

**Congress of the United States**  
**Washington, DC 20515**

August 5, 2016

Christopher J. Swift, CEO  
The Hartford  
690 Asylum Avenue  
Hartford, CT 06155

Dear Mr. Swift,

We write today to commend your support for the Crumbling Concrete Assistance Program, the Connecticut Attorney General's proposal for insurers to collaboratively provide assistance to homeowners whose home foundations are crumbling. We are personally committed to exploring all available options to provide relief for our constituents and appreciate your joining in collaborative efforts to address the problem.

Each of us has personally visited homes with these crumbling foundations and has seen first-hand the emotional and financial toll that this condition has taken on the homeowners. Their financial future have been threatened by a condition they did not know existed at the time they invested a significant amount of their life savings into their homes. Repair costs for this problem are often in excess of \$150,000 – a significant financial burden for people who are either retired or are still paying off their mortgages. Equally concerning, the loss in value of the impacted homes also threatens to weaken the fabric of many communities in our state. Towns and cities are facing extreme drops in property taxes and municipal revenue, tightening town and school budgets. Distressed communities and devalued homes are not good for anyone – not for the homeowner, their town, the state and federal government, or insurers.

Given the complex factors contributing to the foundation issue, it is imperative that all stakeholders come to the table to find solutions to this difficult problem. As you know, state officials have already made significant progress in laying the groundwork for solutions. Thorough investigations are underway with the Attorney General, the Department of Consumer Protection and the Department of Insurance. All options for relief are being evaluated on the state and federal level.

We remain committed to doing all we can to continue this effort, but we feel that the current proposal to create a relief fund for homeowners is the most promising and workable solution currently proposed. Your early commitment to the program sends a strong message to your fellow insurers and to homeowners desperate for action. We will continue to strongly urge other insurers operating in the region to follow your lead in joining the state plan for homeowner relief.

Thank you, again, for your support and participation in this effort. We remain available to discuss this matter with you at any time.

Sincerely,



RICHARD BLUMENTHAL  
United States Senate



CHRISTOPHER S. MURPHY  
United States Senate



JOE COURTNEY  
Member of Congress



JOHN LARSON  
Member of Congress