

BY THE RULES COMMITTEE BY
REQUEST OF THE LEGISLATIVE
COUNCIL (for the Interim
Committee on Insurance)

1 IN THE HOUSE

2 HOUSE CONCURRENT RESOLUTION NO. 86

3 IN THE LEGISLATURE OF THE STATE OF ALASKA

4 TENTH LEGISLATURE - SECOND SESSION

5 Relating to fire and homeowners insurance
6 coverage in rural areas.

7 BE IT RESOLVED BY THE LEGISLATURE OF THE STATE OF ALASKA:

8 WHEREAS there is a serious lack of availability of fire and homeowners
9 insurance at reasonable rates in rural areas of the state; and

10 WHEREAS the vast majority of the fire and homeowners insurance in these
11 areas is available through surplus line insurers at rates which are exorbi-
12 tant even when inherently higher costs are considered; and

13 WHEREAS it is essential that authorized insurers be induced to provide
14 fire and homeowners insurance in all areas of the state at rates which are
15 consistent with costs;

16 BE IT RESOLVED that the Alaska State Legislature, realizing that ade-
17 quate, equitable insurance coverage is not available in rural or bush areas,
18 urges the authorized carriers doing business in the state to file rating
19 plans which incorporate a bush or rural area with realistic fair rates for
20 fire and homeowners insurance; and be it

21 FURTHER RESOLVED that the Alaska State Legislature respectfully requests
22 the Governor to direct the director of the division of insurance to redouble
23 his efforts to assure the availability of insurance at a fair price to all
24 citizens in all areas of the state and, specifically, to disapprove any rate
25 filings for fire and homeowners insurance which do not incorporate a separate
26 rural territory with equitable rates.

27 COPIES of this resolution shall be sent to the director of the division
28 of insurance and to all insurers licensed to write fire or homeowners in-
29 surance in Alaska.

#