

For immediate release

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Gulf Shores, June 1 --Three factors have come together to generate the perfect storm for property insurance reform in Alabama, according to a representatives of the Homeowners Hurricane Insurance Initiative (HHII), a faith-based, grassroots group in Baldwin and Mobile counties.

“Sadly, the tornado outbreak in northern Alabama has formed a confluence of insurance-related events with the start of the hurricane season and the launch of the Governor’s Commission on Coastal Insurance Reform,” said A.C. Leggett, a spokesperson for the group. She made the remarks in a statement prepared by the initiative for the opening of the 2011 Hurricane Season.

“The tragic tornado outbreak in north Alabama illustrates our need for affordable, equitable insurance that will be here today . . . and here tomorrow,” Leggett said.

“Advance planning and savings built up through decades of insurance payments should prevent premiums from skyrocketing after a weather tragedy,” she said. “Uniformity and long-term planning should be among the staples in the way insurance does business in our state.”

“In return for the billions it takes from Alabama each year, the industry should provide a service to people individually and as a whole,” she said.

Governor Robert Bentley will soon announce the members of his special commission that will study Alabama insurance and develop a “comprehensive” plan to make insurance affordable and effective statewide. The governor has further promised a special legislative session to implement a plan when one is devised.

“It’s time for the people of Alabama to expect the Alabama Department of Insurance to regulate this gigantic money-vacuum whose policies are less comprehensible than quantum physics . . . not partner with it,” Leggett said.

“If they can’t provide just payment of claims and reasonably-priced insurance after tragedies like our April outbreak, it’s time for them to get out of the way and let those who can do it . . . do it.”

She added that if they “threaten to leave the state or try other bullying tactics, it’s time for all Alabama to politely make sure the screen door doesn’t hit them on the behind on their way out.”

According to public accounts, more than 50,000 households in Alabama’s coastal counties have had their wind-and-hail insurance dropped. HHII has concluded that among those able to pay off their mortgages, a significant number now carry no wind-and-hail insurance. Many are senior citizens whose mortgages are paid off.

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