

## Facing the Storm: How Climate Change Impacts NC Insurance



**From** Natasha Marcus <natasha@natashamarcus.com>  
**To** Steve Johnston <sjohnston@tuesdayforumcharlotte.org>  
**Reply-To** <natasha@natashamarcus.com>  
**Date** 2024-08-07 13:36

Hi Steve,

This week, I've been keeping an eye on the projected path of Tropical Storm Debby and staying updated on its expected impact on our state. Forecasters predict that our southeastern region is likely to experience heavy rainfall and potentially dangerous wind gusts over the next few days.

Like the forecasters on your local weather channels, I recognize the risks that accompany severe weather — what they may not mention (but I will) is the impact that strengthening storms and sea level rise pose on the insurance market, the economy and your wallet.

As a result of climate change, sea levels are rising, storms are more frequent and severe, flooding is chronic especially in low-lying areas of the state, and, consequently, more North Carolinians are experiencing property damage and facing more costly insurance claims.

Eight-year incumbent Insurance Commissioner Mike Causey has failed to address this issue and protect North Carolinians from the impacts of climate change on insurance prices and availability.

**Your concerns about climate change and insurance rates are on my radar.**

As your next Commissioner of Insurance, I am committed to implementing policies that protect you, your homes, your families, and your wallets from effects of weather-induced damage.

Here's a few of the ways I plan to take action against climate change:

- **I'll ensure the availability and solvency of the Coastal Property Insurance Pool, aka the Beach Plan**, and the Fair Access to Insurance Requirements as the insurers of last resort for high-risk or difficult to insure properties.
- **I'll increase consumers' insurance options** by encouraging more insurance companies to write policies in NC, avoid the problem of dropped customers by fostering a vibrant marketplace of insurance options in NC, and partner with the National Association of Insurance Commissioners and the NC Department of Commerce to recruit additional carriers to our state.
- **I'll support investments in renewable energy, pollution reduction, and land conservation** to ensure we have resilient shorelines and communities.

That's just the beginning — there's a lot of work to do, and I am eager to get to it on behalf of the people of North Carolina. In order to do that, I need your help. We're up against an industry-funded opponent who won't acknowledge or attack this issue head on, and there are just **90 days left until election day**.

**Your contribution today will help me ensure North Carolina is prepared for the realities of climate change, and make our insurance system reflect the urgent need to protect our homes and communities.**

Donate \$25

Donate \$50

Donate \$100

Donate \$250

Any Amount

Your support means the world to our small campaign team and to me. We're building a serious movement that is dedicated to working for the people of our state, funded by grassroots donors like you. Thanks for being a supporter.

With gratitude,



**P.S.** If you prefer to donate by check, we love that too. Please make it payable to Friends of Natasha Marcus and mail it to PO Box 24, Davidson, NC 28036. If you prefer to donate online via NGP, [click here](#) to donate that way. Thank you!

Donate



If you are a lobbyist, please disregard this email.

Friends of Natasha Marcus  
PO Box 24  
Davidson, NC 28036  
United States

If you believe you received this message in error or wish to no longer receive email from us, please [unsubscribe](#).