year and there after???
3. Mitigation – most of us working poor will have to put in thousands to make our homes hurricane proof in order to get back only hundreds. It is that simple. The great hope is that the BP money will appear and save the day.
4. The AL DOI white paper is supposed to give you comfort?? This is the department's best thinking to discourage us from taking seriously the facts that the Clarity Law revealed (see attached doc on talking points). HHII has drafted its rebuttal and will be sending it out for you to read and pass on to your friends. But a preview:
 - Even if we concede every objection that ALDOI has with the data that they collected (difference in re-insurance costs, double counting the AIUA, lack of data on unadmitted companies, etc) it in NO WAY equals the 300% increases that they have allowed. We will be addressing each of their challenges in our rebuttal paper.
 - How can ALDOI be working so hard to discredit their own data that they aggregated from the insurance companies? Would it be exciting to see all this brain power going toward working with HHII and the obvious weight of the Clarity Law Data. There is an injustice here and Governor Bentley needs to order his ALDOI to bring fairness to the coastal premiums.
 - Where are the ALDOI numbers? When they made the decision to go up 300-600% on our premiums, what data did they use after 2004/05? Now they have a rich picture of premiums/claims/number of policies by zip code/county – but they did not have this in 2006. So how did they make their decisions? The Clarity Law Data clearly shows that the coastal counties have been subsidizing the whole state for the last 10 years!

We cannot allow this continue for another 10 years. Governor Bentley campaigned on a promise to solve the homeowners' insurance crisis.

We know that they have received more letters than they thought they would have to deal with because Jill asked HHII to use the Governor's web page comment section that did not even list insurance as an issue. This will not tamp us down.

Please write the Governor again and tell him this is not enough and you are watching. See attached "talking points" for Jill's e-mail and ideas for your letter.

And in the meanwhile keep reading your e-mails (pass them on to your friends) for an HHII meeting in your area.

God bless you all,
HHII