

## Gulf Coast Insurance UPrising



AL homeowners are fighting for affordable insurance

Vacant homes, “For Sale” signs, public protests, and media coverage over the past ten years are the visible signs that home and business owners in Eastern and Southern coastal areas are really struggling to pay their rising insurance premiums. The cost of home insurance in AL, LA, FL, TX, MS, and SC has become a full-blown political fight. And we’re not even talking about flood insurance that’s a whole other problem. People are working hard to get attention and relief. They’ve taken to the streets, to legislators, regulators, and United Policyholders for help. What’s the cause? Hurricanes? Climate Change? Greed? Inflation? All those are contributing – but we believe the biggest driver was when insurance companies started basing their rates more on computer-based models than history and traditional rating factors.

Amy Bach has been helping homeowner advocates get up to speed on insurance economics and politics and engage in constructive dialogue with public officials and insurers for many years. She traveled to New Orleans in April to meet in person with **Michelle Kurtz** and **Dan Hanson** (leaders of the AL-based [Hurricane Homeowner’s Insurance Initiative](#)), and **Paulette Mowbray** (MS [Affordable Wind Insurance Coalition](#)). UP is aiding in the search for better (affordable and available) options for low and moderate-income households to insure their homes and assets in the here and now.

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Source: <https://uphelp.org/gulf-coast-insurance-uprising/> Date: November 2, 2024