

## My ONLY debate with Rate Hike Mike – catch the highlights



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Hi Steve,

It finally happened: the one and only debate between "Rate Hike Mike" and me.

We finally got the chance to go toe-to-toe on the most pressing issues facing North Carolina's insurance market, and I couldn't wait. I came ready to challenge his unprecedented rate hikes, his failure to hold public hearings, and his close ties with the insurance companies. I put forward my plans to prioritize North Carolina consumers, not the big insurance companies.

We discussed everything from the impact of Hurricane Helene, to rising premiums, to what real accountability looks like. If you couldn't tune in to see the [full debate](#), here's a rundown of the top 5 moments so you can see the highlights:

**1. We discussed Hurricane Helene, and Causey refused to acknowledge the climate crisis.**



We need leaders who know that the impacts of climate change are happening now, and that we must tackle it head-on. Hurricane Helene is indisputable proof that North Carolina can't wait any longer to prioritize a resilient future. Throughout his eight years in office, my opponent has *never* admitted that the climate is changing. During our hour-long debate, he never mentioned it. I've got a strategic plan for tackling the climate crisis, including helping more North Carolinians get flood insurance, improving flood mapping, expanding the FORTIFIED roof program, and supporting disaster victims when insurers refuse to pay out what they should. (See my full policy plans at [NatashaMarcus.com](http://NatashaMarcus.com).)

**2. My opponent doesn't seem to know he sets insurance rates...yikes!**



He's either dodging, or maybe he really doesn't know, but Commissioner Causey often tries to claim that "the Insurance Commissioner does not set the rates." That's a weird thing to say; it's obviously not true. I was ready for his attempt to obfuscate, bringing the most recent DOI consent order to raise homeowners insurance rates statewide and **pointed out his signature of approval**. He had to nod in agreement when I made the point that rates cannot go up without his signature. I don't know who Rate Hike Mike thought he was fooling, but it won't be me.

**3. I pledged to restore the rate hike hearings my opponent has refused to hold.**



North Carolinians are required to have homeowners & auto insurance, so they deserve consumer protections to keep prices fair. It's a regulated market and that's the Commissioner's job. Insurers in North Carolina are entitled to a reasonable profit — but not record profits and they aren't supposed to be allowed to charge whatever they want. Without public hearings in which the Commissioner of Insurance evaluates the merits of proposed rate hikes, there's no transparency about *why* rates are going up or if they're being set fairly.

**4. I committed to reining in the shady Consent to Rate loophole — and my opponent made clear he hasn't been paying attention.**



I talked about my commitment to rein in the shady Consent to Rate loophole that Causey expanded and embraces, which allows insurance companies to charge us 250% more than the maximum rate. He couldn't defend his failure to protect consumers against CTR. Instead, he said "Senator Marcus has been a state senator for at least six years, I've never seen any legislation introduced to address Consent to Rate." I guess Commissioner Causey hasn't been paying attention — I filed SB 882 to study and reform Consent to Rate. His Republican buddies in the Legislature refused to let it be heard and Causey never tried to help.

**5. I laid out my commitment and qualifications to lead the Department of Insurance, and my pledge for accountability, transparency.**





You should **never** have to wonder if your Commissioner of Insurance is working for you or for the insurance companies. I'm the only candidate in this race with legislative experience, a law degree, and hearing room expertise. And I'm refusing to take campaign money from insurance companies. My opponent, on the other hand, has made his career as a lobbyist and insurance insider, who relies on contributions from insurance industry sources to fund his campaigns. He's not someone you can trust to serve you!

**Now that the debate is behind us, we're entering the final stretch of this campaign — and I need your support to keep the momentum going.** Winning this race means standing up to powerful interests and fighting for the people of North Carolina, but I can't do it alone.

Your contribution will help us get this message out to voters across the state and build a Department of Insurance that works for you. [Will you chip in \\$5, \\$25, or whatever you can to help us take on "Rate Hike Mike" and deliver real change?](#)

If you've saved your payment information with ActBlue Express, your donation will go through immediately:

**Donate \$25**

**Donate \$50**

**Donate \$100**

**Donate \$250**

**Any Amount**

Thank you for standing with me,



**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!

**P.P.S.** I continue to attend briefings and stay abreast of the clean up and rescue work in Western NC following Helene. I am providing updated information to those impacted and doing what I can to help. The devastation is a startling reminder of how urgent it is that NC have elected leaders who are ready to tackle the impacts of climate change. We have suspended all campaign outreach in that region of the state, focusing on getting folks the help they need as quickly as possible. If you can make a donation to help those efforts, I recommend contributing to the [NC Disaster Relief Fund](#).

Donate



Natasha Marcus is a three-term North Carolina State Senator, a former attorney, and the Democratic Nominee for North Carolina Commissioner of Insurance. During her tenure in the North Carolina Senate, Natasha Marcus has stood for people over ideology, individual freedoms, and smart investments in the state's future. She is running to be the next Commissioner of Insurance to serve the people of North Carolina who deserve affordable, quality insurance by restoring transparency, advocacy, and accountability to the office.

If you are a lobbyist, please disregard this email.

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