

 **The alarm is ringing this Earth Day**



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Steve, the biggest challenge that insurance markets face over the next 20 years is one you'll never hear my opponent mention.

It's the urgent crisis of our changing climate. It's not a distant worry anymore, and rising sea levels and changing weather patterns impact not just communities on the coast, but North Carolinians across the state. On this Earth Day, as we reflect on our responsibility to protect the planet we call home, it's crucial that we also consider how these environmental changes impact every facet of our lives, including insurance.

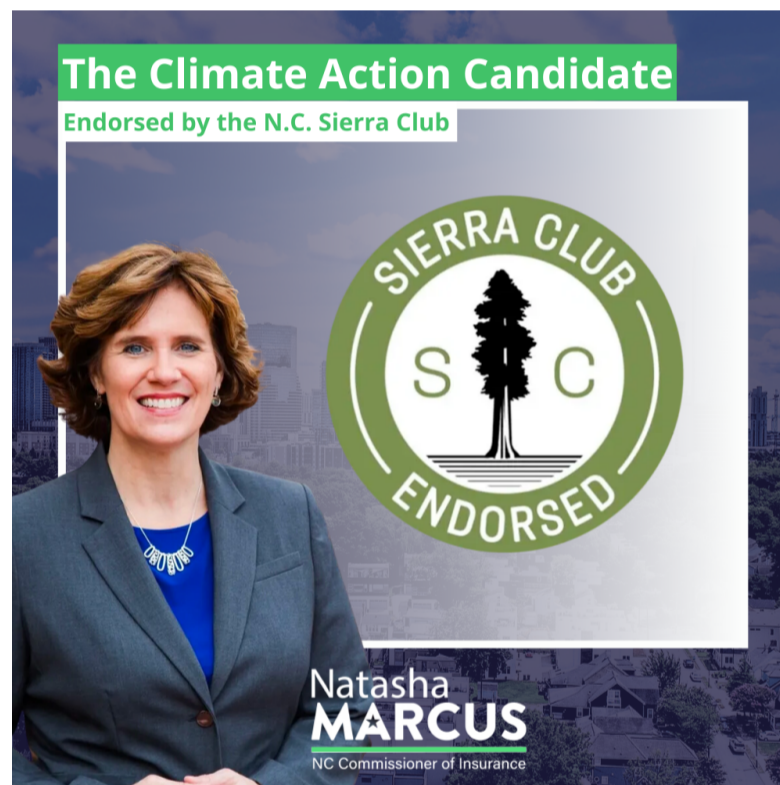
**Despite the urgent threat of the climate crisis, NC Insurance Commissioner "Rate Hike Mike" Causey has remained completely silent on climate change. He's up for another four-year term this year, and North Carolina homeowners, business owners, and citizens can't afford to have him in office to continue his crusade against climate consciousness.**

**Yes, I will help Natasha defeat Mike Causey!**

North Carolina is particularly vulnerable to the threats of rising sea levels, severe weather events, and flooding due to our long, low-lying coastal region. **We should be a leader on climate action.** Yet instead, since 2012, *NC law actually prohibits consideration of sea level rise in coastal development and policy.* Meanwhile, extreme weather continues to cause significant losses. Hurricane Florence in 2018 caused \$1 billion in combined crop and livestock losses and \$50 million in forestry losses alone.

Climate disasters forced 2.5 million Americans out of their homes in 2023 and they've driven insurance markets into a state of rapid cost increase, adding just one more factor to a ratcheting home affordability crisis. **We need someone at the Department of Insurance who understands the reality and urgency of climate change; not someone who is part of the "bury our heads in the sand" party.**

As a State Senator, I've been a strong advocate for renewable energy policies, energy-efficient building codes, and environmental protections. As your next Commissioner of Insurance, I will not only acknowledge the challenges caused by climate change, but tackle them head-on. We will ensure that our insurance landscape is prepared for the impacts of climate change, mitigating the damages as much as possible and enacting programs and incentives that protect our citizens. That's why I'm proud to have earned the endorsement of the NC Sierra Club.



On this Earth Day, I invite you to stand with me. Let's commit to policies that safeguard our environment and ensure a sustainable future for North Carolina and our planet. Your support is crucial as we strive to bring about this much-needed change.

**Chip in!**

Join us in making a difference. Every contribution, no matter the size, helps us advance towards a future where our policies reflect our values. Let's protect our home, not just for us, but for future generations.

Best regards,

**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!

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