



TEXAS WINDSTORM
INSURANCE ASSOCIATION

TWIA Actuarial & Underwriting Committee Meeting Public Comments

January 19, 2022

Public Comment

From: [REDACTED]
Sent: Friday, January 7, 2022 12:39 PM
To: PublicComment
Cc: mayes.middleton@gmail.com; [REDACTED] [REDACTED]
Subject: TWIA January 19th meeting

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Dear TWIA Board Members,

I am pretty new to keeping up with TWIA, but given that it has become one of the biggest insurance expenses my home and business incur, I have taken much more interest. After attending your last Board meeting (via zoom), I am dismayed that the TWIA Board refused to reverse the rate increase requested by unilaterally all of the participants and even more importantly, before the Review Committee mandated by the Legislature had a chance to even meet and before the Catastrophic Modeling Analysis was even started. On top of this, there were so many reasonable and compelling arguments for the reversal of the rate increase - I simply could not understand why the vote to keep the increase was passed.

At that meeting, I was a little shy/apprehensive to speak up and I wish I would have asked for each member who voted to keep the rate increase in place to please explain their reasoning for allowing the increase before the mandated legislative review process and the modeling analysis were performed. If it is not too late, I would respectfully ask for those answers from those members at this meeting.

I'm not trying to beat a dead horse, but there is much contention about this and maybe them explaining their reasoning for voting against so many requests and valid concerns would allow for a better understanding by the policy holders.

Thank your for your consideration.

Public Comment

From: [REDACTED]
Sent: Friday, January 14, 2022 3:36 PM
To: PublicComment
Subject: Regarding Comments for Jan 19th Meeting

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No rate hike.

[REDACTED]

[REDACTED]

[REDACTED]

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