

**From:** John Burley <johnathilton@yahoo.com>  
**To:** Lt. Governor's OfficeLtGov@scstatehouse.gov  
**Date:** 1/23/2018 3:04:29 PM  
**Subject:** Re: Arbitrary change in Homeowners insurance coverage

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Lieutenant Governor Bryant, thank you for getting back to me. I also reached out to my Assemblyman Jeff Bradley and he has spoken with the Director of Insurance. Hopefully, the carriers and agencies will listen to Director Ray Farmer and give the correct information to potential clients. Best regards, John and Margaret Burley

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**From:** Lt. Governor's Office  
**To:** 'John Burley'  
**Cc:** Catherine McNicoll  
**Sent:** Tuesday, January 23, 2018 2:24 PM  
**Subject:** RE: Arbitrary change in Homeowners insurance coverage

Good Afternoon John,

I've asked my staff to work with the Department of Insurance (DOI) to better understand this issue. Please expect to hear from Catherine McNicoll once DOI has gotten back to her. Thank you for your email.

*Best Regards,*  
Kevin L. Bryant  
*Lieutenant Governor*  
LtGov@scstatehouse.gov  
803-734-5280

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**From:** John Burley [mailto:johnathilton@yahoo.com]  
**Sent:** Friday, January 19, 2018 4:01 PM  
**To:** Lt. Governor's Office  
**Subject:** Arbitrary change in Homeowners insurance coverage

Dear Lieutenant Governor Bryant; I have been informed (by 2 separate insurance brokers) that because the Weather Channel is naming winter storms, all future claims for damages caused by a winter storm with a name will no longer be covered by my traditional homeowner's policy but rather all claims must go through the wind and hail policy with the much higher deductible. It seems to me that since most South Carolina homeowners do not need or have a separate wind and hail policy either they are now going to be forced to take out the additional policy or those of us who have a

wind and hail policy are being forced to arbitrarily accept a reduction in coverage. Please let me know if anything can be done about this. John Burley