



COUNTY OF DARE

Office of the Board of Commissioners
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Res 09-02-7

A RESOLUTION SUPPORTING CREATION OF AN INSURANCE COMMISSION

WHEREAS, increasing homeowners, wind and hail and other property related insurance rates and deductibles are a major concern to all property owners within North Carolina and of particular concern to those who own property in coastal region of North Carolina; AND

WHEREAS, currently decisions regarding increases or decreases in the rates and deductibles of insurance in North Carolina rest solely with the Insurance Commissioner and the Department of Insurance; AND

WHEREAS, the processes, procedures and methods used by the Insurance Commissioner and the Department of Insurance in making such decisions currently provide the public with little to no transparency and very limited means of providing input or recourse for unfair and unjust decisions of the Insurance Commissioner and the Department of Insurance; AND

WHEREAS, this lack of transparency, input and recourse often places an unjust and unfair burden upon North Carolina property owners through the increase in those property owners' insurance rates based on incorrect and/or misconstrued data and the arbitrary and capricious processing of that data to make decisions contrary to the public welfare; AND

WHEREAS, the legislative creation of an Insurance Commission in a form similar to that of the Utilities Commission created pursuant to Chapter 62 of the North Carolina General Statutes and in a manner that is open to the public, that provides for the fair and just regulation of insurance rates for all North Carolina residents and that provides aggrieved persons sufficient means of recourse for unfair or unjust insurance rates would be a benefit to all citizens and residents of North Carolina.

NOW THEREFORE BE IT RESOLVED that the Dare County Board of Commissioners supports the legislative creation of an Insurance Commission tasked with providing fair and just insurance rates to all North Carolina residents in a manner that is open to the public and provides aggrieved persons sufficient means of recourse for unfair or unjust insurance rates and encourages all Dare County and North Carolina residents, property owners, and visitors to contact their representatives in the North Carolina General Assembly to indicate support for such legislation.

This the 16th day of February 2009.

Warren Judge, Chairman
Dare County Board of Commissioners

ATTEST:

Katie Smith, Clerk

LAND OF BEGINNINGS