

EXECUTIVE ORDER NUMBER ____

Under and by virtue of the authority vested in me by law and pursuant thereto:

WHEREAS, the ability to purchase real property is an unalienable right of every Alabamian;

WHEREAS, the purchase of a home is one of the most significant financial decisions and commitments that one may make;

WHEREAS, homeowners face monumental challenges as they seek affordable and comprehensive homeowners insurance for perils associated with violent storms, natural disasters, tornadoes or based upon their proximity to areas historically affected by tropical storms and hurricanes; and,

WHEREAS, a lack of affordable comprehensive insurance for such homeowners impacts the State of Alabama far beyond the historically storm damaged communities in which their homes are located;

NOW, THEREFORE, based upon these considerations, and for other good and valid reasons related thereto, I, Robert Bentley, Governor of the State of Alabama, by virtue of the authority vested in me by the Constitution and laws of the State of Alabama, do hereby jointly create with Mobile and Baldwin County legislators the **Governor's and Coastal Legislators' Insurance Work Group** (the "Work Group") to recommend one or more solution frameworks that establish insurance policy, guidelines and next steps for fair property insurance that corrects the radical differences in the way Mobile and Baldwin County homeowners are treated by homeowner and commercial property insurance companies compared with the rest of the state.

BE IT ORDERED that because the insurance industry, the Alabama Department of Insurance and the Alabama Insurance Information Research Center ably champion mitigation and public education strategies, this Work Group will focus on policy, guidelines, possible multi-state framework and next steps that reduce radical differences by significantly enhancing availability and significantly reducing premiums/deductibles for **all** homeowner and commercial property insurance in the two counties, while preserving the financial integrity of insurance companies. One or all of the recommended solutions will be delivered to the governor in the form of a report within 120 days of the first meeting.

BE IT FURTHER ORDERED that the Work Group shall consist of: 1) State Representative Joe Faust, co-convener; 2) State Senator Trip Pittman, co-convener; 3) State Representative Napoleon Bracy; 4) State Senator Bill Hightower; 5) State Representative Margie Wilcox; 6) Dr. Lawrence S. "Lars" Powell, governor's representative; 7) Suzanna Willis, governor's appointee; 8) Alabama Department of Insurance Deputy Commissioner Charles Angell, governor's appointee; 9) Fairhope City Councilman Jack Burrell; 10) Beth Lyons, City of Mobile representative; 11) The Rev. Jerry Bergman, facilitator; 12) Jerry Doughty; 13) Dan Hanson; 14) Earl Janssen, chairman; 15) Charles Kettell; 16) Michelle Kurtz; 17) A.C. Leggett; and 18) Cathy Odom.

BE IT FURTHER ORDERED that this Executive Order become effective immediately and that the Work Group begin meetings within 60 days of signing.

DONE AND ORDERED this ____ day of May, 2015.

Robert Bentley
Governor

Attested

Beth Chapman
Secretary of State