

DRAFT

Ms. Tricia Ford
1201 Mail Service Center
Raleigh, North Carolina 27699-1201

Dear Ms. Ford:

The Brunswick County Mayors listed below are writing to register our strong protest concerning the proposed 25% increase in property insurance rates for residents of our county. In addition, we are concerned about the lack of public notice concerning this increase and respectfully request another public hearing be held on this proposal in order that, on behalf of our citizens, we can publicly testify in opposition to this increase.

We do not believe that there is experiential data that would support such an extraordinary increase. Damages from last year's storm were much more extensive inland than in Brunswick County. We request a summary of the justifications submitted by the insurance carriers to justify this increase. This is but the latest of substantial increases sought by the insurance industry and it is our belief they are well compensated for the risks they insure against.

We also request that the insurance commissioner schedule another public hearing in order to permit local governments to testify about the negative impacts this increase would have on our communities and economy. For whatever reason we only were made aware of this matter last Wednesday when an article appeared in the local paper. Accordingly, we submit that we were unable to attend any public hearing held earlier in December. We further note that a schedule that requires comments be submitted during the December holiday season is a process designed to limit, rather than seek, public input.

Sincerely,