

## **Eastern Shore Chamber of Commerce Survey on Home and Business Insurance**

Thank you for taking the time to complete this survey. Any personal information given, including your email address, **WILL BE KEPT STRICTLY CONFIDENTIAL**. Results of this survey will be tabulated and used for informational purposes only as we work with our Legislators in ongoing efforts for Insurance Reform. **PLEASE ANSWER AS COMPLETELY AS POSSIBLE and return via email to [mmaxwell@eschamber.com](mailto:mmaxwell@eschamber.com)**, via fax to 251-928-6389, or mail to P.O. Drawer 310, Daphne, AL 36526.

In order to understand location we need to following information about your residence and/or business:

City \_\_\_\_\_ Subdivision \_\_\_\_\_ Zip Code \_\_\_\_\_

2. How much is the value of your house/business? \_\_\_\_\_

3. During the last 10 years, have you made a claim for damage against your homeowners policy? \_\_\_\_Yes \_\_\_\_No

4. What was the amount of damages you claimed? \_\_\_\_\_ What was the amount paid? \_\_\_\_\_

5. How much was your deductible at the time of your claim/in percentages or dollar amounts? \_\_\_\_\_

6. How much is your Wind deductible today/in percentage of house value or dollar amounts or both? \_\_\_\_\_

7. What month and year was the claim filed and was it during a major weather event such as a hurricane, tornado, spring storm?  
\_\_\_\_\_

8. As a result of filling your claim did your premiums increase? \_\_\_\_\_ Did your policy get cancelled? \_\_\_\_\_

9. In a case *where you **did not file a claim***, but as a result of a hurricane or wind event in your area; Did your premiums increase? \_\_\_\_\_ by how much? \_\_\_\_\_ Did your policy get cancelled? \_\_\_\_\_

10. What year did the above happen? \_\_\_\_\_

11. Did you call your agent and purposely increase your Hurricane deductible in order to reduce your premiums? \_\_\_\_\_

12. Did you purposely increase your regular business claims deductible in order to reduce your premiums? \_\_\_\_\_

13. Would you be willing to invest in improvements on your home in order to fortify it against future damages and in hopes of reducing your insurance premiums if you could afford it? \_\_\_\_\_

14. Please describe in detail any positive or negative experiences you have had with insurance companies/agents/ adjusters:

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Please feel free to add more comments at the bottom or on another page

15. What solutions or advice would you offer our Legislators as they work to solve this problem? \_\_\_\_\_

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16. Would you like to receive information regarding this and other issues affecting our area? \_\_\_\_ Yes \_\_\_\_ No

If Yes please provide your name and email:

Name \_\_\_\_\_

E-mail address \_\_\_\_\_