

**nhcorrespondence,**

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**From:** Office of the Governor Site Support <johnschwartz39@yahoo.com>  
**Sent:** Wednesday, December 05, 2012 1:29 PM  
**To:** Haley, Nikki  
**Subject:** Home Insurance on Hilton Head Island

115828  
2828

Title: Mr  
First Name: John  
Middle Initial: L  
Last Name: Schwartz  
Suffix:  
Street Address: One Ocean Lane #1210  
Street Address 2:  
City: HiltonHead Island  
State: SC  
Zip: 22928  
Phone: 8438424540

Email: [johnschwartz39@yahoo.com](mailto:johnschwartz39@yahoo.com)

Affiliation: Constituent

Message:

We just purchased a house in Hilton Head Plantation on Hilton Head Island and were surprised at the cost of home owners insurance.

We are from Ohio and our insurance rates are one third the cost of the policy we had to purchase on our new house in South Carolina

It has come to my attention that the risks of loss are calculated by a firm that is not familiar with South Carolina nor Hilton Head Island.

It is also alleged that this firm does not appear to have qualified people to make these determinations

Please have your people look into this matter as this greatly effects the real estate market

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DEC 05 2012 veldran

Rec: Peters

Answered \_\_\_\_\_

**nhcorrespondence,**

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**From:** Office of the Governor Site Support <petehhi@yahoo.com>  
**Sent:** Tuesday, December 04, 2012 12:41 PM  
**To:** Haley, Nikki  
**Subject:** Hurricane risk

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DEC 04 2012 Veldman  
Referred         
Answered         
228344

Title: Mr.  
First Name: Rolland  
Middle Initial:  
Last Name: Welch  
Suffix:  
Street Address: 71 Skull Creek Dr.  
Street Address 2: B303  
City: Hilton Head Island  
State: SC  
Zip: 29926  
Phone: 843-689-9092

Email: [petehhi@yahoo.com](mailto:petehhi@yahoo.com)

Affiliation: Constituent

Message:

After a three year study, Daryl Ferguson has concluded this area is getting a bad rap from insurance companies regarding hurricane risk. Residents are paying 30% to 50% too much for insurance and tourism is suffering. Mr. Ferguson needs to be heard and so far has been stonewalled. We the people who put you in office expect you to look into this matter promptly. See the article at <http://www.celebratehiltonhead.com/article/3028/are-you-paying-too-much-for-hurricane-insurance>

**nhcorrespondence,**

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**From:** Office of the Governor Site Support <olebirds@hargray.com>  
**Sent:** Wednesday, December 05, 2012 8:36 AM  
**To:** Haley, Nikki  
**Subject:** Hurricane Insurance Rates

228574

Title: Mr  
First Name: Charles  
Middle Initial: B  
Last Name: Crockett  
Suffix: Sr.  
Street Address: 61 Wade Hampton Dr  
Street Address 2:  
City: Beaufort  
State: SC  
Zip: 29907  
Phone:

Email: olebirds@hargray.com

Affiliation: Constituent

Message:

Governor Hailey. please, please look into our hurricane rates. They are three times higher than Gulfport Miss.

Thank You,

Charles Crockett

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DEC 05 2012

Peters

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answered

**nhcorrespondence,**

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**From:** Office of the Governor Site Support <patpatterson@roadrunner.com>  
**Sent:** Tuesday, December 04, 2012 4:37 PM  
**To:** Haley, Nikki  
**Subject:** Hurricane Insurance

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DEC 05 2012 Veltran

Refer: File

Answered: \_\_\_\_\_

2011# 102342

2/285/2  
Title: Mr.  
First Name: Arthur  
Middle Initial: W  
Last Name: Patterson  
Suffix:  
Street Address: 17 Cottonwood Lane  
Street Address 2:  
City: Hilton Head Island  
State: SC  
Zip: 29926  
Phone: 843-681-3381

Email: [patpatterson@roadrunner.com](mailto:patpatterson@roadrunner.com)

Affiliation: Constituent

Message:

After a three year study, Daryl Ferguson has concluded this area is getting a bad rap from insurance companies regarding hurricane risk. Residents are paying 30% to 50% too much for insurance and tourism is suffering. Mr. Ferguson needs to be heard and so far has been stonewalled. We the people who put you in office expect you to look into this matter promptly.

See the article at <http://www.celebratehiltonhead.com/article/3028/are-you-paying-too-much-for-hurricane-insurance>

**nhcorrespondence,**

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**From:** Office of the Governor Site Support <tnicarico@hargray.com>  
**Sent:** Tuesday, December 04, 2012 5:58 PM  
**To:** Haley, Nikki  
**Subject:** Home Insurance

228571

Title: Mr.  
First Name: Thomas  
Middle Initial: J  
Last Name: Nicarico  
Suffix:  
Street Address: 27 Saw Timber Drive  
Street Address 2:  
City: Hilton Head  
State: SC  
Zip: 29926  
Phone:

Email: tnicarico@hargray.com

Affiliation: South Carolina Resident

Message:

After a three year study, Daryl Ferguson has concluded this area is getting a bad rap from insurance companies regarding hurricane risk. Residents are paying 30% to 50% too much for insurance and tourism is suffering. Mr. Ferguson needs to be heard and so far has been stonewalled. We the people who put you in office expect you to look into this matter promptly. See the article at <http://www.celebratehiltonhead.com/article/3028/are-you-paying-too-much-for-hurricane-insurance>

Thank you for your serious consideration.

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DEC 05 2012  
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FUTTS  
Answered

**nhcorrespondence,**

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**From:** Office of the Governor Site Support <mgp@hargray.com>  
**Sent:** Tuesday, December 04, 2012 3:25 PM  
**To:** Haley, Nikki  
**Subject:** Our Insurance Rates & Hurrigan Myths

Title: Ms.  
First Name: Maria  
Middle Initial:G  
Last Name: Phillips  
Suffix:  
Street Address: 121 Penny Creek Drive  
Street Address 2:  
City: Bluffton  
State: SC  
Zip: 29909-6036  
Phone:

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DEC 04 2012 veldran

Referred to Felton

Answered \_\_\_\_\_

228339

Email: [mgp@hargray.com](mailto:mgp@hargray.com)

Affiliation: Constituent  
Message:  
Dear Gov. Haley:

After a three year study, Daryl Ferguson has concluded this area is getting a bad rap from insurance companies regarding hurricane risk. Residents are paying 30% to 50% too much for insurance and tourism is suffering. Mr. Ferguson needs to be heard and so far has been stonewalled. We the people who put you in office expect you to look into this matter promptly. See the article at <http://www.celebratehiltonhead.com/article/3028/are-you-paying-too-much-for-hurricane-insurance>

Respectfully,  
Maria G. Phillips

**nhcorrespondence,**

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**From:** Office of the Governor Site Support <fhm@hargray.com>  
**Sent:** Tuesday, December 04, 2012 1:51 PM  
**To:** Haley, Nikki  
**Subject:** Home Insurance Rates

Title: Mr  
First Name: Forrest  
Middle Initial:  
Last Name: McIntyre  
Suffix:  
Street Address: 10 Sylvan Lane  
Street Address 2:  
City: Hilton Head  
State: SC  
Zip: 29928  
Phone: 8433635301

Email: [fhm@hargray.com](mailto:fhm@hargray.com)

Affiliation: South Carolina Resident

Message:

After a three year study, Daryl Ferguson has concluded this area is getting a bad rap from insurance companies regarding hurricane risk. Residents are paying 30% to 50% too much for insurance and tourism is suffering. Mr Ferguson needs to be heard and so far has been stonewalled. We the people who put you in office expect you to look into this matter promptly. See the article at <http://www.celebratehiltonhead.com/article/3028/are-you-paying-too-much-for-hurricane-insurance>. Please give us some help.

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Referred to: Fitts

Answered: \_\_\_\_\_

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