



December 20, 2022

Steven Seitz
Federal Insurance Office
Department of the Treasury
1500 Pennsylvania Ave NW
Washington, DC 20220

Re: Federal Insurance Office Climate-Related Financial Risk Data Collection

Dear Director Seitz,

Enclosed are 9,349 petition signatures in support of the Federal Insurance Office's (FIO's) proposed plan to collect data on the impact of climate change on insurance access and affordability. The signatories support the data collection, as well as the publication of as much data as FIO's authorities allow and the publication of a detailed report with recommendations to protect access to affordable insurance.

Given the Federal Insurance Office's mandate to monitor insurance access and affordability to traditionally underserved communities and consumers, Public Citizen and Americans for Financial Reform reached out to insurance consumers and other members of the public through an online petition to give them the opportunity to comment on the proposed data collection.

The petition garnered 9,349 signatures, along with over 500 unique comments. Of the individuals who signed the petition, 3,567 are residents of the 10 states identified in the FIO proposal as potentially the most vulnerable to climate change. In a follow-up survey that 3,217 individuals completed, 2,722 individuals identified themselves as insurance consumers. When asked whether their home or apartment had been affected by flooding, wildfires, or other extreme weather events in the last 5 years, 576 participants indicated that it had. 950 participants said they had noticed an insurance rate increase following a wildfire, flood, or other extreme weather event and that it had impacted their finances. Selected comments are highlighted below.

The full petition text is:

Thank you for proposing to collect data from insurance companies on how climate change is impacting access to affordable insurance. Access to insurance is essential for my and my community's financial and emotional security. Insurers have had decades to prepare for climate change. Instead, they've contributed to it—and now they are passing

the costs of wildfires, flooding, and other climate impacts on to our communities. If insurance becomes unaffordable or unavailable in my community, this crisis could threaten our homes, life savings, and local economies. My community needs urgent solutions to address this growing crisis.

Please collect all the data you need to understand how climate change affects insurance costs for all communities, and especially underserved communities. Low-income and minority communities already face the greatest risk from wildfires and flooding. Due to a legacy of racist practices, we need to know whether insurance companies are repeating past trends of charging these communities more while providing less in the aftermath of disasters. We know some insurers and state regulators are lobbying against this data collection. Don't let them stop you from fulfilling your mission.

We hope you will publish a detailed report and as much data as your authorities allow to help researchers examine patterns and evaluate solutions. We also urge you to publish strong recommendations for regulators and Congress on how to protect access to affordable insurance, particularly for vulnerable and underserved communities.

We thank the Federal Insurance Office for taking this important step and urge it to strengthen and finalize the proposal on an expeditious timeline.

Sincerely,

Public Citizen
Americans for Financial Reform

The following are selected comments from the petition highlighting consumer experiences with insurance in areas vulnerable to climate-related disasters.

Shelly C., FL

At first I had to lower my coverage amounts then increase deductibles and then finally it's where I just can't afford it or find insurance. It's awful and I guess in Florida they just passed new laws that are gonna make it worse for the homeowner and that took away legal rights and protections from the homeowner.

Helen B., NY

After hurricane Sandy my rates went up and hurricane coverage deductible skyrocketed. In order to keep my premiums affordable I had to increase my deductibles greatly. So if extreme weather hits Brooklyn again I will have to tap retirement money to pay for most of the costs of any damage.

Joseph V., CA

We live in a wildfire designated area and our homeowners premium increased 38% this year. Many neighbors have been dropped from their insurance. Insurance increases take away resources we need for daily living expenses.

Barbara N., FL

This past summer our yearly house insurance was raised from 1000. + to over 5000.00. We had to cancel and find another insurance within our means.

Don P., VT

Our insurance company did not cover all of the necessary repair bills to mitigate needed repairs so we had to severely deplete our limited retirement funds to cover all the costs leaving us with a much reduced retirement income.

Janine D., FL

We paid off our mortgage as soon as we could so that we could choose not to have expensive homeowners and windstorm insurance that has many exclusions. Rates were insane! Now we are just hoping a hurricane doesn't hit Miami.

Emma M., DC

I've been unable to buy flood insurance as part of my homeowner's policy. So I feel pretty vulnerable.

Michele N., HI

Because I own my home outright, I no longer have any homeowners insurance. I could not afford \$7,000 a year for barely sufficient coverage. I am in a zone that wildfires went through in California over 3 years ago.

Alice N., CA

Dropped my insurance policy due to exorbitant rate increase, despite being located in area of NO wildfire risk. It's a slap in the face of ordinary urban homeowners that insurance companies are fueling climate change by enabling fossil fuel extraction then jacking up policy premiums to cover their pay-outs to wildfire victims.

Daina R., IA

I have to sell my home as I cannot afford upkeep, insurance and property taxes.

James Z., FL

I spent 6 months of mediation, then 14 months in Court, and then the HOI company filed for bankruptcy and the state of FL took over to do the payouts. A total of 25 months have passed since the damage. I couldn't pay out of pocket for a new roof and ceiling damage, and without the Non-renewal of the policy, I had to pay 4 times the cost of HOI through my mortgage-placed policy for 11 months until I could afford the cost for my new roof. Then, I had to pay for a 4-point inspection before I could get coverage. How can a mortgager place HOI on your damaged home, yet I can't buy any HOI policy without my roof repaired and a 4pt inspection?

Lisa C., CA

We're retired and our insurance went up \$700 for this year. We may have to move away from family to make ends meet. Wildfire threats from drought and winds have caused our insurance to rise. Not sustainable on a retiree's budget.

Kathleen S., FL

Hurricanes in Florida have resulted in huge insurance increases; from \$2,000 per year to \$4,000.

Marie-Christine M., CA

We got dropped by our long-time insurance company, and now pay twice as much for a bit less coverage. Yes, we are in a high fire-danger area. But we were dropped on the pretext of being 'on a slope', which obviously has been the case as long as we've lived here, when they were still happy to take our money

Bill W., CA

As a retired senior on a fixed income, the constant increases make it nearly impossible to remain insured. The rates just go up and up.

Carmen R., FL

Florida rates do nothing but increase regardless of hurricanes and Republicans in government are avid fans of business, especially insurance and energy. My home is not mortgaged and I may choose to go uninsured if the rates go up.

Jackie B., AK

My sister lives in CA and has first hand experience with the fires. Their insurance sky-rocketed. The people that lost everything were told that's too bad they wouldn't be getting a damn dime.

Mercedes L., OK

Not only is my insurance skyrocketing, but my insurance company refused to pay for a new roof and I had to borrow money from my father to pay for it.

Lisa R., SC

Our home insurance goes up at least \$100.00 each year but last year it went up almost \$900.00. We are in constant worry about hurricanes, flooding from storm surge and now tornados. EVERY storm system gets a name so the 'named storm' clause in a policy kicks in and a home/business owner has to pay a LARGE deductible. I have been unable to switch companies because I fear inspection due to roof damage my current company did not cover and I have been unable to repair.

Alan H., LA

My insurance premiums go up each year. Living in the Greater New Orleans area I have been through dozens of hurricanes and tropical storms. I used to have a \$400.00 storm loss deductible which is now \$4,000.00 after Hurricane Katrina.

Joseph R., CO

An 80% increase in insurance costs this year alone!

Alexander F., FL

Our homeowners policy increased significantly over the past several years and we have never filed a claim. Everyone living in Florida is seeing large premium increases even if we do not live near the coast. More expensive to pay for insurance due to large increases in the windstorm policy components.

David A., ME

Twenty-five percent increase is not sustainable for retired folks, like myself.

Alice S., ID

Our homeowners insurance costs keep escalating each year. We live in an area susceptible to forest fires, which could be the reason. Although our house is not really close to the forest, a large fire could spread to our house when the winds kick up. The financial effect is yearly increased home insurance costs.

Rick E., CA

Homeowners insurance has gone from \$1100 in 2019 to \$6300 in 2023 with less coverage...\$100,000 deductible. No claims in over 50 years.

Andrew B., OR

We have less discretionary spending, with more of our income going to such fixed/increasing costs. We are less solvent now, as selling our home today is not as easy as it would've been 5 years ago -- before some major smoke/fire events came near our area.

Delmar F., WA

The number of forest fires in Western Washington has increased over the past 5 years. Our fire insurance rates have increased each year over the past 3 years.

Barbara D., CA

We had lots of fires in CA, and it's getting almost impossible to find insurance at reasonable rates.

Barbara W., NM

I live in Albuquerque NM where wind, sun, and hail storms degrade roofs. The last time I asked my homeowner's insurance company to cover replacing my roof after my deductible, they denied coverage because more than 30% of the roof was not damaged by hail, wind, and sun. The algorithms are made to deny claims. It's always been their business model.

Cathy B., OR

It has not affected us directly but my elderly mother who lives on a canyon rim in Northern California was notified by her insurance company that they would not renew her policy because of the dangers posed by forest fire. Fortunately, the state of California stepped in and her policy, like many others, was renewed.

Chey R., FL

My homeowners policy has gone up 40% in the past three years. We pay 3 times the national averageI live in Florida.

Chris N., TX

I have never made a claim on my homeowners insurance, but it continues to go up and is getting unaffordable.

Copley S., FL

All our policy premiums have increased over the past several years. We took a big hit from Ian in Florida recently, but could not afford insurance on that dwelling.

Cynthia E., OR

Terrible smoke for days from nearby wildfires. we are on fixed incomes---so it is a burden.(All our insurances have gone up--car, health, house, long term life insurance)

Dan D., HI

Our annual home insurance fee went up by \$1000.

Deb H., OK

I am concerned about the rising costs of insurance even when we haven't filed a claim. Two years ago we had a crazy ice storm in October that knocked out power to many, many homes. It was so cold that many people left their homes, including us, to stay with relatives or in a hotel. The power was out for 7 or 8 days. We lost all the food in our fridge and freezer, so we filed a claim. Our insurance went up the following year.

Evelyn P., CA

It makes it harder to pay for everything else! My house has flooded twice and my insurance paid for much of the damage but not all.

Heyward H., FL

Our condo association property insurance has just quadrupled. That is a significant financial hurt. Our Florida legislators are unconscionable.

Huei-Nin L., OH

Our roofs and cars were badly damaged by strong winds and golf ball size hail some years ago (~2000 and 2002), which damaged the roofs and cars. The insurance premiums hiked significantly (~20%) following those events, and they continue to go up from there year after year. The rate hikes reduced the amount of funds that we could have applied to our retirement savings, which over a period of more than 20 years would have amounted to tens of thousands of dollars. We drew in two professional salaries and were not affected in that way, but we care about people with limited means who live in states and locations where their homes and properties are severely affected.

Jennifer M., NY

Yes, the insurance company canceled the policy and we now have coverage which is minimal. We now have insurance which is inadequate for our needs in case of a total home destruction.

John and Susan T., TX

I can hardly afford my homeowners Ins but I need it. It is a good policy but we cannot afford to lose our house or not be able to fix the roof. We have only put a claim in once for small repairs after a hail storm. We are dependent on Soc Sec. They keep track of any claims and raise rates. My adopted mother in New Orleans ninth ward got nothing after Katrina. They did not think her house was worth anything. So she did nothing....it is cute and functional...she had to fix it little by little herself...and she has very little money and it still needs repair.

John E., MN

It has caused financial and emotional stress without reasonable justification. Coastal hurricane damage in Florida has promoted arbitrary and capricious policy practices to be applied widely to inland and largely unaffected geographical areas.

Kelly B., TX

In spite of having filed no claims in the past 5 years, my homeowners insurance has increased 15% year over year. When comparing rates with other insurance companies I found their rates to be equally high or higher. Why should I be forced to pay for the risks the insurance companies created with their coverage of fossil fuel companies?

M G., FL

My homeowners insurance went up \$360.00 last year & I hear after hurricane Ian it's going up 30% next year. Many of my neighbors have had to scramble to get new insurance since they were dropped by their current company. Many of us are retired & on fixed incomes and can't afford large increases in our insurance

Paul L., NC

Hurricane damage to our home on two occasions led to our move to an area less affected by extreme weather. Our wind and our flood insurance skyrocketed.

Linda G., GA

All homeowners should have homeowners insurance, so companies have you over a barrel. My homeowners insurance goes up every year, making it harder and harder to afford and stay in my house. I am a senior citizen on a fixed income. I'm assuming adverse weather events in your state or region affects insurance rates for everyone. I've been turned down with no explanation, which could have been partially due to weather problems in state or region.

Marilyn T., CA

My previous home in N California was near wildfires 4 yrs in a row. One company dropped us, and rates went up every yr. Friends living in more rural areas lost all coverage

Nancy C., FL

I live in Florida where climate change is causing more extremes in weather, harsher storms, beach erosion. My homeowners insurance has tripled in 5 years. We are currently dealing with the aftermath of hurricane Ian & the company is covering only a fraction of the damage. Deductibles are increasing

Patricia P., FL

I live in Florida, any weather event that effects any part of Florida raises the rates for everyone in the state. People in Florida now pay three times the insurance for a policy that provides less and

less and further this state has allowed insurance companies to walk away from claimants without paying.

Peter L., CA

Yes, after the fires in California. The new higher premium definitely presents a significantly greater burden on my budget. I admit that we, in particular, are perhaps 'lucky' to have been offered insurance at all, but word is that a lot of our not-to-distant neighbors have had to join a government pool.

Robert W., OR

I am fortunate to have sufficient resources to absorb the increasing cost as insurance rates rise. Many of my friends and neighbors are not so fortunate. Where I live, wildfires, heat waves and a long running drought all damage or destroy property, pressure our local economy and even kill people. Public anger and growing social unrest inevitably follow. The struggle to adapt to the growing climate caused stresses and the uncertainty about how to create a more resilient economy are dividing us. Many of our neighbors whose homes have been destroyed by wildfires were underinsured and have lost everything. Private insurance companies need to step up and help solve these problems, especially because those very companies have contributed to them.

Sandy R., LA

I was very fortunate after Hurricane Ida that I had no damage, but all of my neighbors did. My neighbor next door still hasn't gotten her roof replaced. Because of the damage caused by hurricanes, my insurance rates have gone up by 18%.

Shawn R., FL

Here in Florida our Homeowners insurance has increased by at least \$400 every year, for the past 6 years. Now our auto insurance is following the same trajectory. We've tried to shop for cheaper insurance but the only policies that might save us money are also providing less coverage. The home insurer we were with for 4 years suddenly went out of business, and we were forced over to a different company I knew nothing about. Our insurance is eating up our fixed income, and growing worse year by year.

Thea K., NJ

I haven't had a flooding problem but my neighbors did and my insurance rates keep increasing faster than inflation. We now have a hurricane deductible and have to pay this before we will get

any insurance reimbursement. Our house is now more likely to flood but we can't afford the additional cost of flood insurance from weather events, only leaking pipes are covered.

Bill W., CA

Extreme heat from global warming (heat waves) with no air conditioning, and horrible smoke from multiple nearby wildfires. Insurance rates have gone up and I am on a fixed income.

Bob E., CA

We've lived in our home in El Dorado County, Northern California, and after 30 years the Insurance Company we'd been with QUADRUPLED our homeowners policy!!! With the help of an agent we were able to get the rate down from \$4k to \$1600! Covered California would have cost us \$6400! We live on a 6 acre lake and have fire hydrants on both sides of our house!

Chris K., CA

Rate increases in my area of CA - The Sierras, has made it impossible/impractical to rebuild after our house burned down. While we were covered enough to rebuild, we couldn't afford the uptick in insurance rates - as it doubled for most folks on our streets to about \$12,000 per year. Who can afford those rates on a fixed income?

Linda C., CA

Wildfires in CA have raised my homeowners insurance by \$800 over the last 2 yrs.

Lorraine D., CA

The high insurance rates or lack of available insurance has kept me from buying a home in affordable areas.

Samuel S., CA

We have actually NOT experienced wildfire or flooding damage, yet the insurance company has jacked up the rates simply because we live in a zone that the company rated high wildfire danger. This has adversely impacted both our personal condo policy & master plan insurance. We were even hit with a \$1000 special assessment to help pay last year's HOA master policy.

Lydia G., CA

Flood insurance \$674 up front is not affordable, how can I prepare for the inevitable, on a fixed income?

Nancy B., CA

Our HOA insurance went up this year - so much that each unit had to pay a \$700+ assessment fee because we live in a fire zone. We did have some fire damage in 2003, but nothing since. My own home insurance seems to go up \$100 each year.

Pat S., CA

My Homeowners Insurance policy was dropped by the company. No warning, no explanation. Turns out the same policy is available to me for more than an additional 20%! It was simply a vehicle to raise prices!

Shea N., CA

Very much higher rates to cover costs. From \$400 to \$1000 a year even with an increased deductible.

Alan C., CO

We now live in an area that from what we can determine has had AUTOMATIC price increases due to the more severe hail due to climate change.

Sarah R., CO

High winds caused the Marshall fire. Our house didn't burn but sustained significant smoke damage. Our homeowners insurance was immediately raised.

ANTHONY S., FL

Having significant damage to our home and total damage to our cars the insurance company's response has been very slow and the insurance dollars offered after claims amounts to less than 25 cents on the dollar of replacement cost. The insurance company is insuring their profit not our property.

Cynthia S., CA

We lost our home to the Dixie Fire in California and we no longer are able to get Fire Insurance from the same company and what we can get is garbage!

Cyndee B., FL

I'm fearful of having my insurance canceled at any time because I live in a barrier island

Elizabeth M., FL

The insurance portion of my homeowners dues went up 11.8% for 2023. I live on a barrier island. I suspect this increase is related to the damage on Fort Myers beach from Hurricane Ian.

April W., AK

We can't get insurance for flooding because they know climate change will bring lots of flooding due to higher temperatures. It's straight up corruption.

David P., CO

Every penny counts now and these increases, especially because the cost of replacement isn't covered entirely so I had to make them increase the coverage so I wouldn't be pitching a tent on my property after my home burns. The repair work was shoddy and my house was left exposed for most of the winter. There's still a stump in my yard from the tree that fell on my house. I paid more than my deductible for the repairs. The winds will get worse. My hood will burn as the Marshall fire did. It will be a furnace with hurricane-force winds coming right at me. This is global warming folks. No place is safe from it.

Julie H., WI

On my homeowners insurance & since my roof was getting older, they changed my policy from full replacement to a depreciated value, but yet my premiums still went up after that. I had wind damage on my 18 yr old roof this year. My homeowners insurance company was only willing to pay for the damaged side & would only pay for sealing the shingles down on the other side of my roof & garden shed (approx. only \$3,800 total for both sides & garden shed after my \$1,000 deductible) for two new roofs worth \$12,000. I was told by my insurance company that the amount they paid was non-negotiable when I asked. I was able to get another \$3,000 from them only after I hired an independent roofing expert to fight on my behalf. Note, also, that I had paid premiums of an average of \$1,000/year for 20 years, so in my mind, I shouldn't have had to have paid \$5,500 out of my pocket. I felt I should've only had to pay the \$1,000 deductible! They changed the policy some years back to only pay depreciated value (vs. full replacement that I signed up for) for wind/hail damage!

Sandy R., LA

Even though I had no damage after Hurricane Ida, my insurance rate went up 18%.

Mercedes L., OK

My insurance is going through the roof. Which, ironically, I had to replace because of climate-change-fueled storm damage. The insurance company was zero help and I had to scramble to find \$50,000 in loans.

Jeannie K., WA

Wind - roof - thus interior water damage. Insurance company gave a ridiculous payment. Wouldn't cover repairs so went undone and just got worse.

Jennifer M., WA

Living on the coast makes me concerned that rising sea levels will cause my home to lose insurance in the future.

Signature	Comment
A R., NJ	It seems the price goes up each year and coverage is less in certain aspects
Aaron J., HI	Any time I have (extremely rarely) made a claim on my auto insurance, my premium has increased for 3 years enough to equal what they had to pay out. When someone ran into my fence, I was told that if I filed for the 1500.00 it would cost to repair, it would be treated just like a claim for 20K and likely result in a rate increase.
Abbie B., CA	
Abby B., CA	Insurance companies are very irresponsible while demanding that their customers bear their burdens & support their greed with little or no consequences!!! Shameful behavior!!
Adair D., ME	All types of insurance companies have increase their rates. They gouge. Especially medical insurance. They should hang their heads in shame
Adrienne H., FL	This is INSANE & it's happening w/Big Pharma & Health Insurance too??
AG G., CA	We want to know!
Aggie M., MI	No extreme weather events, but home owner insurance premiums increase anyway..No impactyet
Alan G., NV	
Alan H., LA	My insurance premiums go up each year.Living in the Greater New Orleans area I have been through dozens of hurricanes and tropical storms. I used to have a \$400.00 storm loss deductible which is now \$4,000.00 after Hurricane Katrina.
Albert H., OR	I'm a retired widower living on my ssi and covid was enough but there is more to come
Alethea M., CA	My homeowner insurance company of 20 years sent out photographers and then sent a list of things I had to do that they felt would make the property more fire safe or they would cancel. Every time I sent in photos of work done, they would see something else and send more demands. I finally went and found a new insurance company . My insurance rate had been exceptionally low and I believe that company doesn't write policies in my state. The new company raised my rate to what was more typical for the area and raised the rate 27% the next yr. and 19% tthis last year. Fortunately I can still afford it.
Alex B., MA	insurance rates were raised w/o ever incurring a claim of any sort!
Alexander F., FL	Our homeowners policy increased significantly over the past several years and we have never filed a claim. Everyone living in Florida is seeing large premium increases even if we do not live near the coast.More expensive to pay for insurance due to large increases in the windstorm policy components.
alice n., CA	Dropped my insurance policy due to exorbitant rate increase, despite being located in area of NO wildfire risk.It's a slap in the face of ordinary urban homeowners that insurance companies are fueling climate change by enabling fossil fuel extraction then jacking up policy premiums to cover their pay-outs to wildfire victims.
Alice S., ID	Our home owners insurance costs keep escalating each year. We live in an area susceptible to forest fires, which could be the reason.Altho our house is not really close to the forest, a large fire could spread to our house when the winds kick up. The financial effect is yearly increased home insurance costs.
Alicia L., MI	We had flooding in 2014 and while I didn't file a claim due to minimal damage many neighbors had 3 feet in their basements and after filing claims their insurance went up.So far not me personally but family members in Florida are finding their rates are going up every year with less coverage. I don't know why anyone wants to live there!
Alva P., MN	Searched for lower rates and switched carrier.Had to pay deductible for roof replacement and siding and window frame damage.
Amelia M., MO	Our insurance has gone up because of the storms in florida. I don't think Inshoukd have to pay for storms in another state. I'm in Illinois not florida and I know for a fact, that our Insurance is higher than people in florida I. Why should I have to pay higher premiums than florida and they are the ones with the storms. You want to live there pay huger premiums for your storms
Ana S., TX	Northern NM experienced devastating wildfires this past summer, destroying many homes, ranches and farms. This was followed a few months later by severe flooding that took out acequias of clean drinking water. Only a lucky few are "eligible" for help. The rest, who have lived on that land for generations, are just out of luck?
Andrea H., IL	I live with my 84 yo mother as I cannot afford to live with such high prices.
Andrea S., MA	
Andrea S., NC	Our worst so far in Indianapolis has been more hail than usual, and of course more intense tornados, but nothing compared to the coasts, or the vat western forests that are regularly drying to tinder levels. Insurance here gas been going up, but not big increases, nor anything putting it out of reach.
Andrew B., OR	We have less discretionary spending, with more of our income going to such fixed/increasing costs.We are less solvent now, as selling our home today is not as easy as it would've been 5 years ago -- before some major smoke/fire events came near our area.
Angie H., MD	
Anita R.,	Had to switch from Liberty Mutual because their rates DOUBLED...got same coverage with another company...

Ann R., MO	ONLY THOSE WITH SOMETHING TO HIDE SUPPRESS INFORMATION
Ann W., CA	I didn't make a claim. My neighbor and I paid for a shared fence to be repaired.
Anne H L., DC	I live in a protected zone, our nation's capital, which is shielded from natural disasters and manages to survive man-made ones by Congress (no votes on legislation by Congress).
Anne J., PA	Thank goodness this hasn't happened to us ... yet ...
Arthur S., AZ	They raise it every yearNo problems but they raise it at least \$50 every 6 months
Autumn H., IA	Moved from a house that flooded during hurricane Ida.
Barb M., KS	Slight increase in insuranceâ€¦however everything seems to have gone up.
Barbara and Jim	We need all the information we can gather as destruction increases due to the climate crisis.
Barbara B., CO	Outrageous extortion.All companies available large deductibles, exclusions, rate increases.
Barbara D., CA	We had lots of fires in CA, and it's getting almost impossible to find insurance at reasonable rates.
barbara e., CA	climate change has not affected my dwelling but nevertheless my rates have gone up.
Barbara G., VA	Insured property on the coast and can no longer get flood or hurricane insurance at all.See above.
Barbara J., FL	We were forced to replace roof because it was over 10 years old, even though it was in good condition, after two companies dropped us. We have never had a claim.All of our property related insurance has gone up significantly in the last several years (including household, flood and wind insurance).
Barbara K., MN	House insurance goes up every single year even if we don't submit a claim.
Barbara N., FL	This past summer our yearly house insurance was raised from 1000. + to over 5000.00. We had to cancel and find another insurance within our means.See comments in the above statement .
Barbara P., NY	We've had a tree fall on our screen porch due to high winds. The intense rain storms have caused flooding in our basement and garage, which required significant (\$5,000) landscaping changes to divert the water away from these structures.
Barbara W., NH	Even though I had no damage after Hurricane Ida, my insurance rate went up 18%.
Barbara W., NM	I live in Albuquerque NM where wind, sun, and hail storms degrade roofs. The last time I asked my homeowner's insurance company to cover replacing my roof after my deductible, they denied coverage because more than 30% of the roof was not damaged by hail, wind, and sun. The algorithms are made to deny claims. It's always been their business model.
Barry P., CA	The insurance industry skims off the top of all of our catastrophes!
BC S., OR	My homeowners ins policy was just abruptly cancelled. Their explanation was "due to high risk wildfire danger"
Belinda C., OR	I just had to evacuate a few years ago and didn't have to file a claim.Wild forest fires are a big problem where I live.
Ben G., OR	
Beth H., CA	I am now underinsured for my dwelling rather than paying the addistional pewmium ro be 'fully' insured for replacement cost
Beverly J., CO	I live in Orange County, CA. We've had wildfires near me, but not closer than a couple of miles
Bill F., CO	Fire insurance is more expensive now
Bill W., CA	As a retired senior on a fixed income, the constant increases make it nearly impossible to remain insured.The rates just go up and up..
Billy W., MS	I have been fortunate to live in an area of the U.S. that has not been affected by these disasters, except for the possiblity of tornadoes.
Blair A., IL	Having significant damage to our home and total damage to our cars the insurance company's response has been very slow and the insurance dollars offered after claims amounts to less than 25 cents on the dollar of replacement cost. The insurance company is insuring their profit not our property.
Bob P., CA	a little increase for claim of a downed fenceretired so income is limited but able to cover the additional homeowners insurance
Bob S., MA	Data collection is necessary to make fair assessments of risk.
Bonnie Y., NE	
bradley W., WI	how about helping the average guy...who's not worth MILLIONS of dollars

Brenda F., NY	Climate change is making more and worse storms so we as homeowners should have the right to know how this will affect our insurance.
Bret K., FL	Reform we the people. Then they should be fined strictness rules ever, Should be enforced . We the people. People should come 1st.
Brian L., NM	The way that insurance companies are passing the buck to customers is disgraceful and shoul be illegal. Profit over coverage and human beings is outrageous!
Bruce E., HI	Everytime it rains in Miami FL homes get flooded, insurance companies pay out and them raise rates for everyone even more to get more profit. It's time to stop letting people build houses on sand, literally, and then expecting those on solid ground to pay for their replacement.
Bruce G., CA	My insurance company raised our home insurance rates by \$600 due to the increased wild fires in California.
C. M., CA	
Calvin C., CA	
Candace M., OK	Due to hail and rain we had to have two new roofs this year and they raised our rates by \$200/year. No one else will cover us now.Big impact on us as we are on Social Security fixed income.
Cara O., CA	
Carl C., CO	I'm really sick of big corporations hiding their malfeasance from the public.
Carla d., CA	Premiums on properties I own in Sonoma County, CA have been affected, due to several very bad wildfires in the county. At least 1 of these fires, causing major destruction, was caused by the electric utility company NOT maintaining its equipment/infrastructure (they, of course) passed on cost of maintenance & repairs to the customers using electricity, sparing the shareholders.
Carla N., OH	A tornado came through Spring Lake Park in approximately 1965(I did not move here until 2014) and when commenting in the costly insurance I was told about this being a higher cost area for insurance because of previous weather.
Carmen R., FL	Florida rates do nothing but increase regardless of hurricanes and Republicans in government are avid fans of business, especially insurance and energy.My home is not mortgaged and I may choose to go uninsured if the rates go up.
	Rates keep increasing.
Carmen R., GA	Years ago I was in car accident. Insurance company treated me like dirt. Long story. Cost of car repair was more than it was worth. Car should have been totaled. No longer with them.Personally, no problem but because of what happens elsewhere, my rates go up.
Carol A., OR	Companies must not take advantage of their customers!
Carol B., OR	All the hurricanes, fires, tornados, etc, are RAISING EVERYONE'S INSURANCE FEES, which is not fair.
carol D., MD	
Carol N., CA	
Carol O., TX	I'm a retiree on fixed income so I have less money to spend on bills and mortgageHomeowners insurance cost jumped for flood and earthquake coverage, but no increase in coverage was provided.
Carol W., OR	They have no affected me financially but that doesn't mean that people who have been affected should suffer, they NEED help
Carolyn D., CA	Extreme heat from global warming (heat waves) with no air conditioning, and horrible smoke from multiple nearby wildfires. Insurance rates have gone up and I am on a fixed income.
Carson M., VA	I live on Long Island, in NY. The proximity to the coastline leaves me with few companies who will offer me Homwowner's insurance. The company I have been with for over 10 years raised my premium fir the period12/1/22-12/1/23 by over 10%.
Catherine G., CA	We've lived in our home in El Dorado County, Northern California, and after 30 years the Insurance Company we'd been with QUADRUPLLED our homeowners policy!!! With the help of an agent we were able to get the rate down from \$4k to \$1600!Covered California would have cost us \$6400!!!! We live on a 6 acre lake and have fire hydrants on both sides of our house!!! BEYOND OUTRAGEOUS!!!
Cathy B., OR	It has not affected us directly but my elderly mother who lives on a canyon rim in Northern California was notified by her insurance company that they would not renew her policy because of the dangers posed by forest fire. Fortunately, the state of California stepped in and her policy, like many others, was renewed.
Charlene P., AK	We use to have an option for earthquake insurance now we don't. Nor can we get insurance for flooding because they know climate change will bring lots of flooding due to higher temperatures. It's straight up corruption.
Charles L., IN	In order to get help from FEMA after hurricane Ian I had to get flood insurance on my condo at \$2000 per year.
Cheryl M., CA	So far, so good. But upcoming hard winter and rains may be an issue again.right now, I am affected by being unemployed

Chey R., FL	My homeowners policy has gone up 40% in the past three years. We pay 3 times the national average! I live in Florida
Chris F., CT	We have actually NOT experienced wildfire or flooding damage, yet the insurance company has jacked up the rates simply because we live in a zone that the company rated high wildfire danger. This has adversely impacted both our personal condo policy & master plan insurance. We were even hit with a \$1000 special assessment to help pay last year's HOA master policy.
Chris N., TX	I have never made a claim on my homeowners insurance, but it continues to go up and is getting unaffordable. I have never made a claim on my homeowners insurance, but it continues to go up and is getting unaffordable.
Christine K., NY	Allstate charges ever one when a disasters hit other. Parts of the country
Christophe Xavier A.,	
Christopher H., L	At first I had to lower my coverage amounts then increase deductibles and then finally it's where I just can't afford it or find insurance. It's awful and I guess in Florida they just passed new laws that are gonna make it worse for the homeowner and that took away legal rights and protections from the homeowner.. omg. It's insane.
cindy a., CA	Don't know how it's affected renter's insurance, but imagine it has. Haven't looked into it. The above has not touched me as in an apt building
	Well I live in the Bronx, NY, so the only flood I have had is from the guy on top of me. But my insurance very year
Cindy A., WA	does go up for some reason or other. I live off Social Security and its expensive on budget.
Clare S., IA	It has prompted an additional review of all coverage expenses. Roof damage from wind storms
Clive O., TX	The house was destroyed by a tornado and had to be rebuilt. The insurance company was very good to work with. The new house cost more. Have not experienced any issues. Reinsured with same company.
Coleen G., NY	The rates just keep going up regardless -- no reason needed by these companies. In many places such as MA, the state has had to take over home insurance.
	My Homeowners Insurance policy was dropped by the company. No warning, no explanation. Turns out the same policy is available to me for more than an additional 20%! It was simple a vehicle to
Colette W., CO	raise prices!
Colleen H., IA	I think climate impacts around the country have affected my (car) insurance rates, because they have risen for no apparent reason and in a situation where they should have gone down. The insurance companies have spread the cost around, I believe.
Copley S., FL	All our policy premiums have increased over past several years. We took a big hit from Ian in Florida recently, but could not afford insurance on that dwelling.
Cynthia E., OR	Terrible smoke for days from nearby wildfires. we are on fixed incomes---so it is a burden. (All our insurances have gone up--car, health, house, long term life insurance)
Cynthia R., IL	Insurance company's are crying over climate change. People are not responsible but corporations are. Why do we always have to pay and pick up the pieces of companies screwing the people paying the bills.
d C., NH	The Gulf of Maine is one of the areas most vulnerable to sea level rise.
Daina R., IA	Have to sell my home as a cannot afford upkeep, insurance and property taxes
dan d., HI	our annual home insurance fee went up by \$1000...
Dan S., WA	insurance rates go up with questionable relation to risk.
Darrell R., CA	House in wooded area doubled just in case of fire even though most fire were caused by power companies' neglect. Corps & businesses totally out of control, and getting away with it.
Darren M., GA	High winds caused the Marshall fire. Our house didn't burn but sustained significant smoke damage. Our homeowners insurance was immediately raised.
Daryl W. D., NJ	Extreme Weather Events Have Caused Considerable Damage To Home And Property
David A., ME	Twenty-five percent increase is not sustainable for retired folks, like myself.
David G., CA	
David H., KS	Due to periods of extreme drought intermixed with periods of heavy rains. our foundation and inner walls have cracked in many places. This is due to more than normal 'settling' of the homes in our neighborhood. It has raised our rates.
David K., NY	Everything is going up except our own salaries, pensions, social securities. It's about time big corporations pay their share of taxes instead of us lowly trying to survive

David L., CA	My insurance for my property has doubled in the last year. I am on a fixed income and it is hard to pay it.They raised rate because of the fires in California even though I live just a couple of miles from the ocean and we have had no fires close to us.
david m., CA	
David P., CO	Every penny counts now and these increases, especially because the cost of replacement isn't covered entirely so I had to make them increase the coverage so I wouldn't be pitching a tent on my property after my home burns.The repair work was shoddy and my house was left exposed for most of the winter. There's still a stump in my yard from the tree that fell on my house. I paid more than my deductible for the repairs. The winds will get worse. My hood will burn as the Marshall fire did. It will be a furnace with hurricane-force winds coming right at me. This is global warming folks. No place is safe from it.
David P., ME	It has affected us due to our being senior citizens on fixed/now shrinking income, due to inflation!
David Z., PA	Extreme winds and fire (in the middle of the winter) have affected many areas in the Midwest. Thus insurance rates have climbed.
Deanna E., OR	My rates have gone up in the last few years.
Deb H., OK	I am concerned about the rising costs of insurance even when we haven't filed a claim.Two years ago we had a crazy ice storm in October that knocked out power to many, many homes. It was so cold, that many people left their homes, including us, to stay with relatives or in a hotel. The power was out for 7 or 8 days. We lost all the food in our fridge and freezer, so we filed a claim. Our insurance went up the following year.
Debbie B., FL	Even though my home has not been affected by any weather events my HOI has tripled in 2 years.
Deborah B., CO	
Debra L., OR	So far I'm OK but I know that won't last for long.
Denise M., MN	Homeowners Insurance is too expensive for me.
Denise S., TX	Not to defend the very long-standing international manipulative greedy insurance industry with NO loyalty to any country other than what they are allowed to get away with at the time, BUT...Meanwhile, there are too many locations where people should not be living in the first place and should not be refinanced to rebuild, such as coastal zones and riparian spots that have ALWAYS already been prone to repeated flooding, and forested areas that are only supposedly "safe" for humans to live in if all the natural vegetation and understory habitat is severely "managed" ie completely removed for "necessary fire prevention"..
Derrick B., GA	Rates continue to go up
Despina B., VA	It hasn't been anything serious. Not sure we even made a claim because we don't want our rates to increase.
Diane C., TX	Unjustified rate increases. They say it's because of so many claim payouts however what about the huge amounts they already have in the years that had minimal claims? The increases are just to keep them making more profits at the consumers expense.
Diane E., FL	In Florida our insurance rates are always going up and some years we don't have any hurricanes and the rates still go up!
Diane O., WI	
dk w., KS	I had to adjust my finances and put off repairs on the house.I keep my heat lower in winter and cooling higher in summer. I sit in the dark or dusk to reduce electrical expenses and only burn one light at a time, Take less showers, use more gray water to water my garden, wash my clothes less and only on warm summer days were I can hang my clothes outside to dry. Only eat two meals/ day. Do not pay for trash pick up or take the local news paper. Do not go to movie theaters. Only get my hair cut twice a yr at low cost beauty schools. Don't buy coffee at coffee shops. Only shop second hand or at garage sales. never eat out at restaurants. Anything that I can do to reduce spending and lower bills so that I can survive.
Don P., VT	Our insurance company did not cover all of the necessary repair bills to mitigate needed repairs so we had to severely deplete our limited retirement funds to cover all the costs leaving us with a much reduced retirement income.
Don S., CO	It is very simple insurance provider's are some of the biggest crooks in the nation. What does the politics in this crooked country do nothing because most of them are crooks.It has made our homeowners insurance go up every year for no reason.
Don S., WA	Although not impacted, the rates keep going up and there is hardly anything we can do about it!
Donald D., AZ	I live in the Phoenix area of Arizona. We do have dams and other water sources drying up. I personally am not suffering but others are starting too.
Only C., IL	I'm Fearful of having my insurance Cancelled at any time because I live in a barrier island
Donna H., NJ	An increase of 600 per year for my homeowners insurance policy
Donna S., CA	Our insurance went up quite a bit!We are affected by the wild fires in CA and a drought that has continued for years.
Donna V., IL	

Doris H., NC	All corporations who have contributed to the climate crisis need to be held accountable and bear the brunt of paying to address the damage, not the taxpayer or citizens who struggle to pay the rising insurance premiums.
Dorothea L., PA	We were lucky! However, we also live on a sailboat and that insurance has become very difficult despite no claims on our sideSailing has definitely become more expensive (wear and tear on the boat) and I suspect that some portion of the current inflation is also due to agricultural losses.
Dorothy S., IA	I've been unable to buy flood insurance as part of my homeowner's policy. So I feel pretty vulnerable.
Doug d., CA	Lots and lots of fires in Cali!
Doug H., PA	Luckily we are strong enough financially so that these increases have not YET caused a problem. However, it is obvious that these environmental problems are gradually eating away at our quality of life and have real economic impact for everyone.
Doug S., NM	The price of everything I insure has risen.
Douglas T., CO	I live in a wildfire area & many years ago my insurance agency said that my mortgage insurance might be cancelled but fortunately, so far not. But, many of my friends who live in my area have had their insurance cancelled. If a home owner has paid insurance for many years, when the insurance is cancelled the funds should be returned. Last new year, we had a huge snow event that took down trees like a bomb had dropped. I had a tree drop on my roof & it also took out my internet & electricity for a month. The 2 companies did not compensate me for my loss of access.
Dylan P., CA	Rate increases in my area of CA - The Sierras, has made it impossible/impractical to rebuild after our house burned down. While we were covered enough to rebuild, we couldn't afford the uptick in insurance rates - as it doubled for most folks on our streets to about \$12,000 per year. Who can afford those rates on a fixed income?
Edward B., FL	Home insurance is through the roof and they are demanding new roofs before they will insure us.
Edward W., UT	We have had a suspicious inspection done on our home recently by our insurance company. They have been vague about what they are up to, but maybe this explains something of their sudden interest. We have never made a claim in the 32 years we have lived in our home. Why the sudden interest?Nothing definite as yet, but I have suspicions that something is going on within our insurance company that is not normal. We will wait to see what happens from our recent strange and extraordinary encounter with them.
Elaine B., VA	While our increase is less than the cost of replacing the roof ourselves - but over the years, it adds up.
Eleanor M., CA	My renter's insurance almost doubled this year. They gave me no reason as my area has not been hurt, but they did say they had to cover a lot of results of forest fires in California.
Elizabeth C., MN	
Elizabeth F., OH	
Elizabeth K., CO	If all insurance companies were non-profit, like the old Blue Cross Blue Shield, it would be better
Ellen F., CA	
Ellen P., WI	I haven't been affected directly, but as insurance companies have to respond to more and more claims due to extreme weather events, everyone is affected in one way or another. And as the climate gets hotter and erratic many more people will be directly affected.
Ellen S., FL	rate increases every year; less coverage every year.Florida is in a world of hurt with insurance carriers. They keep leaving the state & we're all scrambling to cover our properties.
Elliot C., OH	Hail. Rain. Snow. And no coverage from insurance even though we pay for it.
Eric S., MD	
Erica D., NY	There has been an extreme increase in our rates without an event. And we've been dropped twice
Erich F., PA	
Esther C., CA	We lost our home to the Dixie Fire in California and we no longer are able to get Fire Insurance from the same company and what we can get is garbage!!
Ethel N., LA	Home destroyed by Katrina, over five years ago.
Eve B., TX	They haven't as far as I can tell, but I have friends who have been adversely affected seeing spikes in their rates and less "cooperation" from insurance carriers on claims
EVELYN M., MO	I'm stressed out about it.The prices have went up and so did my homeowners.
Evelyn P., CA	This makes it harder to pay for everything else!My house has flooded twice and my insurance paid for much of the damage but not all.
Everett V., GA	

Faith F., NV	My premium more than doubled which means I had to cut other costs as I'm on a fixed income
	The insurance companies hiked our rates because the Insurance Commissioner of our state (WA) decided that poorer people, with lower credit scores, were being hit harder by the companies. A suit, brought against the Insurance Commissioner's decision, successfully repealed his ruling and reinstated the previous rates.
Fayette K., WA	The insurance companies did NOT refund any of the money that they charged us extra. They simply pocketed our money and (seemingly) elevated our rates.
Felicia M., NV	Insurance rates have increased every year.
	Our home is modest but its value has been jumping up since the Andrew Jenkins
Florence H., MN	218-766-703 Pandemic. We're committed to living with an eye on our impact on climate change, raising our own garden produce in a community garden, and following the ethic of Reduce, Reuse, Recycle.
Frances L., FL	I live in Florida our homeowners insurance is at risk for either carrier leaving the state and exorbitant rate hikes and demands for roof replacements on older roof regardless of claims or damage. Barely able to make it.
Frances Schneider L., CA	
Francis D., FL	
Fred M., CA	Our home Ins. has gone up, but has not been a major factor in our financial well being.
Fred M., NC	Even though I have not had a claim, my rates have been going up every year.
Freda B., TX	
GÃ©rard C.,	Every year insurance costs go up even without claims or damages.
Gary D., CA	In the last two years, rates on our homeowners insurance and apartment building insurance have increased substantially.
Gary J., CA	
Gary P., CA	
Gary S., TX	
Gayle T., TX	Rates increase every year. Have to cut back on other things in order to pay more for insurance.
George D., WI	The insurer for the residence I use for my visits to Florida stopped serving Florida so another home insurance provider had to be found and premium rose.
Gerard R., CA	I've got smoke particles that penetrated my home affecting the air I breathe daily that won't go away. With coughing never ending and whiffs of the smoke smell always in the home.
Gertrude T., OR	Of course they have to make up for what they do pay out, and sometimes that could be a big fight. Fires, they just upped to cost of coverage
Gidget D., IN	We have to pay flood insurance now. We haven't flooded yet but it's come close. I believe I had a termite problem cause of the flooding. We know if something happens we're screwed either way. Probably pay out of pocket to avoid rates going up. It's a racket
gil t., CA	All insurance premiums have increased in price substantially. Why?
Gina N., CA	In my former home in Santa Rosa, CA, rates went up after the Tubbs Fire. A major insurance company refused to cover the senior community I lived in, and they had to find a new carrier.
Glen A., WA	This is an important way to deal with the climate and economic justice!
Glen W., AZ	Homeowners insurance keeps increasing automatically as we have had no catastrophic problems yet!
Glenda L., NY	NO I was very lucky. The fires and wind have not affected me on my insurance
Gloria M., PA	
Glory A., TX	

Golden C., OR	Premiums continually rise. I understand that the Climate impacts have effected lots of people and I am sorry that they were in harms way. I think that we should take a better look at helping this planet with the global warming process. It really does not matter where you live anymore severe weather is a threat and Insurance Companies continue to make a profit from all of us. I personal think that there is one way to stop the threat of flooding during Hurricanes and that is to not build anymore homes directly on the shore.
Greg S., TX	My renter's insurance rate has held steady and my apartment held up during the 2021 winter storm, but some neighbors sustained damage.
Greta R., NJ	
Guy W., TX	Since we can't get to Mother Nature for destroying property with her winds. Why don't we get the greedy insurance companies to be fair about covering the damages?
Gwen C., KS	always being pressured and financially gouged to replace my roof with a new one at my expense.
H. S. N., CA	the possibility of unaffordable premiums or cancellation remains high risk. I live in an openspce/urban interface. subject to wildfires and toxic smoke.Premiums have increased, as to whether they are climate-risk induced is not specified.
	Please do better. People deserve to know whether the insurance they buy will protect them, or whether their money would be better spent.
	Can't imagine suffering damage from climate change and getting nothing in return after many years of trusting companies with their hard earned money.
Hannah B., MA	You can do better.Tornados and hurricanes are happening over and over, and stronger than ever. The wildfires are growing more frequent, the floods are getting more explosive, and the drought is world wide! This is putting the the insurance companies into bankruptcy. They did the best they could, for as long as they could, but they just couldn't keep up with Mother Nature!
Harriet M., MN	
Helen B., NY	After hurricane Sandy my rates went up and hurricane coverage deductible skyrocketed. In order to keep my premiums affordable I had to increase my deductibles greatly. So if extreme weather hits Brooklyn again I will have to tap retirement money to pay for most of the costs of any damage.
Helen B., NY	I had to pay a lot of \$ to have trees removed and can't shop for new insurance because of the claim
Helen O., PA	So far I have been fortunate, but that could change. There have been landslides nearby due to excessive rain, so that is a concern.
Helen T., NJ	THEY JACK UP EVERYONE'S RATES !!!
Henry M., CA	I pay more for homeowners insurance due to a fire risk area.
Heyward H., FL	Our condo association property insurance has just quadrupled. That is a significant financial hurt. Our Florida legislators are unconscionable.Same as above.
Huei-Nin L., OH	Our roofs and cars were badly damaged by strong winds and golf ball size hail some years ago (~2000 and 2002), which damaged the roofs and cars. The insurance premiums hiked significantly (~20%) following those events, and they continue to go up from there year after year. The rate hikes reduced the amount of funds that we could have applied to our retirement savings, which over a period of more than 20 years would have amounted to tens of thousands of dollars.We drew in two professional salaries and were not affected in that way, but we care about people with limited means who live in states and locations where their homes and properties are severely affected.
Huguette B., CA	Insurance companies should pay their fair share of damage to the planet - insurance should revise their life tables to make sure environmental crisis is built into their total cost of doing business.
I. E., NM	
Ira K., IL	
Iran W., CA	PGE changed its billing structure so that there is a minimum payment for everyone. I live in a small apartment. The minimum rate is 3x higher than my normal bill for gas and electric! Why should I pay for their wildfire damage!!
Irene O., IL	HOI has doubled in last 2 years. Yet have never cost the insurance companies a penny.
Ivy E., WA	I can't get to my car to drive it, flooding! sometimes can't leave my house due to smoke filled air
	Local fires in the state mean homeowners are sometimes paying more for fire insurance than monthly groceries and gasoline. Some trying to buy homes cannot afford the home insurance.
J R B., NM	This is shameful.

Jackie s., CA	Always the threat of cancellation hanging over my head.looking for any excuse to raise rates or out and out drop you.
jai B., WA	Insurance is a legalized protection racket. They take our money a invest it in places I don't support, like petrochemical, pharmaceutical, "defense" corps.I am in the flood plain and can not afford flood insurance. The Insurance companies invest in the sort of climate heating corporations that increase flooding.
James A., FL	I'm sure my homeowners insurance in Brooklyn which is high to begin with, has not been helped by hurricane Sandy or any of the other climate events in recent years.
James K., MA	rates are too damn highlive in a safe area
James M., MI	We, ourselves, have so far been spared direct damage, but many friends and neighbors has significant damage to home and properties due to flood breaching two successive dams upstream on the river that goes through the city and made the lake-front properties quite undesirable, if not destroyed.
James R., TX	I had to give up property that meant so much to me because of the cost of insurance near or in the Tahoe Natl Forest.
James Z., CA	Insurance has become more expensive for retired people. This has to stop.
JAMES Z., FL	Spent 6 months of mediation, then, 14 months in Court, then, the HOI company filed for Bankruptcy, and the state of FL took over to due the payouts. A total of 25 months have passed since the damage. I couldn't pay out of pocket for a new roof and ceiling damage, and without the Non-renewal of the policy. I had to Pay 4 Times the cost of HOI thru my Mortgager placed policy for 11 months, until I could afford the cost for my new roof. Then, I had to Pay for a 4-point inspection before I could get coverage. *How can a Mortgager place HOI on your Damage home, Yet I can't Buy any HOI policy Without my Roof repaired and a 4pt inspection? Corporate Greed!!!!!!
Jan D., VT	My renter's insurance is up largely attributed to insurance company increasing premiums not connected to climate impacts.
Jane L., CA	Fires in Northern California have impacted insurance
Jane M., CA	Insurance cancelled after wild fire.Our policy was cancelled and we were forced to search to find another.
Jane S., CA	I'm from California and I live near Lassen mountain. We are always afraid when we see any kind of smoke! We have had enough of the fires. I for one have developed a cough since the last fire near here. I do not look forward to the spring for that is when they start. If you have any empathy within your heart, you will help us.
Janice K., PA	My landlord raised my rent by \$125 per month to cover the increase lin Natural gas prices. Outrageous!
Janine D., FL	We paid off our mortgage as soon as we could so that we could choose not to have expensive homeowners and windstorm insurance that has many exclusions. Rates were insane! Now we are just hoping a hurricane doesn't hit Miami.
Jason O., TX	Not yet, but I expect increased rates due to the increase in wildfires near me that have caused massive evacuations and millions in damage
Jay B., NY	I have a friend who lives in Freeport, Long Island(NY) who was completely flooded out of her home during hurricane Sandy in 2012. Her home had to be rebuilt from the ground up and her insurance rates went up astronomically.
Jean B., FL	
Jean P., NJ	Insurance is expensive, and homes built in risky areas and rebuilt after storms make it more expensive for all of us.
Jean T., MN	My homeowner's insurance has gone up to cover other people's claims, not mine!
Jeanne K., KS	
Jeffrey W., WV	My home insurance rates are sky high and I have never filed one claim.
	My insurance for my personal home and renter's policy are going up in price every year.
Jennie E., CO	The renter's policy is very limited in coverage for liabilities of a person who might get hurt on property. This coverage is limited to \$500 in one time coverage. In addition, I am forced to raise my deductible to \$2,500 to get a better rate.
Jennifer D., OR	We need and deserve access to affordable insurance!
Jennifer J., AZ	I live in Phoenix AZ, so we don't get much in the way of extreme weather events. But as a former CSR for a major P and C Insurer, I was on the other end of the call when our insured's policies were not renewed, or their rates shot through the roof, year after year. Something must be done to expose the true cost of climate change.
Jennifer M., NY	The insurance company canceled the policy and we now have coverage which is minimal.We now have insurance which is inadequate for our needs in case of a total home destruction.
Jerri A., TX	I've been denied homeowners insurance because of the rural location of my home.
Jerry C., OR	But it was explained as having us on a old policy, and once changed it actually wasn't increased.Spent the last 2 years working on repairs that insurance company wouldn't cover. (3 acres of trees that were all topped above 40ft) Still cleaning up mess.
Jerry K., NY	

Jerry M., CA	Large premium increase probably due to wild fires and because they could.Premium cost more than doubled in last 6 years
Jessica R., FL	We now live in an area that from what we can determine has had AUTOMATIC price increases due to the more severe hail due to climate change.
JoAnn B., IN	gave insurance companies a cover to raise their rates!!
Joann R., NJ	My house insurance goes up every year, so I did not notice an unusually high increase.I have been very fortunate in that no extreme climate event has impacted me.
Joanne L., PA	Everything is going up, but I'm paying higher insurance costs in part because people out west continue to build in areas that are not meant to house developments and huge single-family homes for the entitled. We are all paying for their selfish actions.Flooding is an issue where I reside. When Ida hit our area last year, it affected many of the surrounding areas. All of us are paying higher insurance costs as the insurance companies will never take the hit because they are designed to perform for their stockholders.
Joanne M., MD	Tornado damage claim wasnt paid, but didn't affect my rate.
Joanne S., FL	I pay for all damages out of pocket because when I had homeowners insurance, they increased the deductible after storms and I never got help. Now the politicians approved an increase to companies because of hurricanes AND MY CAR INSURANCE WENT UP EVEN THOUGH I PAY FOR MY OWN HOME DAMAGE. THIS IS UNFAIR SO I MAY DECREASE MY COVERAGE.They never gave us a penny when we had hurricane damage and wildfires. We cancelled homeowners and now we are paying for other people's hurricane damage by a 57 dollar increase in our car insurance. ITS NOT FAIR.
Joe C., TX	Only temperature changes are affecting us in Nevada currently, but water availability is troubling.
Joe O., IL	
John and Susan T	I can hardly afford my home owners Ins but I need it...It is a good policy but we cannot afford to lose out house...or not be able to fix the roof...we have only put a claim in once for small repairs after a hail storm...we are dependent on Soc Sec.they keep track of any claims and raise rates. My adopted mother in New Orleans ninth ward got nothing after Katrina.....they did not think her house was worth anything....so she dot nothing....it is cute and functional...she had to fix it little by little herself...and she has very little money and it still needs repair.
John B., NM	I changed insurance companies. But we never know when/if the rates will be increased. Just like with car insurance.
John B., NY	Our insurance has gone up but not a large amount but we are with a small local company called Callicoon Coop InsuranceSuper Storm Sandy was the most dramatic in the past 10 years with a week with no power and 20 large trees (24 to 30 inch diameter 75 to 100 feet tall) on 10 acres down. But we have had a number of so called wind shear events as well and insurance does not want to call these Tornadoes even though we all believe they were based on the lineal pattern of destruction
JOHN E., MN	This has caused financial and emotional stress without reasonable justificationCoastal hurricane damage in Florida has promoted arbitrary and capricious policy practices to be applied widely to inland and largely unaffected geographical areas.
John H., HI	Aalong with other rising costs due primarily to corporate greed is making it harder for my wife and I to cover our financial obligations.
Jonathan B., NY	While I can't quantify it, I know my rate is higher due to insurance companies failure to accurately assess the impact of climate change and charge appropriate amounts to those in harm's way.
Jorge C., CA	Our home was burned to ground our possessions were completely destroyed
Joseph C., RI	Renters and homeowners need data on how climate change impacts their insurance.
Joseph L., FL	My insurance has increased 25% here in Florida.Here in NE Florida we have seen an increase in tropical storms and hurricanes over the last ten years. Insurance are abandoning the Florida market due to the increase in claims being filed. State government has responded by moving to curtail individual's options. The Desantis regime plans to reduce the time frame one has to file a claim and eliminate "assignment of claim".
Joseph V., CA	We live in wildfire designated area and our homeowners premium increased 38% this year. Many neighbors have been dropped from their insurance.Insurance increases take away resources we need for daily living expenses.
Josh C., IN	Hurricane Ian has caused our homeowners insurance company to close, allowing us to continue in a mutual version for another year at 50% more...before paying our claim, which is actually a low percentage of the value of the house. It includes screen cage, soffit damage, fence damage, boat damage.
Joy S., NJ	For too long American taxpayers have been totally in the dark about how rates are figured out and why costs are so high for insurance. It's time to find out so we can make better choices!
joyce C., IL	I live in Fla. Enuf said!
Judith L., OR	
Judith S., FL	Our community was coerced into reroofing every building in order to get insurance for the coming year. My roof was one of the smallest in area, it was \$13000 approximately for a new roof.Several years ago State Farm quit insuring homes in FL and I got dumped into Citizen's. New residence now and I am insured by State Farm.
Judith Z., NY	Companies lobby to make sure they are protected to the extent that their customers and innocent neighbors suffer. It's time to stop it.

Julene W., WA	I have homeowner's Insurance & NO I have not had an event in the last 5 years. But many have.
	If the insurance industry properly evaluates climate harms, they will become interested in averting climate disaster because the data will force them to confront the reality that they stand to lose a lot unless they raise their rates tremendously.
Julie B., MA	Every business in the U.S. must take off its blinders and do everything in their power to facilitate the transition to clean energy.
Julie H., WI	On my homeowners insurance & since my roof was getting older, they changed my policy from full replacement to a depreciated value, but yet my premiums still went up after that. I had wind damage on my 18 yr old roof this year. My homeowners insurance company was only willing to pay for the damaged side & would only pay for sealing the shingles down on the other side of my roof & garden shed (approx. only \$3,800 total for both sides & garden shed after my \$1,000 deductible) for two new roofs worth \$12,000. I was told by my insurance company that the amount they paid was non-negotiable when I asked. I was able to get another \$3,000 from them only after I hired an independent roofing expert to fight on my behalf. Note, also, that I had paid premiums of an average of \$1,000/year for 20 years, so in my mind, I shouldn't have had to have paid \$5,500 out of my pocket. I felt I should've only had to pay the \$1,000 deductible! They changed the policy some years back to only pay depreciated value (vs. full replacement that I signed up for) for wind/hail damage!
Julie T., SD	There was a little increase, but it was kind of the usual increase. I get some tough weather here in South Dakota, like extremes of heat and cold, and we get hail storms, too. , all of that causes trouble for my finances.
Jum&Betty B., FL	My home and auto insurance policies keep going up and I don't make any claims for loses
Justin W., NE	Our insurance company left the state after Hurricane Ida. Our rates are set to triple!
Karen B., IL	I am insecure. The last 5 years dictated my response to your 2nd question. Frequent basement flooding a bit prior to that necessitated expensive remodeling. We had lived here for 20 years with no basement flooding, but once it started it continued with greater frequency
Karen H., MN	I've noticed increases for NO reason at all, except I've been told it was due to disasters elsewhere in the US - so I have to pay for that???????see above.
Karen J., CA	So far not impacted. That doesn't mean things won't change for the worse. Worst events we've experienced so far are extreme heat and smoke from wildfires.
Karen K., MA	IA second home on Cape Cod built by my partner has seen large increases in home insurance due to weather events in other coastal communities. It has been difficult to get affordable home insurance on the Cape.
Karen U., CA	Living in the bay area with threats of fire is not comfortable. The quality of the air has impacted all of us.
Kathryn B., TX	The trouble with insurance is the providers don't want clients who actually need it. Please review the industry's practices regarding climate.
Kathryn C., FL	The State of FL government is compose of insurance company enablers. Individuals are finding it more and more challenging to get and/or afford insurance. The companies blame litigation when it reality it is the back room deals made by the local and state officials with the insurance brokers/companies. They are not looking out for the public interest. They are simply making a buck off their pain and suffering! Climate is a necessary evil that we'll live with. When an climate incident strikes any part of the nation, all parts are impactedâ€”transportation, farming, processing, energy, groceries, gasoline, insurance, heating, and on and on! The functioning, acquiring costs of these are all impacted with an increase or a withdrawal from operating in a State, ie. Florida! When insurance companies leave an area, the impact of supply and demand places an enormous burden on the individuals seeking coverage.
Kathy H., VA	Rates have gone up and they have made my financial health more worrisome they are part of the issue why they are choosing to raise rates, along with inflation
Kathy O., MI	Just one more way I'm being squeezed. Paying more money for less service and less coverage and less likely to be paid out a fair amount for any claim I may need to file in the future...Harder to get Homeowners' insurance and much much more expensive!
Kathy S., NJ	Insurance companies should be open to this data collection.
Kelly B., TX	In spite of having filed no claims in the past 5 years, my homeowners insurance has increased 15% year over year. When comparing rates with other insurance companies I found their rates to be equally high or higher. Why should I be forced to pay for the risks the insurance companies created with their coverage of fossil fuel companies?
Ken K., OR	My home insurance has increased over 60% in the last two years. I have compared prices/ companies and this is the cheapest. Some companies decline to even submit a coverage bid!
Ken T., FL	Way too high increases when I have never suffered a major disaster that had a claim on my insurance.
Kenneth L., VA	

Kenneth O., FL	There have been fires on the edges of where we live but not directly affecting us except that we were asked to evacuate twice in the last 12yrs. There are very few companies that will ensure properties where we live
Kenneth R., NH	My homeowners' insurance rates have gone up, even though Salem NH has not been particularly struck by extreme weather events.
Kim K., OH	Not that I'm aware of. My husband handles the insurance. However he worries about money more than I do. Again we live in a pretty safe area. We are in an urban area about 9 miles from the river. We had more flooding in our last apartment due to water main breaks.
Kimberly A., TX	My insurance has gone up 25% since I made one claim for a frozen pipe that ruptured.
kristine B., AK	My sister lives in CA. and have first hand experience with the fires. Their insurance sky rocketed. The people that lost everything were told that's too bad they wouldn't be getting a damn dime!!!
Kristine P., OH	Our insurance company was great after a falling tree destroyed our garage and a car parked in it along with a lot of tools and smaller items. They were efficient and fair. Not all insurance companies are purely profit motivated. I am glad to have found a good one. We are lucky to have good access. Rates have gone up but . . . inflation. We are lucky to have chosen to live in a low risk area. No water or Mountain View's except on vacation but affordable. I think developers, builders and city planning need to take some responsibility for approving plans on flood plans, coast lines and former mildly cleaned dump sites. Not all beautiful places need to be privately owned and built on.
Kurt K., KS	Unable to afford insurance in Florida
Kyle C., MN	Wind storms have made increases in our rates for roofing damage.
Lari Tiller H., NM	Insurance increases even with zero claims. Insurance companies insure fossil fuel companies while our rates go up and our income is stagnant.
Larry M., CA	Our insurance was cancelled and we were forced to find a different company to cover us.
Larry M., OR	Victim of Hurricane Florence. Major damage.
Laura F., FL	FOLLOW THE MONEY and you will see the WHY of this petition. We buy insurance to be COVERED NOT TO MAKE PROFITS for the Companies
Laura L., MI	We ended up just fixing it ourselves so we wouldn't get insurance rate hikes
Laura S., MN	My rates have increased substantially and I believe it's because of adverse events caused by climate change around the state.
Lawrence O., IL	The insurance portion of my homeowners dues went up 11.8% for 2023. I live on a barrier island. I suspect this increase is related to the damage on Fort Myers beach from Hurricane Ian.
Lawrence W., CA	criminal what the insurance companies are doing
Lee R., CA	My homeowners policy has increased in premiums
Leo K., PA	Our government meant to be democratic has been hijacked by Big Oil and the MIC, et al. Hence, The People cannot vote to stop global warming.
leora b., NJ	It's very expensive.
Linda C., OR	Rate increase. Claim accepted but not paid in full, no response when trying to close settlement. We are retired. The increasing premiums stretch out fixed incomes.
Linda D., IL	Insurance companies should not be able to deny or limit coverage for issues they helped create.
Linda G., GA	All homeowners should have homeowners insurance, so companies have you over a barrel. My homeowners insurance goes up every year, making it harder and harder to afford and stay in my house. I am a senior citizen on a fixed income. I'm assuming adverse weather events in your state or region affects insurance rates for everyone. I've been turned down with no explanation, which could have been partially due to weather problems in state or region.
Linda M., MD	I took out a Flood Insurance Policy from FEMA because my basement has had some water problems recently. I was lucky, my neighbors across the street had flooding up to the ceiling in their basements. It was all due to run off, construction, and an inadequate sewer system in Hyattsville, Md. I am fortunate that I have been able to manage the increased costs.
Lisa B., PA	I have not had a claim however my rates keep going up every year and I now pay over \$1400 a year for my homeowners insurance.
Lisa C., CA	We're retired and our insurance went up \$700 for this year. We may have to move away from family to make ends meet. Wildfire threats from drought and winds have caused our insurance to rise. Not sustainable on a retiree's budget.
Lisa K., OR	Still going up with less coverage. Just more expensive has kept me from home purchase as insurance unaffordable
Lisa P., CT	As a consumer. I am tired of being charged to "fix / maintain" various items by companies who are causing the issue in the first place. But very much higher rates to cover costs. From \$400 to \$1000 a year even with an increased deductible.
Lisa T., CA	If people suffer, society suffers as a whole by virtue of the inevitable increased social & economic problems that people will be suffering from that requires attention.
Lisa V., IL	I live in central Florida, every year I pay more for insurance. Companies eliminate their plans every year, with no explanation!

Lisa-May R., SC	Our home insurance goes up at least \$100.00 each year but last year it went up almost \$900.00. We are in constant worry about hurricanes, flooding from storm surge and now tornados. EVERY storm system gets a name so the 'named storm' clause in a policy kicks in and a home/business owner has to pay a LARGE deductible. I have been unable to switch companies because I fear inspection due to roof damage my current company did not cover and I have been unable to repair.
Lisbeth A., OR	Corporations need regulation or they run amuck
Liz F., MA	Both my Son and Grandson who live in Florida have received renter's and homeowner's insurance increases. My grandson in Orlando is still riding around in his damaged car breathing mold spores from wet carpet. When his lungs become infected and he can no longer work, who pays the bills that insurance failed to handle in a timely fashion. This is a snowball from Hell!
Lorie R., FL	
Lorraine B., NJ	Insurance rates go up every year while coverage seems to be lower and deductibles go up
Louise B., CA	Fire danger where we live has increased over the last two decades.
Louise M., CA	I have only had unbreathable air more than triple the maximum range of measurement of bad air, yet had to go to CA's special insurance for fire and that premium portion has doubled the past 3 yrs...and a few non-fire coverages got moved there even though no direct relationship I could discern...I have a fire hydrant across the street from me...and fire station on same hillside that has personnel arrive in the neighborhood before the alarm goes off if we call 911 (they also do medical emergencies)
Lucia A., OH	Cannot afford homeowners insurance because I am on a fixed income & the rates are too high.
Lynell M., MI	Rates have still gone up and that has stressed my fixed income so I am short at the end of the month and now at the end of the year. My renter's insurance has gone up \$50 and as it is a national company I can only assume the increase is due to climate change events across the country.
Lynn G., CA	Our insurance company dropped us after 30+ years
Lynn R., FL	My biggest gripe is requiring expensive car insurance in order to get an umbrella policy; especially since I don't drive much at all. (State Farm in Florida)
Lynn Y., TX	Hurricane Sandy caused us to lose power, water, heat etc for days. We have experienced terrible storms with. lose. of power &. flooding on Long Island.
Lynne J., NM	My old home was affected by a terrible hail storm with roof damage and the fence blown down. We had barely escaped two enormous wild fires in Colorado and my daughter was less than 10 miles from another one in New Mexico. My financial health is in bad shape but it was not due to this, it was due to the terrible state that our "healthcare system" is in. The worst of any developed country.
M G., FL	My homeowners insurance went up \$360.00 last year & I hear after hurricane Ian it's going up 30% next year. Many of my neighbors have had to scramble to get new insurance since they were dropped by their current company. Many of us are retired & on fixed incomes and can't afford large increases in our insurance
m w., NM	They raise the rates at least 6-7% every year from the previous year, even though we've filed no claims whatsoever!!!!!!!!!!!!!!
Madeline S., CA	I live in Berkeley, CA. It was about 3 years ago, when we experienced fires in late summer. For a couple of days the sky was weirdly bright orange. The air was not breathable. I got an air purifier that helped some. Lucky for us the nearby fires did not last that long, and so far have not reoccured. But those fires made me aware of how, close we were then and could be in the future, from losing our safe pleasant lives.
Marc D., AK	Everyone's rates rise at least I can still get insurance and earthquake insurance!
Marcia B., CA	Annual INCREASES as usual!!!!
Marcia C., TN	Our primary insurance company denied us homeowners insurance on the residence and property we bought last year because of wildfire risk. We ended up having to go with another company. We're unsure if rates will change as time goes on, but we haven't had to make any claims yet.
Marcia H., FL	I only have renters' insurance on contents of my home, not on the actual dwelling,
Marcia S., NJ	We have been pretty fortunate. We installed a stand-by generator to address power outages and have been okay otherwise.
Marcia T., UT	I think insurance companies raise their rates because there are no restrictions on raising rates.
Margaret C., FL	
Margaret C., MO	Ten yrs. ago hail damage occurred to many homes, mine included, which ultimately raised the price of my homeowners insurance. Since then luckily I've had no other experience.
Margaret H., OH	Living in an area that is not prone to devastation by climate change, our insurance rates have increased faster than inflation and it appears that the ones with no problems are paying extra for those who have been devastated.
Margaret S., MN	

Margo V., IA	live in DC & we have no fires. Flooding has been a problem that DC Water has been working diligently on for about 10 years now & does seem to be working.
Mari M., FL	I can only tell you I have made no claims but the rates keep going up.
Maria C., NY	Due to flooding from rain I am a disabled senior living without heat in Michigan weather.
Maria S., NC	We need to know how insurance companies are dealing with climate change
MarianKitty D., CA	I have to dip in my savings to pay for increased home and car insurances.
Marie-Christine F.	We got dropped by our long-time insurance company, and now pay twice as much for a bit less coverage, we are in a high fire-danger area. But we were dropped on the pretext of being 'on a slope', which obviously has been the case as long as we've lived here, when they were still happy to take our money
Marie-Christine F.	We were dropped by our home insurance company for no reason at all, and had to scramble to be allowed to pay about twice as much..
Marilyn T., CA	My previous home in N California was near wildfires 4 yrs in a row. One company dropped us, and rates went up every yr. Friends living in more rural areas lost all coverage
Mark P., MI	It costs more.
Mark S., AR	Our homeowners insurance has gone up because of claims in general, not in our area. We have decreased our coverage several times to partially offset these increases.
Mark W., FL	Prices are up 30% this year after going up 25% last year. It's insane.
Marlon P., CA	Premiums have gone up due to inflation is the excuse given by insurance companies, while they receive record breaking profits currently!
Martha B., MN	Unseasonable weather in Florida and the southern states has resulted in an over \$300 increase in my home insurance in southern Illinois in one year. If insurance companies are financing the climate issue, it does not seem equitable that they profit from both sides of the issue!
Martha C., NY	banks require anyone who has a mortgage to have insurance; the rising cost of insurance in newly designated "flood zones" is a sizable and increasing burden on homeowners and one they didn't expect.
Martha S., NC	Terrible increases for nothing, no claims, last 4 years! \$800 increase just last year.
Martin T., CA	We absolutely should have a right to know how climate change is affecting our ability to receive insurance coverage.
Martin W., CO	This issue becomes more critical, impacting more families with every passing year! It's time for reform.
Mary Ann H., KS	People first, corporations last!
Mary H., WI	My homeowners insurance cost is ridiculous. When I called to ask the insurance company I am told it is because of wildfires, hurricanes etc that occur in other parts of the country. I have never filed a claim. I had a small fire and was told to just pay out of pocket for damages as it would keep my rates from increasing. This was told to me by my homeowners insurance.
Mary K., WA	I am concerned about recent rising rates in homeowner and RealEstate insurance
Mary L., MI	I've had no claims in the last 10 years, yet my homeowners insurance cost goes up substantially every year. Insurance companies are clearly price gouging consumers and getting away with it. Where is the oversight to prevent this?
Mary M., CO	Former AAA HOMEOWNER's & EARTHQUAKE INSURED FOR OVER 20 years with only one very minor claim, just prior to them non-renewing my policies because, all of a sudden my property had mysteriously moved closer to a field over 300 feet away, with homes in between. Had no problem replacing all policies with enhanced coverages, and the total premium was over \$300.00 lower. Thank you State Farm Insurance, and now I have my own full time insurance agent.
Mary M., NY	Hail storms damaged the roofs of many homes in our area. Rates did increase, but they seem to every year, whether we have claims or not.
Mary M., OR	
mary m., PA	Companies should not insure what they won't pay for.
Mary O., MI	I only have car, & pet insurance. I'm just now looking into rate for renter's insurance with the new company called Lemonaid insurance
Mary V.,	Lost a roof and beautiful trees to hurricane Ian.
Mary W., CA	Wildfires and floods across the country are causing rate increases for all of us, regardless of where our properties are located.
Mary Z., VA	While I have not been affected by extreme weather yet, I realize that the possibility of being affected is real.
Matthew F., CT	
Matthew W., CO	I believe Ins. Co.'s raises premiums just because they can. Their lobbyists help rules and laws get passed in their favor just to maintain annual increases. Policies definitions need to change to become a little more general rather than too specific.

MAXINE G., MO	I am a widow on a fixed income and it has made a difference
Melissa V., MI	My insurance rates increased.
Melva L., MN	A tornado went through our area years ago and I was informed the rates were higher in this area because of it even many, many more years ago than 5 years. I was not given any more info nor the reasons, etc. They continually raise the rates
Mercedes L., OK	Not only is my insurance skyrocketing, but my insurance company refused to pay for a new roof and I had to borrow money from my father to pay for it. Not only is my insurance skyrocketing, but my insurance company refused to pay for a new roof and I had to borrow money from my father to pay for it.
mf S., NC	No longer have homeowners Ins due to cost
Michael B., TX	We can afford it but premiums keep going up which affects our discretionary spending! live in Texas. After the deep winter freezes the past 2 years, a healthy looking tree fell on our house. Our insurance company paid out on our claim, but our premiums went up
Michael B., VA	Profits should never be the first consideration....but to the simple mind, it always is....
Michael B., WI	I live in an area where these climate realities that damages cities and home have not happened. However, I stay Florida for three months out of the year and my friends there tell me how expensive insurance has become, especially because of damages done by hurricanes. It is a tragic shame that insurance companies know the realities of these hurricanes and yet fund organizations that lie about the harmful effect of these hurricanes, harmful to the tune of billions of dollars. If they were not harmful and were causing extensive damage, why would the insurance companies raise their rates so often and so high. Answer: They Lie, just like the oil and gas companies.
Michael C., MN	Insurance companies are ripping everyone off by raising their rates regardless if you've ever made a claim or not
Michael F., ME	Recently noticed that both our homeowner and condo insurance went up significantly. I believe the company said it was related to inflation of the costs of repair and replacement. We have not experienced access problems, just an increase in cost. So far, we have been able to absorb the cost increase without significant harm to our already-thrifty budget.
Michael F., NY	Winds took a shingle off my house and ins company wouldn't pay. Cost me over a grand to have Chuck in a truck climb up there and put a new one on.
Michael K., TX	We live in rural areas with little assistance from fire departments owing to lack of fire hydrants - this affects our insurance and climate events add to that. WE have trees for neighbors and they are not thriving with increased die off from drought and increased risk of trees damaging our built property. Wind is an increasing menace - more days at all seasons with high winds. We are well dependent and concerned that water taking by bottling corporations will deplete our aquifer, which may be legacy water from the ice age and may not be easily replenished from surface water.
Michael O., CA	Increase in winds during cool weather
Michael S., CA	
Michelle S., CO	Recent fires with winds spread the fire for miles atop the foothills in which I live. The aftermath resulted in major pool cost maintenance and a substantial increase in our insurance, even tho we made no claims.
Mike T., AZ	They used to cover damaged roofs now it is deny, deny, deny. Life shouldn't be this difficult. why pay for insurance when you have to pay for damage anyway?
Miriam P., OR	rates keep going up and coverage more limited climate changes-extreme heat/cold outages have made expensive solutions like more insulation, heat/AC pumps, back up generators and the like needed but hard to manage.
Molly H., MD	2008 Iowa floods 75% loss, 2020 Iowa Hailstorm from Hell, 2020 Iowa Derecho!!
Molly M., FL	y rates have gone up even though I've never submitted a claim Wind damage
Mona A., CA	Climate crisis has exasperated summer drought and wildfires in Northern California where I live and survived the campfire of 2018. One corporation (PG&E) caused the fire and then the corporate insurance companies tripled our insurance one year later.
Mr. and Mrs. Cre	Rates are up and claims are harder.
Ms Evans S., NC	it is outrageously expensive and they deny coverage saying it was not a result of the hurricane I moved away from Santa Barbara because of the winds and fires
Myreen K., OR	My home owner's insurance has increased by circa 500% over the past 15 years which seems freaking ridiculous. We had a hail storm damage our roof a few years back and our rates have almost doubled since then.
Nadia S., OR	!! don't have a job. and I'm very worried about how can I survive with all the Insurance increasing my bill every month!
Nancy C., FL	I live in Florida where climate change is causing more extremes in weather, harsher storms, beach erosion. My homeowners insurance has tripled in 5 years. We are currently dealing with the aftermath of hurricane Ian & the company is covering only a fraction of the damage. Deductibles are increasing, many cop

	My insurance up 20% - NEVER HAD A CLAIM - they insure house, cars etc. The excuse? Cost of living..blame it on inflation..inflation contributed to by price gouging Insurance.
Nancy C., WY	There is something horrific about bankrolling climate change on our backs. It is a crime against humanity.
Nancy G., CA	Cost of earthquake insurance has risen, and fewer companies offer it, at least to condominiums.
Nancy H., AZ	Every renewal rates increase
Naomi K., NY	somewhatIt's caused my homeowner's insurance company to cancel my contract, after underpaying for flood damage.
narendra s., GA	
Neil J., CT	They tripled the cost after a fire sparked nearby here in the SoCal foothills, so we are having to have a special thing where each homeowner (condos) has to come up with, well, my own piece for a one bedroom with loft is \$900, but people w 2 f 3 br it's like \$1800. It's disgusting.
Nevada J., FL	An 80% increase in insurance costs this year alone!
Nicola G., FL	We live on a fixed income and everything (taxes, Insurance, utilities and food) has gotten higher.We live in Floridduh, so that which the present government isn't a bit concerned
Nicolas J S D., FL	Insurance keeps rising.
Nikki N., CA	Live in CA. Wildfires are a threat most everywhere.
Norma D., IN	I've had no impacts of climate change, but my insurance still went up 20% in 2022 and 30% in 2023
Olivier H.,	Tornado damage a few miles away 3 years ago may be the reason for an increase in my homeowners policy
Pamela S., DE	When I lived in NJ my homeowners policy when up significantly after a small claim.
Pamela S., IL	They're going to keep jacking the rates up til it's unaffordable for ALL people. It's NOT right!!!!
Pat K., KY	Can't afford homeowners insurance cause I live in Florida.
Pat W., NY	It hasn't yet but I fully expect it to in the coming years
Patricia C., CT	insurance premium has skyrocketed even for people who live in areas with no wildfire exposure
Patricia D., TX	
patricia p., FL	I live in Florida, any weather event that effects any part of Florida raises the rates for everyone in the state.People in Florida now pay three times the insurance for a policy that provides less and less and further this state has allowed insurance companies to walk away from claimants without paying.
Patricia R., NH	I did not file a claimrates have gone up since last renewal
Paul K., CA	Insurace always goes up. It doesn't help
Paul L., CA	might lose fire insurance
	Hurricane damage to our home on two occassions led to our move to an area less attected by extreme weather.
Paul L., NC	Our wind and our flood insurance skyrocketed.
Paula F., FL	No claims..but premiums still rising
Paula M., FL	Insurance companies are following the lead of corporations raising prices under the guise of inflation due to their greed. Insurance companies do not cover what we might have saved for ourselves. At times it feels like a scam.
Pauline R., PA	Looking forward to owning my own place and don't need any extra expenses to make it even MORE difficult
Penny W., TX	My house runs on all renewable, Geothermal, Solar thermal, PV Solar array I can't find any insurance company that will give me a discount.
Pete C., OH	Insurance companies are raising rates to compensate for their losses even in areas that have not yet experienced a climate event. Those in coastal areas see rate hikes even if hurricanes don't hit them. Those in tornado prone areas see hikes even if a tornado misses their area. Insurance companies are only interested in collecting premiums. When something happens, they resist paying claims.
Peter B., CA	

Peter L., CA	after the fires in California, the new higher premium definitely presents a significantly greater burden on my budget.I admit that we, in particular, are perhaps 'lucky' to have been offered insurance at all, but word is that a lot of our not-to-distant neighbors have had to join a government pool.
Peter S., FL	Ins co quit the state. Replacement was more expensivenot much thank God
pg s., DC	
Philip J., CA	I live in an HOA community and wildfires in our area resulted in a large increase to our HOA's insurance policy, which in turn resulted in a significant increase in my HOA dues. Fortunately, my homeowner's insurance carrier, CSAA, has only increased the cost of my coverage in keeping with cost of living adjustments.
Philip R., OR	I don't live in an area that's prone to natural disasters. I get the usual rate hikes from insurers unrelated to natural disasters.I lived in Cloverdale CA for 13 years. Homeowners insurance was sky-high because the area was surrounded by a forest. Some insurers wouldn't cover my house.
Philippe R., RI	All insurance rates seem to be rising even though we haven't had any extreme climate events in our area for years.
Pong L., MA	My insurance comapny, Island Insurance, argued that rates were increased due to the increase cost of supplies to repair damages.
Prisca G., CA	My homeowner premium increase after nearby fires
Provi W., NY	We have been fortunate but are concerned about those who have lost property or money
Querido G., CA	My home has not been impacted yet but I live in Mendocino County which is very forested and considered at high risk for wildfires. We have had our policies cancelled and are now paying triple what we paid four years ago, to a carrier that is not A-rated in our state--it was our only option outside of the state-sponsored plan, which is also expensive and only covers fire. It's untenable as I'm sure these rates will keep going up unless our government steps in.
Rafferty M., TX	I live in a flood zone
Ralph T., MI	Extreme wind storm broke off large tree. It was hanging over my outbuilding and threatening to fall on it. I called insurance agent and he said removal was covered by my policy. The next premium was raised. I complained and the agent said it was because I put in a claim!!!
Randy G., CA	I live in CA Bay Area and my house Insurance was increased probably because of where I live. No incidents
Randy M., KS	My sister just asked a question on coverage and they canceled her policy.
Raul R., IL	Rates have gone up tremendously without experiencing extreme weather events.
Ray D., NC	Droughts in western Ky. has increased my home owners policy.
Raymond H., IA	
Rebecca W., NY	No insurance, and therefore no financial impact. Extended power outage in February of this year and consequent lack of heat in my apartment for several days.N/A (see above)
Renee B., VA	
Rey D., CA	Wildfires in CA have raised my homeowners insurance by \$800 over the last 2 yrs.
Rich B., CA	Even though I live in an area not prone to wildfires, my homeowners policy went up by \$ 300 on a small 650 sq ft home. I am subsidizing those in fire prone areas.
Rich S., CA	Living in Socal and lucky so far, just our water and energy bills increasing
	No exactly climate, but poor building codes and / or builders cutting corners [and saving them money] by not
Richard B., NY	building better, safer, stronger homes and apartments.
Richard D., CA	All I know is that the rates go up. I have no real grasp of what lies behind the rates we pay beyond the obvious notions of insurance.
Richard J., WA	No effects on my home, but all insurance companies are raising rates drastically.
Richard M., FL	increase in rates, reduced coverage=repairs even cost a lot more
Richard S., AZ	My property insurance went up \$600 for next year.
Richard Y. W., CO	FEMA, charities and especially litigation against the power company well-compensated me. Don't know about the Property insurance -they paid but not to me personally.
Rick E., CA	Home owners insurance has gone from \$1100 in 2019 to \$6300 in 2023 with less coverage...\$100,000 deductible. No claims in over 50 years.
Robert A., NC	Sealevel rise has caused our rates to skyrocket here in coastal North Carolina.
Robert B., IN	My home insurance policy went up 13% as of Dec. 17, 2022. The increase makes it more difficult to pay mortgage and other expenses, especially since my retirement is essentially fixed at a rate set 12 years ago.We have not had any serious weather problems here yet,

Robert B., MA	
Robert C., CA	Climate change is nothing to be taking an advantage of. It is a killer, not a moneymaker. And it is for real. Do we see dinosaurs roaming this earth? No, they died from climate change. We could be next...and very soon.
Robert F., NY	The public has a right to know the impact on Climate Change these public companies are having.
ROBERT G., WA	My homeowner insurance by Nationwide has already significantly increased.
Robert K., CA	My rates have gone up, but have not impacted my financial health. Other than experiencing rate increases, I haven't any difficulty obtaining insurance.
Robert K., WA	An additional stressor, beyond the other ways climate change is altering our lives: drought, higher temps for longer periods, nearly constant fire smoke from any of the three west-coast states. We had our insurance before climate change became a more evident factor.
Robert P., CO	THERE HAS BEEN A RAISE IN HOMEOWNERS INSURANCE AFTER FIRE IN THE AREA.
Robert P., FL	flood insurance was increased in NY Catskills after Hurricane Irene and Sandy. Increasing costs of insurance requires cutbacks in budget for home improvements.
Robert W. W., NV	
	<p>I am fortunate to have sufficient resources to absorb the increasing cost as insurance rates rise. Many of my friends and neighbors are not so fortunate. Where I live, wildfires, heat waves and a long running drought all damage or destroy property, pressure our local economy and even kill people. Public anger and growing social unrest inevitably follow.</p> <p>The struggle to adapt to growing climate caused stresses and the uncertainty about how to create a more resilient economy are dividing us.</p> <p>Many of our neighbors who's homes have been destroyed by wildfires were underinsured and have lost everything.</p>
Robert W., OR	Private insurance companies need to step up and help solve these problems, especially because those very companies have contributed to them.
Robert Y., CA	The high insurance rates or lack of available insurance has kept me from buying a home in affordable areas.
Roberta L., MA	Protect people's ability to secure affordable insurance....
Robertus W., MT	I am aware of the issues due to following climate changes & having worked in the insurance industry for 40 years.
Robyn R., FL	Severe and damaging wind events in Colorado, homeowners coverage either denied or ineffective due to increased deductibles, resulting in no coverage plus higher rates.
Roger P., CA	I received a 38% Nationwide homeowners insurance premium increase in March. No triggering climate impact. They simply revalued the house replacement cost by that amount. The 'independent' agency, which is actually part of the sales department of Nationwide, then fired me for questioning the increase and I was then put into the general customer pool..
Ron D., TX	Insurance rates have increased dramatically because of Hurricanes Harvey and Laura. Our rates have increased dramatically.
Ron S., CA	Flood insurance \$674 up front is not affordable, how can I prepare for the inevitable, on a fixed income???
Ronald C., NY	Hail damage to roof, siding and window wraps. I took 6 months of fighting with the insurance company before they agreed to cover the damages less our deductible. By then it was too cold (Minnesota) and we had to wait until it was warm enough in the Spring to do the work. Total lapsed time from damage to satisfactory repair nearly one year. We dumped the insurance company for a more reasonable company with better coverage.
Ronald K., WA	Our Homeowner's Association needed to impose a special assessment to pay for weather related damages following a wind storm.
Roxann S., CA	our homeowners was canceled and our premium went up sevenfold homeowners canceled because of fire storms
Rusiane A., FL	Raised 100 per month. No great causes I know about. No water problems, no electrical problems. No paint jobs excepting when readying s as. Apt for rental but they've always done this. No anything outstanding. Just raising the rent.
Ruth W., WA	Hurricanes and a freak ice storm for which the insurance company says natural event, does not cover!
Ryan H., MA	Because I own my home outright, I no longer have any homeowners insurance. I could not afford \$7,000 a year for barely sufficient coverage. I am in a zone that wildfires went through in California over 3 years ago.
Ryan O., CA	My payment come out automatically so I'm not sure if the rates has increased or not
S S., CA	We are tired of being fleeced by these insurance companies, who are more than willing to take our money... but are incredibly stingy when it comes to fulfilling a claim.

Sally S., CA	The clear evidence how climate impacts our lives personally is the worsening extreme temperatures, i.e., excessive and prolonged heat waves, cold temperatures, drought, etc., which lead to high cost of water and power. For now, I haven't noticed any raise in insurance costs, maybe not yet, but in all likelihood, this is also bound to go up with all sorts of reasons that insurers can come up with, just as they have done decades long.
Sammie H., TN	Consumers have the right and companies serving them are obligated to divulge information that influences their choice just as when purchasing a car or any other commodity. We will all be penalized for climate impacts. A huge part of my state lost their homes, livelihood and piece of mind in devastating fires this year.
Sandra C., IL	my insurance rates for the home goes up every year even without any claims!!!had minimal to no hail damage and yet new roof and siding were put on
Sandra R., NC	I live in KY but we have thankfully avoided the floods of E KY, the tornadoes in W KY, & the few fires that have happened in the Nat'l Forest.
sandria c., NM	
Sandy G., WA	more difficult to paymeans more is taken out of my limited income to save up the required amount each year
Sandy R., LA	I was very fortunate after Hurricane Ida that I had no damage, but all of my neighbors did. My neighbor next door still hasn't gotten her roof replaced.Because of the damage caused by hurricanes, my insurance rates have gone up by 18%.
Sara G., NY	Cost of insurance had gone up
Sara R., VA	A hurricane in Tappahannock, VA did not affect my property but made my home insurance rates double.
Sarah E., IL	
Seaton B., FL	Renters and homeowners must know the data regarding the effect of climate change on their insurance.
Sergio S., FL	By the way, premiums are at an all time high.
Shanna D., HI	Got flooded to the ceiling. Moved here as feds helped. At least they worked within a week. FEMA was a blessing. I lost about \$5k worth of items.
Sharon H., OR	They have tripled our car insurance so we are actively looking for a different company !! We are on a fixed income.
Shawn J., MN	I personally have not had these unfortunate events in my area. I am well aware insurance companies will raise rates all over this country to protect their bottom line for their share holders.
shawn O., WA	truth now!
Shawn R., FL	Here in Florida our Homeowners insurance has increased by at least \$400 every year, for the past 6 years. Now our auto insurance is following the same trajectory. We've tried to shop for cheaper insurance but the only policies that might save us money are also providing less coverage. The home insurer we were with for 4 years suddenly went out of business, and we were forced over to a different company I knew nothing about. Our insurance is eating up our fixed income, and growing worse year by year.
Sheila S., CA	Oh !A fire came through our area a few years back and burned 2/3rds of the 30 houses on our hill. Our rates were raised and then we were dropped and it's been super hard to find coverage.
Sherina A., GA	
Sherra E., NY	These companies need to be held accountable to clean up their mess.
Sherrill F., CA	
Sherry H., CT	We have regular increases, usually with no notification. The bills just increase. If there is a rare claim, payouts have been thinned down. This is just another example of profiteering & needs control.This has not been a factor because we have had no severe climate impacts. Yet.
Sonia E., OH	Transparency is essential. Consumers need to know the details of each insurance policy.
Stan F., OR	A recent storm destroyed our fence. The insurance didn't cover it due to the deductible. Now we don't have enough money to replace it.Raised it, of course!
Stanford N., UT	It's gone up more than it should have and I haven't filed a claim in the 12 years I've lived here.A rogue wind storm took out a tree but the city paid to have a new one planted while I paid \$200 to have the downed tree cut up and removed.
Stefan T., FL	My insurance rates have been going up substantially every year, without any of these events.
Stephen B., NC	Small increases each year for last 10-12 years for homeowners insurance.
Stephen D., FL	the insurance industry in Florida is out of control with major increases and a Governor who panders to them!Homeowner's insurance is becoming more and more harder to find in Florida and when you do the rates are astronomical!
Stephen H., TX	I've had destruction done to some of my property like my car and two other friends and family's properties nothing specific to my own rental

Stephen M., CA	Well, it has hurted me and my Rent.Wild Fires in 2017 and 2019 ,2020 forced me to flee from my Home briefly. About 24 unfortunate people were killed in the Oct. 9, 2017 Tubbs Fire in Sonoma County CA.. Thankfully, my residence was spared.
Stephen S., NM	
Sterling S., CA	These Insurance Companies participate in the Climate Crisis & Profit from the chaos they help cause. Epic Moral Hazard & Hypocrisy. Reign them in NOW
Steve K., MA	Flood from apartments is raising our rates. Failed plumbing.
Steve O., CA	It has resulted in my HOA dues increasing.
Steve W., CA	Dropped by two insurance carriers so far.
Steven H., NY	I am a retired Minnesota pension holder, and the stability of the State of Minnesota pension has a fiduciary responsibility to its pension holders, taxpayers AND the State of Minnesota. That means as their investments in fossil fuels fuel our climate emergency, they are violating their fiduciary responsibility. Insurance companies have turned a blind eye to the threats of climate change for years and have not put pressure on governments or corporations to protect the properties that are insured. They should at this time not be putting the burden on homeowners and businesses for the effects of climate change that they ignored. We are all in this together.
Steven K., MA	It is the fiduciary duty of insurers to not invest in or insure companies that increase risk of loss across all those insured. As fossil fuel use has been clearly connected to loss events, insurance companies have a fiduciary responsibility to their investors and customers to discontinue insuring and investing in fossil fuel companies.
steven N., NY	SHOW US THE TRUTH.
Steven T., OR	My current insurance company says that they will cancel my homeowner's insurance in February 2023.
Steven W., WA	Insurance rates always seem to increase, even though insurance companies cause losses by insuring and providing funding for fossil fuel companies.
Stu F., MN	The flooding happened this year. I will know effects on rates next year.
Stuart C., KY	An increase in homeowners' insurance after recent hurricanes.
Stuart M., TN	
Sue B., TX	THE 'COST' OF HOME INSURANCE HAS 'SKYROCKETED'.
Sue E., WY	WE DESERVE TO KNOW!! STAYING IN THE DARK IS THE WAY THESE PEOPLE RIP US OFF!!!!
Sue P., FL	Insurance rates have increased to the point that many people have to go without insurance.Hurricanes continue to raise insurance costs in Florida. At the same time the insurance companies are rewarding their executives and affiliated companies with high rates of compensation leaving nothing to pay claims in some cases.
Sunny P., PA	This is needed Now!
Susan C., WA	As a farmer in a rural forested area, I am alarmed at the long drought periods and the increase in wildfires affecting my farm. We need all the data we can access to identify and alleviate the economic damage of climate change
Susan D., CO	rates have gone up. So far I'm okay. Wildfires. Haven't hurt me enough to need to switch providers, but have neighbors who had to search like crazy to find different companies because their premiums rose too much.Wildfires. Have done fire mitigation (cleared area around house) which cost \$\$, but so far I'm okay.
Susan D., OR	I am in extreme fire danger and my insurance rates have gone up.
Susan H., NJ	I live in NJ on a fixed income. Can't afford to pay my Bill's, my meds, insurance (medical, home owners insurance, auto ins.) food etc.....My home owners insurance co. Is requesting a 25 to 27% insurance from the state of NJ. I have filed a complaint with NJ Dept of Banking & Ins.
susan J., VT	Less money for healthiest choices in market. Less money for good foods. Less disposable incomeFires that caused months of rental costs due to evacuations, radiation exposures to town by burning of acres of radiation superfund site
Susan M., CA	
susan U., NJ	
Susan W., CA	
Susan W., NY	
Susanne V., CO	I have been with the same company for years. Inflation has caused ing-creases in my insurance but not unexpected increases. I live in a suburban area that is unlikely to flood or burn. Time will tell!
Suzanne K., IL	Hurricanes in Florida have resulted in huge insurance increases; from \$2,000 per year to \$4,000.
Sylvia R., NY	We seniors pay more than enough, but the insurers continue to gouge us. This must be ended.

T. K., IL	My homeowners ins. is \$4000 per year.A bit much in my opinion.
Tammarra W., AZ	Rate was raised \$600 for next year.
Tammy B., CA	It has become almost impossible to get any, let alone any affordable insurance for my rural cabin property in California. Many people living in the same community have decided to sell or leave because they couldn't find or afford fire insurance.
Tanya P., CO	Doing ok.When disasters happen somewhere in the states, insurance premiums go up go up across the board.
Terence E., MD	I had two wild wind events at my property that knocked down almost one hundred trees in less than a minute.
Terence H., OH	Insurance companies are increasingly suspect in their practices, which is saying a lot, because they have LONG been questionable ! Investigations must lead to increased governance over them to avoid terrible consequences for many people who are led to believe they're insured enough... and aren't nearly.
Terese V., WA	
Terrence T., NY	
Terrie W., TX	We dread the hurricane season every year. Our insurance goes up usually every year, even if we have no claim!!! Not fair. Being on fixed income, we are to the point of having no insurance at all.
Terry G., FL	Negatively. We are buying a home and the home insurance costs in Florida are the highest in the nation.Because of hurricanes, many home insurance companies have left Florida and home insurance costs are rising.
Terry T., TX	After every year in Texas with either several tornadoes or hurricanes, the cost of home owner insurance goes up more than inflation and the reason provided is the number of weather related crisis.
The Rev Dr Edward K., TX	
Thea K., NJ	I haven't had a flooding problem but my neighbors did and my insurance rates keep increasing faster than inflation.We now have a hurricane deductible and have to pay this before we will get any insurance reimbursement. Our house is now more likely to flood but we can't afford the additional cost of flood insurance from weather events, only leaking pipes are covered.
Theresa K., NY	It is hard to know how extreme weather events have been affecting my homeowner's insurance. It certainly has been increasing somewhat. While my home has not had any direct damage from Hurricane Irene or any weather events that can be directly linked to the climate crisis, it is hard to believe that my insurance rates are not somehow connected to national weather events. That is why the proposed increased transparency from insurance companies would be so valuable. I also hope this proposal will include informational on which insurance companies are continuing to insure big fossil fuel drilling or pipeline projects that can cause huge liabilities such as spills or leaks (not to mention other environmental damage).
Theresa O., SC	Hurricane and wind events in other parts of South Carolina have caused huge unaffordable rate increases in my area.
Theresa P., OH	Our insurance in Ft Myers has about doubled in the past 3 years. They responded rapidly after we submitted our claim after Ian.
	Thank GOD we haven't had to deal with extreme events such as the ones listed above!
Thomas J S., DE	However, State Farm Insurance needs to be put on notice for other things that do not apply here.
Thomas N., TX	Insurance hasn't increased tremendously, but our insurance company denied our claim for new shingles afer a hurricane/tropical storm because they said we're not eligible if our roof is over 15 years old bt Texas Law! \$5000 out of pocket! Nice insurance, huh?!?!See above!!!!
Thomas P., FL	Rates increase dramatically and coverage is not guaranteed.
Thomas P., OR	Insurance customers are absorbing the increased cost whether we are directly impacted or not . That's how these swine operate. Nationalize them before the working class can't afford even a nasty little apartmentHey listen up! These corrupt cartels are destroying our country
Thomas T., OR	Happened 30 yrs ago. Ice build left.I have geothermal heat. Do to lack of rain in my area, my well is dropping level,, losing amount of heat transfer.
Thomas W.,	High rates may be impossible to keep insurance
timon J.,	We lost and acre of mature ornamental shrubbery. Also lightning knocked out our hvac.
Timothy B., CO	My insurance co. canceled my insurance during a forest fire in my area .
Tom C., TX	Rates are going up despite no claims.February 2021 freeze led to landscape tree removal and dead bushes and grass. Had to seek lower premium and changed companies.
Tom M., CO	Wild fires destroyed 1000 homes just 5 miles from here. The same wind roars out of canyons very close to here.

Tricia T., NY	Even without experiencing disasters personally, our insurance rates have been raised.
Tufani S., MA	
Valerie A K., CA	Our insurance rates have increased by nearly 100%, but we can still afford it. We have been insured with CSAA since 1982.
Vicki B., KS	
Victor C., PA	So this is why my Insurance keeps going up? Along with the OUTRAGEOUS Salaries and Perks that the CEO's get!
Victoria H., IN	
Victoria U., WA	
Victory A.,	My insurance is going through the roof. Which, ironically, I had to replace because of climate-change-fueled storm damage. The insurance company was zero help and I had to scramble to find \$50,000 in loans.
VIRGINIA M., CA	Costs have risen substantially even though there were NO claims filed. There are areas of California that won't cover homes for fire which limits changing homes. If you can't insure your home and a fire hits you have lost your asset, your equity and many have not been able to rebuild. Disgraceful!
Wallace S., NM	Insurance companies send predatory reps into disaster areas to frighten homeowners into taking all kinds of actions to supposedly avert risk but actually harm the environment and lower the quality of life. Under threat of higher rates or dropped coverage, homeowners are clearing wooded lots around their homes, destroying natural habitat for birds and other wildlife, increasing noise and light pollution and worsening erosion by removing trees and other ground cover, depleting the community of oxygen and fresh air—all in a time of drought and climate emergency—when we need the trees the most!
walter E., CA	The irony is that my home hasn't been affected, but my rates went up. Our HOA insurance policy skyrocketed last year because we've been designated as being in a fire zone. We aren't. And there's a fire station a block away.
Walter H., FL	My wife and I are retired senior citizens and have recently moved to south Florida, an area subject to seasonal hurricanes. Our homeowner's insurance increased a bit, but any increase is a financial burden to those on a fixed income.
Wanda W., RI	Thank you in advance for reading, listening and tackling this very important matter concerning the impacts of climate change on homeowners.
Warren H., PA	We did own a home several blocks from the beach at the Outer Banks, NC. We were on somewhat elevated ground and the home - and our neighbors - had never sustained any storm or water damage in its fifty-odd years of existence but, the last year we owned it we were told that we'd be required to add wind and water insurance to our policy or b dropped. That was the only impact.
Wendy B., NV	Other than rate increases, which aren't explained but there have been fires several miles from my home.
Willard L., TN	Insurance usually goes up even though I didn't file any claims Climate changes always affect your utilities
William G., WA	
William H., CT	My insurance cost is up 300% High wind events occur every month. Rain and snow is more violent
William H., FL	Live in heavily fracked and drilled western Colorado, so vulnerable to both air quality issues and fire danger due to drought and GLOBAL WARMING! Our insurance tried to deny us homeowner coverage after 25 years without a claim.
william H., PA	Insurance costs going up.
William M., PA	Significant expense Hurricane Ian flooded our condo in Ft. Myers, Fl. Insurance coverage has been a battle.
William N., MN	Every year the price increases considerably! Impossible to know the answer to this question because there is not any data to look at.
William R., PA	Rates seem to increase annually.
William W., CA	Our HOA insurance went up this year - so much that each unit had to pay a \$700+ assesment fee because we live in a fire zone. We did have some fire damage in 2003, but nothing since. My own home insurance seems to go up \$100 each year.
yolanda K., MD	My insurance is charging me more due to them having to pay claims for climate change disasters affecting other customers they insure.
Yvonne P., TX	My insurance rates went up while denying all and paying none of my claims
Yvonne P., TX	My partner and I own a house in Florida and it has become almost impossible to insure it - you have to go with something called Homeowner's Choice and pay exorbitant rates with lots of things not covered under the so-called homeowner's policy. We own a second property occupied by my partner's son's family and they make us call that a rental so we have to pay higher rates - almost double the cost of the homeowner's and it's only fire insurance basically. The government has allowed insurers to cherry pick what and where they will insure things in Florida, and mostly they won't insure most ordinary property without a ton of restrictions and exclusions on the coverage. And why do we put up with this? Because we have no choice, we can't get other insurance in Florida.

A A., CA	
A B., IL	
a Bibeault-Corey B., NE	
A C., CA	
A K., NJ	
A L., CA	
A. M., CO	
A.L. S., NY	
Aaa D., NM	
Aaron H., GA	
Aaron H., PA	
Aaron K., CA	
Aaron N., CA	
Aaron P., ME	
Aaron R., GA	
AARON S., NY	
Aaron W., CA	
Abbe L., NY	
Abbie B., CA	
Abbie T., GA	
Abel D., CO	
Abigail G., NH	
Abraham O., CA	
Achala D., WA	
Ada L., NY	
Ada S., NC	
Adair D., ME	
Adam F., WI	
Adam L., CO	
Adam P., CO	
Adam P., CT	
Adam P., CT	
Adam S., NY	
Adam S., OH	
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Adele M., IL	
Adele S., CA	
Adina P., WA	
Admin S.,	
Adrianne M., CA	
Adrien C., NY	
Adrienne F., TN	
adrienne P.,	
Agnes H., VA	
Agnes S., MD	
Aileen T., WA	
Ailsa H., MA	
Aimee B., HI	
AIMEE M., CO	
Aimee R., NH	
Aixa R., PR	
AJ C., CA	
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Alain G., OR	
Alan B., MD	
Alan B., WI	
Alan C., CO	
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Alan J N., MA	
Alan K., MN	
Alan K., NC	

Alan Knight K., SC	
alan I., CA	
Alan M., IA	
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Alan S., CA	
Alan S., FL	
Alan W., CA	
Alan W., MD	
Alan W., MD	
Alan W., NY	
Alan W., VT	
Alana Anne L., OR	
Alayne H., KS	
Albert B., PA	
Albert C., PA	
Albert P., PA	
Albert S., IL	
Alberta B., IL	
Alec R., PA	
Alec T., NY	
Alejandra L., CA	
Alejandro A., FL	
Aleksandr B., SC	
Alena L., IL	
Alene S., IL	
Alethea K., NH	
Alex B., NC	
Alex B., WA	
Alex C., NY	
Alex M., WA	
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Alex S., NV	

Alex S., NY	
Alex Z., CA	
Alex Z., CA	
Alex Z., NY	
Alexa S., WI	
Alexander D., UT	
ALEXANDER E., IN	
Alexander H., IA	
Alexander H., IA	
Alexander J., IL	
Alexander O., DC	
Alexander V., CA	
Alexander V., CA	
Alexandra C., CA	
Alexandra C., LA	
Alexandra E., NY	
Alexandra W., AZ	
Alexandra W., WA	
Alexis L., NC	
Alexis L., NJ	
Alexis M., CA	
Alexis M., KS	
Alexis S., MA	
Alfred G., CA	
Alfred H., WA	
Alfred H., WA	
Alfredo O., NJ	
Alice B., TX	
Alice F., NY	
Alice G., FL	
Alice G., OH	
Alice H., MN	
Alice H., WI	
Alice J., CA	
Alice J., NY	
Alice N., WA	
Alice R., NY	

Alice R., NY	
Alice W., MN	
Alicia J., CA	
Alicia Margarita R., MD	
Alicia O., FL	
Alicia S., CT	
Alicia W., CA	
Alicia W., PA	
Aline M., FL	
Alisia B., KY	
Alison C., FL	
Alison C., FL	
Alison H., MI	
Alison L., MI	
Alison V., FL	
Alistair M., AE	
Allan C., CA	
Allan C., CA	
Allan M., MN	
Allan R., MA	
Allan W., CO	
Allen A., CA	
Allen A., MA	
Allen G., MN	
Allen H., CA	
Allen k., CA	
Allen L., CA	
Allen L., TX	
Allen S., CA	
Alli J., TX	
Allison K., PA	
Allison L., MI	
Allison M., FL	
Allison M., UT	
Allison R., CA	
Allison S., CA	
Allister L., GA	

Allister L., GA	
Aloysius W., OH	
Aloysius W., OH	
Altaf H., AZ	
Alva P., MN	
alvaro g., CA	
Alyce F., WA	
Alyssa F., CA	
Alyssa M., TX	
Alyssa M., TX	
Alyssa O., CA	
Alyssa T., CA	
Amanda B., OH	
Amanda D., NM	
Amanda H., OH	
Amanda H., OH	
Amanda I., RI	
Amanda M., NV	
Amanda S., MN	
Amanda W., OH	
Amato M., MD	
Amber T., NH	
Amelia j., CA	
Amira M., CA	
Amrita B., MO	
Amy C., NY	
AMY D., CT	
Amy D., NC	
Amy H., MA	
Amy H., MA	
Amy K., OH	
Amy M., NY	
AMY M., PA	
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Amy M., TN	
Amy M., WA	
Amy R., MO	

Amy S., CO	
Amy S., CO	
Amy S., NY	
Amy W., CA	
Amy W., MO	
Amy W., NY	
Amy W., TX	
Amy W., WI	
Ana R., NV	
Anahata I., GA	
Anandita K., MA	
Anara B., NC	
Andra H., FL	
Andrea A., CA	
Andrea A., WA	
Andrea C., FL	
Andrea C., WA	
Andrea F., CA	
Andrea F., OH	
Andrea H., CA	
Andrea P.,	
Andrea S., MA	
Andrea S., WA	
Andrea T., NY	
Andrea W., CA	
Andrea W., CA	
Andreas R.,	
Andree S., NY	
Andrej B., UT	
Andres E., TX	
andres V., TX	
Andrew & Kathleen W., NY	
Andrew A., NJ	
Andrew and Kathleen W., NY	
Andrew C., MA	
Andrew C., MA	
Andrew C., NJ	

Andrew G., CT	
Andrew H., ID	
Andrew I., HI	
Andrew J., CA	
Andrew J., LA	
Andrew J., WI	
Andrew K., NY	
Andrew L., MD	
Andrew M., ME	
Andrew M., NJ	
Andrew M., PA	
Andrew R., CA	
Andrew R., IL	
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Andrew S., OR	
Andrew T., MI	
Andrew T., MI	
Andrew W., OR	
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Andy T., CA	
Andy W., TX	
Andy W., TX	
Anette S., MD	
Angel M., NM	
Angela B., VT	
Angela C., MI	
Angela G., CA	
Angela G., CA	
Angela H., AL	
Angela M., OR	
Angela P., FL	
Angeleah D., WA	
angelo S., IL	
Angie W., OH	
Anina C., MA	
Anina C., MA	
Anita A., OR	

Anita B., NY	
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Anita D., TX	
ANITA K., NY	
Anita L., WA	
Anita S., MI	
Anita S., NC	
Anita S., OH	
Anita S., TX	
Anita S., WV	
Anitra H., IN	
aniza c., CO	
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Anke P., MI	
Ann B., CA	
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Ann B., TX	
Ann B., VA	
Ann D., CA	
Ann D., CA	
Ann Ellen T., NM	
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Ann H., DC	
Ann K., CA	
Ann L., OH	
Ann M., IL	
Ann M., NJ	
Ann Marie G., CA	
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Cindy H., AZ	
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D T., OR	
D. C., MA	
D. C., MA	
D. D., OR	
D. F.,	
D. F., CA	
d. r. y., NY	

D. R., CA	
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Dan and Ann G., VT	
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David Z., CA	
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Dennis H., OR	
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DeSean F., AL	
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Diane W., KS	

Dianna U., IL	
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Dita Å.,	
DK B., FL	
dk W., KS	
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Dolores T., NJ	
Dominique E., MD	
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DON D. P., OR	
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Don K., IA	
Don K., IL	
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Don R., WI	
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Don V., NJ	

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Donald C., MI	
Donald D., MI	
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Donny S., IN	
Dora W., MT	
Dorene H., MA	
Dorian C., NY	
Dorinda D., TX	

Doris A., MS	
Doris A., MS	
Doris F., PA	
Doris Marie T., WI	
Doris V., IL	
Doris V., IL	
Doris W., SC	
Dorniece S., NY	
Dorothea L., PA	
Dorothy A., MA	
Dorothy and Richard C., CO	
Dorothy B., MD	
Dorothy D., CT	
Dorothy J., WA	
Dorothy K., TX	
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Dorri R., CA	
Dottie B., NV	
Dottie B., NV	
Dottie T., MO	
Dotty C., ME	
Doug & Mary W., CO	
Doug & Mary W., CO	
Doug A., CO	
Doug G., MT	
Doug H., CA	
Doug H., PA	
Doug K., MD	
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Doyle S., CA	
DR D., NY	
Dr Jo J., MT	
Dr John B., GA	
Dr Norma M., NY	
Dr. Glenn E. L., OH	
Dr. Lea M., MA	
Dr. Mha Atma S K., CA	
Dr. Scott W., NJ	
Drew & Susan L., GA	
DREW B., IL	
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Drew L., GA	
Drew P., WA	

Drs J., NY	
Du N., CA	
Du N., CA	
Duane G., AZ	
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Dudley and Candace C., CA	
Duncan B., OR	
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Dusty P., CA	
Dwain J., CA	
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Dwight H., MA	
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Dylan N., CA	
Dylan N., CA	
E E R., MD	
e m., IL	
E T., MD	
E. H., WI	
E. N., NJ	
E. N., NJ	
EACN James R. T., PA	
Earl F., CA	
Earl G., OH	
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Earlene S., IN	
Ebby C., NC	
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Ed F., TX	

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Ed T., IL	
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Edgar L., SC	
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Edie R., MA	
Edith A., NY	
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Edith M., OR	
Edmund L., IL	
Edmund W., OR	
Edna M., MN	
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Edward B., FL	
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Edward W., MD	
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Eileen E., FL	
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Eileen H., WI	
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Eleanor J., MA	
Eleanor M., NY	
Eleanor O., AR	
Eleanor W., ME	
Eleanor W., NM	
Eleanore K., OR	
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Elena R., WA	
Elijah S., TX	
Elisa G., TX	
elisabeth s., IL	
ELISETE K., CT	
Eliza B., CA	
Elizabeth A T., NH	
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Elizabeth W., RI	
Elizabeth(Betse) D., FL	
Ella H O., NY	
Ellen A., VA	
Ellen C., CO	
Ellen C., WA	
Ellen D., IL	
Ellen D., MI	

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Ellen L., MA	
Ellen M., KY	
Ellen O., NC	
Ellen P., CA	
Ellen P., CA	
Ellen P., WI	
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Ellis &Winifred S., IA	
Ellis W., MD	
Eloise W., KY	
Elsa P., FL	
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Elvira T., NY	
elyette w., WA	
ELYSE S., NJ	
Elysia R., VA	
Emanuel G., MA	
Emanuela B.,	

Emery C., CA	
Emil M., NY	
Emily B., IN	
Emily B., MD	
Emily H., MI	
Emily J., IA	
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Emily L., MN	
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Emily W., NM	
Emily-Oscar S.,	
Emma G., TX	
EMMA J., TX	
Emma L.,	
Emma M., DC	
Enid C., NY	
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Enid Cox C., WA	
Enoch Ben Gabri'al Jihad S., NY	
Enrique G.,	
Erfin H., CA	
Eric B., IA	
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Erin E., MN	
Erin F., CA	
Erin M., TX	
Erin N., TX	
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F C., VT	
F C., VT	
F. Carlene R., CA	
F. Carlene R., CA	
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Fae S., MA	
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Faith P., NY	
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Faye E., NY	
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Fiona N., CA	
Fleet V., MD	
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Florence H., WA	
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Flossie F., FL	
Forest F., CA	
Forrest E., CA	
Forris L F.,	
Frances A., CA	
Frances C., CA	
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Francie P., NC	
Francine K., CA	
Francine U., CT	
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Francisco and Alma Z., CA	
Francisco J., AZ	
Francisco O., CA	
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Fred G., CA	
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Fred L M., OR	
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Friend F., CA	
fritzi r., AZ	
g c., NV	
g C., NV	

G D A., WA	
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g m., CA	
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G. C., MD	
G. Thomas H.,	
G. W., CT	
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Gai L., CO	
Gail and John R., MT	
Gail Beth W., NC	
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Gail L., TX	
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Gail+++++++ F., MA	

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Gayle O., NM	
Gayle S., CA	
Gaylord H., OR	
Gehr B., CT	
Gene B., NY	
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Geness L L., CA	
Genette F., CA	
geneva a., TN	
Genevieve F., CA	
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Geno T., PA	
Geoff and M Echo E., NE	
geoffrey d., MA	
Geoffrey G.,	
Geoffrey K., WI	
Geoffrey R., WA	
George A., MA	
George B., CA	
George B., LA	

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George P., MD	
George P., NM	
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Gerald M., CA	
Gerald R., SC	
Gerald S., MN	
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Geraldine T., CA	
Geralyn L., WI	
Gerard R., CA	
Gerard R., PA	
Gerhard W., NC	
geri D., NY	
German T., CA	
Gerrit S., MS	
Gerritt and Elizabeth B., VA	
Gerry E., MI	
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Gina G.,	
Gina T., CA	
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Ginnie G., NH	
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Ginny M., OH	
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Glen P., WI	
Glen W., AZ	
Glenda T., FL	
Glenn B., FL	
Glenn D., NJ	
Glenn E., WA	
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Glenn G., CA	
Glenn G., TX	
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Gordon A., NY	
Gordon H., CA	
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Grant F., OR	
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Green G., CA	
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Greg R., NY	
Greg S., FL	
Greg S., TX	
Gregg W., CO	
Gregory A. C., NJ	
GREGORY B., PA	
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Gregory L., MN	
Gregory M., NY	
Gregory P., UT	
Gregory P., WA	
Gregory S., ME	
Gregory S., NY	
Gregory W., AZ	
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Greta A., PA	
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Gretchen P., CA	
Gretchen Z., NC	
Gretel M., MA	
Griffith D., OR	
Guillermo C.,	
Guinne R., OH	
Gunta A., NJ	
Guy B., CA	
Guy C., FL	
Guy H., MO	
Guy T., NC	
Gwen P., VA	
Gwen R., CA	
Gwenelle O., NJ	
Gwenna W., IL	
Gwenna W., IL	
Gwenneth B., FL	
H G., CA	
H G., CA	
H G., NY	
H Irene B., WA	
H J V., FL	
H. R., GA	
Hal B., WA	
Hal P., NY	
Halie H., NJ	
Hank R., CA	
Hannah A., WA	
Hannah D., IN	
Hannah L., WI	
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Hannes H.,	
Hans G., MN	
Harley V., CO	
Harold B., FL	
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Harold U., CO	
Harold W., MD	
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Harriet R.,	
Harriett K., MD	
Harry H., RI	
Harry K., FL	
Harry W., OR	
Harvey S., CO	
Haunani K., CO	
Hayley B., CT	
Hayley W.,	
Hazel M., CO	
Heath R., OR	
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Heather C., OR	
Heather F., CA	
Heather F., WI	
Heather H., CA	
Heather R., CA	
Heather S.,	
Heather S., CA	
Heather S., CO	
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Helen H., CA	
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Helene W., NY	
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Henry and Anne S., PA	
Henry B., OR	
Henry C., VA	
Henry G., CA	
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Hipolito A., FL	

Hollister K., PA	
Holly A., CA	
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Holly M., NJ	
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Holly S., UT	
Homa N., OR	
Honorable Tiffany S., CO	
Hooker H., WA	
howard and arlene leiter I., PA	
HOWARD B. H., NJ	
Howard H. H., CA	
Howard L., NY	
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Howard S., FL	
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I A., AK	
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Ida N., FL	
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Iden B., CA	
Ikea G., DE	
Ilana K., MD	
Ileana J., MA	
Ileana R., VA	
Ileana R., VA	

ILIANA L., NJ	
Ilsa L., MD	
Ilya T., CA	
Ina P., WI	
Ina R., NY	
Inette D., CA	
Inez A., NM	
Inger A., CA	
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Ira a., NY	
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Ira K., NY	
Ira S., IL	
IRA W., NY	
Ira Z., FL	
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Iris R., ME	
Irving H., PA	
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Isabella B., MA	
Isabelle G., CA	
Isaiah L., WI	
Isaiah P., MA	

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Ivan F., OH	
Ivan K., FL	
Ivan R., CA	
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J A., AL	
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J A., UT	
J B., IL	
j B., NY	
J C., NM	
J C., WI	
J D., VA	
J G., IL	
J K., MI	
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J Lhesli B., AK	
J Lhesli B., AK	
j n., NY	
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J S., NJ	
j s., NY	
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J S., WA	
J. A., WA	
J. Allen F., PA	
J. B., NY	
J. B., NY	
J. Barry G., CA	
J. Dana F., IL	
J. E., WA	
J. E., WA	
J. K., AZ	
J. M., NY	
J. P. M., NY	

J. S., TN	
J.a. H., WY	
J.B. P., CA	
J.C. F., NJ	
Jack B., TX	
Jack D., NM	
Jack David M., NY	
Jack H., FL	
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JACK S., CA	
Jack S., IL	
Jack W., NY	
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Jacob N., AZ	

Jacob R., NY	
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Jacqueline C., PA	
Jacqueline C., PA	
Jacqueline J., OR	
Jacqueline K., NC	
Jacqueline K., NC	
Jacqueline L., CA	
Jacqueline S., NJ	
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JACQUELYN H., DC	
Jacquelyn H., WA	
Jacqui F., IL	
Jacqui S., HI	
Jacqui S., HI	
Jade G., CA	
Jade G., NM	
jai P., NY	
Jaime B., CA	
Jaime R., OR	
Jake G., CA	
James A., CA	
James A., MN	
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James Brent M., ME	
James C., CA	
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James C., FL	
James C., NY	
James C., NY	
James C., OH	
James C., TX	
James C., WA	
JAMES D L., CA	
James D., CA	
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James D., DC	
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James D., IL	
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James K., PA	
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James K., TX	
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James S., MI	
James S., NC	
James S., PA	
James S., WI	
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James v., UT	
James W., KY	
James W., VA	
James W., VA	
JAMES Z., FL	
Jamie K., WA	
Jamie L., NV	
Jamie L., NV	
Jamila G., CA	
Jamila G., CA	
Jan D., CA	
Jan E., NY	
Jan G., CA	
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Jan O., MA	
Jan R., OR	
Jan R., OR	

Jan s., CA	
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Jan-Paul A., NJ	
Jan-Paul A., NJ	
Jane G., UT	
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Jane T., VA	
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Jane W., PA	
Jane X., AS	
Janelle B., NV	
Janelle T., MI	
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Janet V., IA	
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Janet W., TN	
Janette R., CA	
Janeyce O., CA	
Janice B., FL	

Janice B., NY	
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Janice C., NY	
Janice D., MO	
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Kate H., IL	
Kate H., MA	
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Katherine J., MD	
Katherine K., IN	
Katherine L., IA	
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Lou O., OR	
Lou P., NY	
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Louis B., IN	
Louis F., DC	
Louis M., MD	
Louis P., NV	
Louis S., LA	
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M. Edmund H., TX	
M. K. R., CA	
M. S., PA	
M. Virginia L., CA	
M.E. M., NY	
M.J. K., NY	

M'Lou C., WA	
ma w., TX	
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Madeleine F., CA	
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Marc S., CA	
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Marie O., MA	
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Marie W., NY	
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Mark A.,	
Mark A., WA	
Mark and Judy H., PA	
Mark B., AZ	
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Marshall F., FL	
Marshall W., WA	
marta C., MT	
Marta D., NE	
Marta K., TX	
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May L., MA	
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Melanie P., PA	
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MELINDA S., MI	
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Melissa B., NY	
Melissa C., VT	

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Meryle A. K., WA	
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Micha'el L., HI	
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Michael and Marjory P., WI	
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Mike ., OR	
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Mike C., CA	
Mike E., WA	
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Mildred A S., NY	
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Milly T., MA	
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Misty D., CA	
Mitchell C., PA	
MITCHELL DAN M., CA	
MJ S., IL	
ML W., MN	
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Mo K., NY	
Mo Z., CA	
Modell M., CA	
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Molly H., MD	
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Monica H., OH	
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Monica S., FL	
Monique L.,	
MONIQUE R., CA	
Monte P., UT	
Monte P., UT	
Morris W., IL	
Morrisa C., FL	
Mr. and Mrs. Cregg M., LA	
Mr. H., CA	
Ms H., AL	
Ms.Paula S., WA	
Mukesh S., TX	
Myra L., MA	
Myra S., CA	
n O., NH	
N R., NY	
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Nadia S., OR	
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Nan D., CA	
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Nancy N., RI	
Nancy O., FL	
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Nancy T., NJ	
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Natalie C., AR	
Natalie C., AR	
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Nicholas M., NJ	
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Nick B., NY	
Nick B., NY	
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O L., CA	
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Pat G., OR	
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Pat L., WA	
Pat M., CA	
Pat N., PA	
Pat O., CT	
Pat P., WI	
Pat P., WI	
Pat R., ME	
Pat R., NJ	
Pat R., NY	
Pat S., CA	
Pat T., CA	
Pat W., NY	
Patrice G., RI	
Patrice H., PA	
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Patricia H., LA	
Patricia H., PA	
Patricia Jean H., WV	
patricia K., CA	
Patricia L., WA	
Patricia M., IL	
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Paul P., MA	
Paul P., PA	

Paul R.,	
PAUL R., MD	
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Paul T., CA	
Paul U., MO	
Paul W., MA	
Paul W., NJ	
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Paulette M., MI	
Paulina T.,	
Pauline B., DE	
Pauline B., SC	
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Pauline R., PA	
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Peggie jo V., AZ	
Peggy C., MI	
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Peter V., MS	
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Phyllis J S., MA	
Phyllis J., ND	
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Phyllis O., WA	
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Phyllis S., UT	
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Pom H.,	
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Prisca G., CA	
Priscilla F., NY	
Priscilla J., NM	
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Priscilla W., NY	
Probyn G., CA	
Pura C., IL	
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Quentin F., VA	
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Quinn S., CO	
Quinton P., OR	
R A., NY	
R B., MN	

R Duane P., MA	
R G., CA	
R G., WA	
r j., WI	
R P., CA	
R. Z., CA	
R.G. T., CA	
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Rachael G., WI	
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Raewyn C., CA	
Rafael A., CA	
Raghu K., IL	
Rahul M., CA	
Rainbow G., CA	
Rajal C., ID	
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Ralph H., HI	
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Randall M., IL	
Randall M., KS	
Randall N., OR	
Randall N., OR	
Randall T., PA	
Randall W., IL	
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Ransom R., CA	
Raquel S., PA	
Raso H., MT	
Raul M., CA	
Raul V., NM	
Raven D., CA	
Raven G., NY	

Ray B., NV	
Ray C. T., TX	
Ray D., NC	
Ray L., CA	
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Ray S., MA	
Raydon S., LA	
Raymon G., IL	
Raymond A M., IL	
Raymond C., WI	
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Raymond Z., MO	
Raymondi U., CA	
Rebecca B., AZ	
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Rebecca S., MN	
Rebecca S., NY	
Rebecca Wish E., MA	
Rebekah D., KY	
RedElisa M., FL	

Reed B., OH	
Regina L., CA	
Regina P., VA	
Regina W., FL	
Reginal Ted B., AL	
Reginald B., AZ	
Reginald S., FL	
Reheisser G., DC	
Reid A., CA	
Remy F., NY	
RenÃjta V.,	
RenÃ© F., CA	
Rene M., CA	
Renee C., OR	
Renee D., CA	
Renee K., CA	
Renee R., AZ	
Renee S., MD	
Reo O., CA	
Resa B., MA	
Reto P., VT	
Rev Robert N., OH	
Rev. Elizabeth D., FL	
Rev. Elizabeth Z., CA	
Rev. Gerald B., OH	
Rev. Max B., IL	
Rev. Richard Y., OH	
Rev. Ronald D., CA	
Reverend Douglas H., PA	
Reverend Nathan J., OR	
Rex S., KY	
Reynolds K., CO	
Rhea D., MO	
Rhetta A., CA	
Rhoda L., NY	
Rhonda D. W., GA	
Rhonda G., CA	

Rhonda H., NC	
Rhonda P., CO	
Rhonda W., KS	
Ri M., TX	
Riah W., CA	
Rianna U., CA	
Ric K., WA	
Ricardo A., FL	
Ricardo Alvarado A., IN	
Rich H., CA	
Rich L., WA	
Richad D., CA	
Richard & Lucy Z., NY	
Richard A., AL	
Richard A., NC	
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RICHARD GOLDSTEIN G., NY	
Richard H M., GA	
Richard H., MI	
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Richard K., CA	
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Rick L., MN	
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Rita-Ann F., NY	
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Rob M., NM	
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Rochelle C., CO	

Rochelle L., OH	
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Rocky O., AR	
Rod S., FL	
Rod S., FL	
Rod T., WA	
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Rolf T., VA	
Romanas B., IL	
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Ron B., CO	
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Ros G.,	
Ros G., AR	

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Rose M., WV	
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Ruth D., NY	
Ruth D., NY	
Ruth F., MN	
Ruth F., OK	
Ruth H., GA	
Ruth I.,	
Ruth J., TN	
Ruth K., NJ	
Ruth K., NY	
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RUXANDRA C., CA	
Ryan B., MN	
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Ryan M., PA	
Ryan O., CA	
Ryan W., TX	
S F., WA	
S R., IN	
S S., CA	
S W., NC	
S. A. L., OH	
S. B.,	
S. C., CA	
S. C., NY	
S. M. S., NY	
S. N., NY	
S.P. F., FL	
Sabine B.,	
Sabrina E., TX	
Sabrina F., PA	
Sally A M., ME	
Sally B., NY	
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Sally H., OH	
Sally M., CA	

Sally M., NY	
Sally R., WV	
Sally S., AP	
Sally S., AZ	
Sally W., NC	
Salvatrice L., NY	
Sam C., DC	
Sam G., WA	
sam h., AZ	
Sam H., FL	
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Sam J., VA	
Sam K., CA	
Sam K., PA	
Sam M., PA	
Sam T., NC	
Sam Z., NJ	
Samantha G., ME	
Sammy L., WA	
samuel r., NC	
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Samuel T., NC	
Sandi B., IL	
Sandi C., OR	
Sandra B., FL	
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Sandra P., MO	
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Sandra W., NM	
Sandy B., OH	
Sandy H., PA	
Sandy H., TX	
Sandy R., LA	
Sandy T., CA	
Sandy W., CA	
Sanjiv M., NM	
Sara B., WA	
Sara D., NY	
Sara H., SC	
Sara H., SC	
Sara J., NH	
Sara K., MN	
Sara K., VA	
Sara N M., MN	

Sara N., NY	
Sara R., VA	
Sara R., VA	
Sara-Jane W., MN	
Sarah A., MI	
Sarah A., MI	
Sarah B., AZ	
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Sarah C., AZ	
sarah C., AZ	
Sarah C., NM	
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Sarah D., OH	
Sarah E., FL	
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Sarah L., VA	
Sarah L., VT	
Sarah M., FL	
Sarah M., MA	
Sarah R., CO	
Sarah S B., KY	
Sarah S., MA	
Sarah S., ME	
Sarah W., NY	
Sarah W., NY	
Saran K., CA	
Saran K., CA	
Sari Rose S., WA	

Sasha G., NY	
Sasha J., MI	
Sasha J., MI	
Satchel M., OH	
Satya V., OR	
Saul G., NJ	
Saul S., TX	
Saundra B., KS	
Saundra P., PA	
Saundra P., PA	
Savannah C., KY	
Savannah W., NC	
Scarlett B., TX	
Schuyler M., CA	
Scot G., IN	
Scott A., MN	
Scott B., CA	
Scott B., NY	
Scott B., PA	
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Scott C. W., TX	
Scott C., IL	
Scott D., IN	
Scott D., MI	
Scott D., NY	
Scott F., PA	
Scott G., CA	
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Scott K., MD	
Scott K., NY	
Scott K., NY	
Scott M., AK	
Scott S., IL	
Scott S., WA	
Scott S., WI	
Scott T., CA	
Scott T., NC	

Scott V., CA	
Scott W., NY	
Scott W., NY	
Sean B., NY	
Sean E., WA	
Sean H., CA	
Sean K.,	
Sean K., FL	
Sean K., PA	
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Sister Bernie G., MO	
Sister Honora K., NY	
Sister Veronice P., PA	
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Smilla E.,	
Sofia M., MA	
sofia o., CA	
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Sonja M., CA	

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Sue B., IL	
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Susie C., FL	
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Sylvia B., MI	
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Szefong N., NY	
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T L R., CA	
T L., IL	
T S., CO	
T T., OH	
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TW S., GA	
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V C.,	
V. L., CA	

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Vikki O., WA	
Vikram N., WV	
Vince B., NY	
Vincent H., CA	
Vincent J., CA	

Vinton L., MD	
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Virginia C., FL	
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Wendy G., MA	
Wendy H., OR	
Wendy M., NJ	
Wendy M., NY	

Wendy R., MN	
Wendy S., PA	
Wendy W., MN	
Wendy W., MN	
Wes B., CA	
Wesley M., NM	
Wesley N., HI	
Westa B., FL	
Whitney C., TX	
Whitney M., WV	
Wilfred N., PA	
Will S., OK	
Will S., OK	
Willard G., CO	
Willempje K., CA	
Willetta C., CA	
william a., CA	
William A., VT	
William B., CA	
William B., CA	
William B., MO	
William B., TN	
William B., TN	
William B., TX	
William B., WI	
William C., ME	
William C., NC	
William C., OH	
William C., OH	
William C., WA	
William C., WA	
William E., MI	
William F., AZ	
william G., FL	
william g., FL	
William G., MN	
William G., PA	

William H., CA	
William H., IL	
William H., IL	
William H., OR	
William H., PA	
William H., WA	
william I., MI	
William J H., WA	
William J., IL	
William J., TX	
William J., TX	
William K., IN	
William K., OR	
William K., OR	
William L., FL	
William L., GA	
William L., ME	
William L., ME	
William L., WA	
WILLIAM M., AL	
William M., MA	
William M., MI	
William M., NY	
William M., SC	
William M., WA	
William N., IN	
William N., MN	
William N., NM	
William N., OH	
William N., OH	
William N., WA	
William O., MI	
William P., CA	
William P., NY	
WILLIAM R., IN	
WILLIAM R., IN	
William R., MI	

William R., NY	
William R., NY	
William R., VA	
William S.,	
William S., AL	
William S., AL	
William S., CA	
William S., FL	
William S., IL	
William S., KS	
William S., NC	
William S., NC	
William S., NJ	
William S., NM	
William T., GA	
William V., CA	
William V., VA	
William W. S., NJ	
William W., GA	
William W., GA	
William W., NC	
William W., VA	
William W., VA	
willie D., GA	
Wilma m., CO	
Winfield S., CT	
Winifred H., CA	
Winke S., CA	
winn w., CT	
winn W., CT	
Wm U., WI	
Wolfram S.,	
Woodrow S., DE	
Wyrnae L., IL	
X H., NY	
X H., NY	
Xiaoying L., NC	

Yanni M., PA	
Yee Yean L.,	
Yefim M., CA	
Yefim M., CA	
Yma C., FL	
Yolanda B., CA	
Yolanda P., VA	
Yonas S., CA	
Yves D., CA	
Yvette T., NM	
Yvonne H., MA	
Yvonne I., MD	
Yvonne S., NY	
Yvonne W., IL	
Z. Vijay D., NC	
Zachary R., TX	
Zachary R., TX	
Zoe B., MN	
Zoe E., CA	
Zoe E., CA	
zorán S., NY	