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## MEMORANDUM

TO: Property and Casualty Insurers Operating in Alabama

FROM: Ragan Ingram, Assistant Commissioner

DATE: May 16, 2005

RE: Market Assistance Plan

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As a result of issues that arose in the wake of Hurricane Ivan and a desire to plan for the future, Governor Bob Riley and Commissioner Walter A. Bell formed the Hurricane Insurance Issues Task Force. Among other issues, the Task Force is studying ways to make property insurance in Baldwin and Mobile counties more affordable and available.

One of the first projects to come from the Task Force is a Market Assistance Plan. The Market Assistance Plan is a cooperative venture led by the Baldwin Association of Realtors, the Baldwin Homebuilders Association, the Mobile Area Association of Realtors, the Mobile Homebuilders Association, and the Alabama Independent Insurance Agents.

The goal of the plan is to help those who reside or own businesses in Baldwin and Mobile counties find property insurance. The plan's first step is the creation of a "referral list" comprised of companies writing in the area and agents that serve in the area. Inclusion in the list is strictly voluntary. It does not obligate any company to write any particular policy, but rather indicates a willingness to be contacted by a consumer. The role of the Alabama Department of Insurance in this endeavor is that of a facilitator. The Department makes no endorsement of any company or agent that participates in the program.

The Market Assistance Plan partners are inquiring whether your company would wish to be included in the Baldwin-Mobile Market Referral List. Please respond to this request by email to me at [Ragan.Ingram@insurance.alabama.gov](mailto:Ragan.Ingram@insurance.alabama.gov) by May 27. Thank you for your attention in this matter.

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