Join the

gROUNDSWELL!

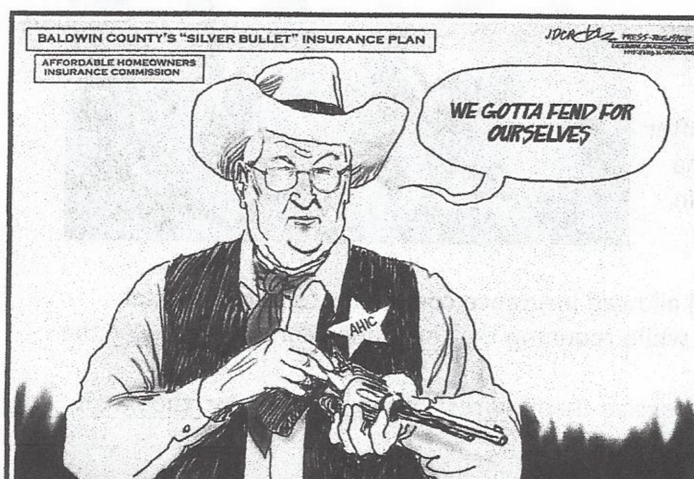
Stop the Flow of

$$ Billions of <u>Our</u> Homeowners Insurance Dollars $$

Going to <u>Overseas</u> Insurance Companies!

We Need You to help us Bring our Insurance Premiums Back Under Control!

Free Fish Fry
Free Cajun Music



"We Gotta Fend for Ourselves"

This Alabama event is sponsored by the Baldwin County Legislative Delegation, the Baldwin County Commission, all the city and town governments of Baldwin County, businesses in our communities, all working in conjunction with Homeowners Hurricane Insurance Initiative (HHII) and the multi-state, Gulf-Coast-East-Coast-Wind-Insurance Coalition.

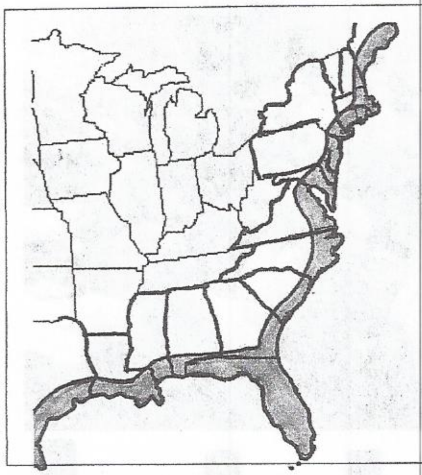
Working Together
We Will Accomplish Amazing Things.

Thursday, June 13th • Oak Hollow Farm • 5-8 pm

14210 Greeno Road • Fairhope

(We're <u>not</u> selling insurance)

See the other side to learn more or go to www.hhii.us or call Michelle Kurtz at 251-928-3430



More about the Solution

The Coastal Band Beginning Thoughts (join the conversation)

Seventy-five percent of your premium pays for wind coverage. Most of that goes to insurance companies overseas called "re-insurance" companies. Coastal Gulf and Atlantic counties have sent $48-120 billion to these overseas reinsurance companies since Hurricane Katrina. About $15 billion has come back in hurricane claims.

The creation of a special catastrophic wind insurance coastal band will capture this money, pay hurricane claims, reduce our premiums, and break the bonds that subject us to foreign re-insurance companies. This non-profit wind insurance entity would be run by coastal policyholders, once ennabling legislation creates it.

More about the Groundswell

Fixing some problems takes more than electing good people to office. Some problems require the united stand of people backing their elected officials. That's because of the power of lobbyists. This is one of those kinds of problems. It will take a groundswell of people all along the Gulf and Atlantic coast to break the power of lobbyists in Montgomery and Washington. It has begun in 8 of these coastal states. Join the Groundswell June 13th and let's keep thousands of dollars a year in our own pockets. . . instead of sending our money to reinsurance companies overseas.

More about the Sponsors

The creators and sponsors of this June 13th Fish Fry crafted and sponsored the Alabama Clarity Law. Joining these Alabama sponsors are legislators and citizens from coastal areas of other states. All agree: working together we will accomplish amazing things.

What is the Clarity Law?

Have you ever wondered why insurance upstate is so cheap when they have all those tornadoes?

We've wondered ourselves.

After all, FEMA declared 65 of Alabama's 67 counties disasters after Hurricane Ivan. There have been more than 500 tornadoes in Alabama since the year 2000. Upstate Alabama had 217 "severe hail storms" in 2011 alone. Tornadoes and hail did $2 billion in damage that year. So why do they say only coastal Alabama is expensive?

Did you know that the Alabama Department of Insurance (DOI) allowed insurance companies to dump coastal residents by the tens of thousands and jack our premiums sky high, while requiring that insurance companies <u>lower</u> the average cost of insurance statwide in 2009?

In 2006 the DOI did this -- assumed coastal Alabama is more expensive than the rest of the state -- even though it did not collect county-by-county loss data.

So, are we more expensive?

The newly-passed Clarity Law requires the DOI to collect total claims data by zip code, going back several years and publish it on their website . . .

November 1st of this year.

We will all be able to look at real numbers and not guesses. And, if we're not more expensive, state law requires the DOI to prohibtit unfairly discriminatory premiums. Until 2006 we paid the state average: $850. If the Clarity Law data shows we're no more expensive than the rest of the state, it will be time for the DOI to re-enforce equity.

The same people who created the Clarity Law are now tackling the Coastal Band. They need your help on this, too, so join the Groundswell at the Fishfry June 13th.