

Mac Montgomery
Mayor
Dean Lambeth
Commissioner
Jim Vatr
Commissioner



Jim Dugan
Mayor Pro Tem
Barry Nelder
Commissioner
Michelle James
Town Administrator

Town of Kure Beach

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February 23, 2009

Dear Kure Beach Property Owner,

The Kure Beach Town Council is concerned about the approved 2009 insurance rate adjustments to the North Carolina Beach Plan and Homeowners Policies. Our interests lie in the protection and representation of Kure Beach citizens. The proposed rate increases may have a significant impact on our residents. Rate increases may be as high as 17% and Wind and Hail deductibles are being raised to 2% of the insured value per occurrence.

As you know, the coastal areas of North Carolina are a treasure and an asset to our entire state. Aside from the obvious recreational value the NC Coast is one of the greatest economic assets we have. The revenue and jobs generated on the Coast benefit all residents of North Carolina.

We feel it is inequitable that the entire burden of insurance rate increases is borne by the coastal counties. Recent history shows that damages and claims from storms have not been limited to our area. In fact, other areas have suffered immeasurably. We feel that the risk should be shared.

We have actively discussed and debated this issue. We are working with other municipalities and counties, have met with NC Insurance Commissioner Wayne Goodwin and his staff, and have met with or contacted each elected official in the NC Legislature.

State Senator Julia Boseman and State Representative Carolyn Justice have introduced legislation to stay the Beach Plan increases. A stay in execution will provide for public debate and development of plans to minimize the economic impacts on our citizens. We urge your support of these bills.

I ask that you contact your State Senator and State Representative asking them to support Senate Bill 6 and House Bill 26. Remind them that the NC Coast belongs to the entire state and that the economic benefits from the Coast benefit all North Carolinians. I also ask that you contact Governor Bev Perdue at the Office of Governor, 20301 Mail Services Center, Raleigh, NC 27699-0301 or by email at governor.office@nc.gov.

We have enclosed a list of all Legislators for your use. If you need additional assistance please contact me directly at 910-264-7862 or contact our Town Administrator, Michelle James. We are committed to working with you to resolve this issue and to develop alternatives that benefit all our residents. We ask your help in this effort.

Thank you,

Mac Montgomery
Mayor