

In these times of economic hardship, let's not forget the great words spoken November 19, 1863 in Gettysburg Pennsylvania by President Abraham Lincoln "that government of the people, by the people, for the people, shall not perish from the earth." So few words have since been spoken by anyone depicting our unique form of government and the power we as individuals have to voice our views and opinions. We must always remember that our government exists to serve its people.

With the recent faltering housing market and people struggling to remain in their homes we, as a coastal community, are hit with yet another obstacle to overcome. On November 21, 2008, the North Carolina Department of Insurance (NCDI) and the Commissioner of Insurance (Commissioner) made the inequitable and unjust decision to impose increases in surcharges (from 5% to 15% for wind and hail) as well as increases in deductibles (from 2% in most areas to a whopping 5% in another) to insurance plans under the "Beach Plan" and "FAIR Plan." These increases, which only apply to eighteen (18) coastal counties, are scheduled to take affect February 1, 2009.

The Commissioner also approved an overall insurance rate increase of 29.8 % in our coastal area and 17% for "beach" areas effective May 1, 2009. These Decisions left many in the coastal communities wondering how, in our democracy, were these decisions made and what we, as a coastal community, can do to voice our disapproval of the rate increases.

The most powerful tool we have to be heard is our voice through the three branches of government. The Legislative Branch, which makes laws for North Carolina, is made up of the Senate and the House of Representatives and is known as the General Assembly. This is where our elected officials meet and make laws. By contacting our elected officials we, as a collective coastal community, can have our objections regarding the recent coastal insurance rate increases heard. We can also make a difference by supporting a variety of lobbying efforts put forth by various REALTOR<sup>®</sup> groups such as the Wilmington Regional Association of REALTORS<sup>®</sup> and its statewide organization the North Carolina Association of REALTORS<sup>®</sup>. REALTOR<sup>®</sup> organizations have a long history of fighting for homeowner rights and opposing any legislation that would negatively impact homeowners. The wheels are set in motion to fight the coastal insurance rate increase in the Legislature by efforts put forth by REALTOR<sup>®</sup> groups across the coastal counties and others.

In addition to efforts put forth in the legislature, we must also address the Executive Branch; which enforces laws made by the legislature. The head of this branch is Governor Beverly Perdue. By contacting the Governor's office we can demand they hear our objections to the recent vast rate increases. Our voices need to be heard by ALL of our elected officials.

Lastly, the Judicial Branch interprets what our laws mean and makes decisions about the laws. Recently, on December 22, 2008, the citizens of Dare County decided to exercise their right to be heard in the courts by filing a lawsuit addressing the surcharges and the deductibles. The suit filed by Dare County against the NCDI and the Commissioner claims, among other things, that by issuing the November 21, 2008 Decision the NCDI and the Commissioner

erred in issuing decisions regarding deductibles and surcharges that were excessive and unfairly discriminatory pursuant to the Statute, i.e. the deductibles and surcharges do not equitably reflect the differences in expected losses and expenses between the coastal regions participating in the Beach Plan and the FAIR Plan as compared to other areas of the state. Dare County requests, among other things, that the Court determine that the NCDOI and the Commissioner erred in issuing the Decision, order public hearings and enjoin the NCDOI from enforcing the Decision until there is a judicial review by the Superior Court. New Hanover County, along with eight other coastal counties, recently joined the lawsuit. No one knows the outcome but at least judicial remedy is being sought.

In tough economic times many feel powerless against the decisions made by our government but we should not forget that government exists to serve its people. We live in a beautiful coastal community where some have families stemming back many generations, some have relocated to Wilmington from other states because they see the beauty and quality of life here and some just come to visit or vacation. We all have the right to live and make a living wherever we so chose and should not be penalized for choosing to live in a coastal community. Either way, we are all part of this coastal community and, as such, we should stand together to have our voices heard. We're just going to have to make a little noise.

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