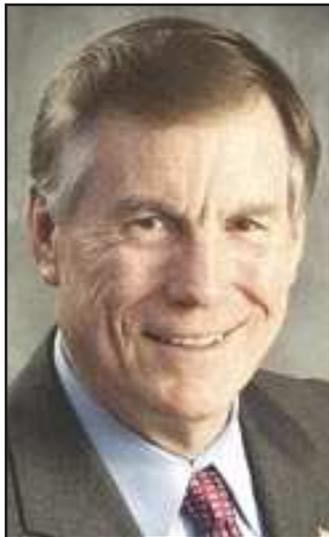


Carteret County News-Times Election Guide: Primaries 2016

Republican race for NC Commissioner of Insurance

MIKE CAUSEY



Age: 65
Hometown and current residence:
 Greensboro
Education and occupation:
 MBA studies, B.S.B.A., AAS civil engineering technology and state coordinator, NCDOT.
Political experience:
 Previous Republican nominee for insurance commissioner.

JOE McLAUGHLIN



Age: 61
Hometown and current residence:
 Jacksonville
Education and occupation:
 B.S., U.S. Air Force Academy; M.S., Naval postgraduate school; retired infantry officer, U.S. Army. Currently a financial adviser and Certified Financial Planner.
Political experience:
 Eight years as an Onslow County Commissioner, 2000-08.

RONALD PIERCE



Age: 58
Hometown and current residence:
 Ohio and currently Charlotte.
Education and occupation:
 General contractor with a background in aircraft mechanics.
Political experience:
 I have no political experience. This is my first race. I am running for a cause, not just to run like my opponents are.

MIKE CAUSEY
 Contact information:
 Website, nc4causey.com, and Facebook, Mike Causey for North Carolina Insurance Commissioner

JOE McLAUGHLIN
 Contact information:
 Facebook, joe4nc, and website, joe4nc.com

RONALD PIERCE
 Contact information:
piercecampaign.com

How do you plan on being an advocate for North Carolina's homeowner's insurance policy holders?

As commissioner I would do more than just advocate for a restructuring of the rate bureau. I will actively and aggressively push to change how the rate bureau operates. Rather than the rate bureau dictating coverage to you, it will exist to assure all policyholders are protected with a guaranteed level of coverage.

If elected, how will you best serve coastal communities as premiums rise?

I will work to reduce the premium burden on families and businesses by restructuring our rate bureau and encouraging more companies to do business in North Carolina.

In what ways would your leadership differ from the current Commissioner of Insurance?

I will be proactive in helping consumers with their insurance problems as a staunch consumer advocate. I will initiate, rather than react, and make the insurance department consumer friendly.

How do you plan on being an advocate for North Carolina's homeowner's insurance policy holders?

My goal is to ensure residents are treated fairly by insurance companies and have access to a competitive marketplace, (and) allow market forces to help provide the best products and services to citizens at the lowest cost.

If elected, how will you best serve coastal communities as premiums rise?

The goal is to create a marketplace where more companies want to write coverage and compete for the business. Do we need a rate bureau? Do we need a "beach plan?"

In what ways would your leadership differ from the current Commissioner of Insurance?

The current commissioner has not been proactive enough in ensuring companies were prepared for (the) Obamacare rollout and renewals. He should be involved with efforts to repeal it.

How do you plan on being an advocate for North Carolina's homeowner's insurance policy holders?

There are a couple things here, I know insurance law and I know building codes being I am a general contractor here in Charlotte. My opponents are nowhere close to me on experience in actually dealing with all of the lies and reasons why they insurance companies don't want to follow the law and not pay out on claims.

I want and I am demanding change in the Department of Insurance and I will do it anyway that I can, either (by) embarrassing them, filing court actions and also running for the same office that I am at war with. I AM A TRUE ADVOCATE FOR THE PEOPLE and no one else. No one can buy me under any circumstances.

As I stated on my website, the insurance policy needs to be standardized and the insurance companies would not be allowed to just send out a notice to change it and it would be legal.

If elected, how will you best serve coastal communities as premiums rise?

As far as coastal communities are concerned, the only higher insurance rates should be one mile from the water, not 20 or 30 as it is now. Right now all other homeowners across the state are supplementing the coastal homes. This is not fair for these people, so a happy median will have to be reached somewhere, but this one is a very good question and I don't have all of the answers for you on this one.

In what ways would your leadership differ from the current Commissioner of Insurance?

The current leader is not a leader. He just sits there and allows the deputy commissioners to do as they please, but there is a small problem with that. They, "the deputy commissioners," are all from the insurance companies. Whenever they don't want to do this job anymore, they immediately go back to work for the insurance companies with a brand new, cushy job. If this is not corruption, I don't know what is. The insurance companies are running this department. I have said this at every event that I am attending.