

From: RWPrice@aol.com
To: [DOI.HOI.2015 \(DOI\)](#)
Subject: Regarding Homeowners Insurance Reform
Date: Thursday, December 03, 2015 12:16:01 PM

Dear Mr. Commissioner,

Regarding Homeowners Insurance Reform, we need a web site at the DOI where one can "shop" and compare insurers. The DOI always says we are not shopping but how do we know anything about our options? We need to know if a company goes for a rate hike each year and how much? We need 3 years of past data on rate hikes for each company. How are they in paying claims after a loss? Are there reported complaints by the public? What are their underwriting guidelines? What is the language of their wind deductible, what triggers the deductible- hurricane winds or any wind? Please keep these concerns in mind during upcoming hearings.

Thank you,

**Richard Price
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