

[Date]

[Your Name]

2180 Waterview Dr. Unit [Unit #]

North Myrtle Beach, SC 29582

[Email Address]

[Representative's Name]

[Address]

Columbia, SC, 29201

Subject: Urgent Appeal for Legislation to Address High Wind Insurance Costs for Coastal Property Owners

Dear [Representative's Name],

I am writing to you today as a concerned resident of Horry County, South Carolina, and as an owner of a condominium that has been severely impacted by the recent exorbitant rise in the cost of wind insurance. I kindly request your attention and consideration in addressing this pressing issue that is burdening coastal property owners like me.

Our condominium association, along with countless others in our region, has experienced an astonishing 749% increase in our wind insurance costs over the last two years. We are almost 2 miles from the beach! To put it into perspective, since 2021 our overall insurance expenses escalated from \$365,000 to a staggering \$3.1 million. These increases took place despite no insurance claims in the past five years and no wind coverage claims since the property was built in 2001.

The association was compelled again this year to turn to the South Carolina Wind and Hail Underwriting Association (SC Wind Pool), an insurer of last resort, to obtain the maximum amount of coverage they will provide (\$2.5 million per building). This only provides 25 percent of the required wind coverage for our association's ten buildings, but no other underwriter was willing to take on this first layer of coverage. Our insurance broker had to bind with a total of 14 insurance companies to obtain the necessary \$100 million total coverage needed for our community.

The financial strain imposed on homeowners is immense and it is disheartening to consider the potential bankruptcy of homeowner associations across the coastal region as each grapple with the overwhelming burden of wind insurance costs. Such circumstances are not sustainable and will have a significant economic impact on our entire State and coastal regions if not corrected. Already, owners, many on fixed incomes, are placing their units up for sale because either they cannot afford such an increase in HOA fees to cover the insurance, or it makes no financial sense to them to do so.

I am asking you to take immediate action by considering legislation that addresses the high cost of wind insurance for coastal property owners in our beloved state. The economic viability and well-being of our communities are at stake, and we need your support to ensure a fair and equitable insurance system for all.

Potential measures to alleviate this issue could include:

1. Mandating a comprehensive review of wind insurance rates and ensuring that they accurately reflect the risk assessment of coastal properties in South Carolina.

2. Exploring the expansion of the South Carolina Wind and Hail Underwriting Association Program (Sections 38-75-310 and 38-75-330, et seq, of the Code of Laws of South Carolina), while better controlling the rates and increasing the amount of total coverage it offers for wind insurance. Insurers doing business in our State should be required to participate in this program and the rates offered should be under tighter scrutiny. It appears the current rates are either not regulated or very loosely regulated.
3. Encouraging competition among insurance providers to foster more reasonable rates and increased coverage options. State Farm and Allstate recently pulled out of California. Perhaps with a State incentive, they can be encouraged to cover properties on the South Carolina coast at a much lower risk than they experienced in California.
4. Collaborating with industry experts, homeowners' associations, and coastal property owners to develop long-term solutions that balance affordability and risk mitigation.

By championing such legislative efforts, you will not only bring relief to the countless individuals and communities affected by this issue but also demonstrate your commitment to the well-being and prosperity of Horry County, the coastal regions of South Carolina, and the entire State.

I sincerely thank you for your attention to this matter and for your ongoing dedication to serving our community and State. Your support in advocating for legislation to alleviate the high cost of wind insurance will make an invaluable difference in the lives of coastal property owners throughout Horry County and the State of South Carolina.

With utmost gratitude and respect,

[Your Name]

Send a message to:

[SC State Senator for District 28 - Greg Hembree](#)

[SC State Representative House District 56 – Timothy A. “Tim” McGinnis](#)

You can copy and paste the letter into the message area on the website below:


Send message to Senator Greg Hembree


Important: This office cannot offer legal advice or interpret how the law may apply to a given situation.
Enter your message subject

Note: Required fields are shaded light yellow until valid information is entered.

First Name:	<input type="text"/>	<input type="button" value="Send"/> <input type="button" value="Clear"/> <input type="button" value="Cancel"/>
Last Name:	<input type="text"/>	
Address1:	<input type="text" value="2180 Waterview Dr"/>	Notice: This form may not be fully-compatible with Google Chrome. If you are experiencing issues sending a message while using Chrome, please try another web browser. The message field may include URLs as long as they do not include a query string.
Address2:	<input type="text" value="Unit"/>	
City:	<input type="text" value="North Myrtle Beach"/>	
State:	<input type="text" value="South Carolina"/>	
Zip:	<input type="text" value="29582"/>	
Phone:	<input type="text"/>	
Your Email Address:	<input type="text"/>	
Re-type Email:	<input type="text"/>	
Subject:	<input type="text" value="Urgent Appeal for Legislation to Address High Wind Insurance Costs"/>	
Message: (max 4000 characters)	<input type="text"/>	
Attachment: (max 10M file)	<input type="text"/> <input type="button" value="Attach File"/>	

Word Verification - Type the characters you see in the picture below.



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Or you can send it as a letter to:

Senator Greg Hembree [R] Attorney
Dist. No. 28 Dillon & Horry Cos.
(H) P. O. Box 944, N. Myrtle Beach 29597
(843) 946-6556
(C) 402 Gressette Bldg., Columbia 29201
(803) 212-6350

and

Representative Timothy A. "Tim" McGinnis [R] Businessman
Dist. No. 56 Horry Co.
(H) 8476 Juxa Dr., Myrtle Beach 29579
(843) 798-7440
(C) 530D Blatt Bldg., Columbia 29201
(803) 212-6935

Address:

City:

Zip:

Your United States Senators are

Senior - [Lindsey O. Graham](#)
Junior - [Timothy E. "Tim" Scott](#)

Your United States Representative is

[District 7 - Russell W. Fry](#)

Your South Carolina State Senator is

[SC Senate District 28 - Greg Hembree](#)

Your South Carolina State Representative is

[SC House District 56 - Timothy A. "Tim" McGinnis](#)