

From: Andy Twisdale <andy@andytwisdale.com>
To: Ray FarmerRFarmer@doi.sc.gov
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Date: 3/17/2013 10:46:25 AM

Subject: FW: Hilton Head Home Owners Insurance Rates

Hello Ray

Below is an email for a property owner facing a 25.5% increase. Can you respond with a statement as to why the insurance company's increase was justified?

Regards,

Andy Twisdale REALTOR
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Search all MLS listings and sign up updates

<http://www.charteronerealestate.com/hilton-head-island-realtor/Andy-Twisdale.htm>

The greatest compliment I can receive is your referral for professional real estate services.

From: JW1265@aol.com [mailto:JW1265@aol.com]

Sent: Sunday, March 17, 2013 10:20 AM

To: wck798@aol.com

Cc: mmkmitt@aol.com; andy@andytwisdale.com; andrewpatrick@advancepointglobal.com; tom@senatortomdavis.com

Subject: Fwd: Hilton Head Home Owners Insurance Rates

FYI. Jesse

From: JW1265@aol.com

To: Boblyn4@aol.com

Sent: 3/17/2013 10:17:56 A.M. Eastern Daylight Time

Subj: Re: Hilton Head Home Owners Insurance Rates

Bob — Contact Andy Twisdale @ 384-7771. Jesse

In a message dated 3/15/2013 3:05:58 P.M. Eastern Daylight Time, Boblyn4@aol.com writes:

Jesse,

As I have seen your emails on Hilton Head insurance rates, you may be interested in the following.
My premium with Occidental Fire and Casualty Co. of NC, Home Owners with wind and hail coverage, is being increased **25.5%**, effective with 05/01/13-05/01/14 renewal.

I called the SC Dept. of Insurance and was informed the company had justified the new increases with the department's actuaries.

Who does one complain to at the town level? I am looking for a new insurer.

Thanks.

Bob Green