

ABEL HERRERO



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101 EAST MAIN AVENUE
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STATE REPRESENTATIVE
DISTRICT 34

December 3, 2021

Dear Chairman Chandra Franklin-Womack:

I respectfully urge the Texas Windstorm Insurance Association (TWIA) Board to halt any rate increases considered by the TWIA Board in its August 2021 meeting. Please vote NO on any proposed rate increases to TWIA residential and commercial policy holders.

Any TWIA rate increases, while our communities continue to struggle with the economic impacts of past tropical storms, Winter Storm Uri, and the COVID-19 pandemic, would further burden residents and businesses.

As a member of the Windstorm Insurance Legislative Oversight Board, I look forward to working with the TWIA Board to identify a sustainable and fair funding structure that provides affordable quality windstorm insurance to coastal residents and businesses without the consideration of rate increases.

Again, I urge you to stand with Coastal communities by reversing the previously adopted rate increase and reject any future proposed rate increases.

Thank you for your consideration and attention to this matter.

Respectfully,

A handwritten signature in black ink that reads "Abel Herrero".

Abel Herrero
State Representative, District 34



DISTRICT 34 · NUECES (PART)
ABEL.HERRERO@HOUSE.TEXAS.GOV



ALEX DOMINGUEZ



TEXAS HOUSE OF REPRESENTATIVES
DISTRICT 37

December 3, 2021

Dear Chairman Chandra Franklin-Womack,

I am writing this letter to be submitted as public comment for the Board of Directors meeting on December 7, 2021. As a coastal resident, business owner, and Representative for House District 37, I urge the board to reverse its decision to increase residential and commercial rates by five percent.

During this time of unprecedented hardship, any rate increase would negatively impact coastal residents and businesses to a point to which some may not recover. The board has rightly maintained rates since 2019 and should continue to do so. The COVID-19 pandemic has forced businesses to tighten their budgets to survive. Increasing rates would add yet another obstacle to economic security and growth for the state of Texas. Coastal ports and surrounding businesses are not only critical to the region, but to the entire state's economy. Our coastal residents have also struggled with the financial impacts of the pandemic and continue to do so. They cannot afford the increased costs while continuing to provide for their families.

As a state, we must foster a friendly business environment and ensure that the cost of living does not exceed what the economic reality can provide. I strongly urge the board to reverse the rate increase and keep the current status quo until the economic hardship from this pandemic lets up.

Thank you,

A handwritten signature in black ink that reads "Alex Dominguez".

Alex Dominguez
State Representative District 37





OFFICE OF PUBLIC INSURANCE COUNSEL

Melissa R. Hamilton, Public Counsel

December 3, 2021

Dear Chair and Members of the Texas Windstorm Insurance Association (TWIA) Board of Directors:

The Office of Public Insurance Counsel (OPIC) represents the interests of insurance consumers in this state and may appear or intervene as a matter of right on behalf of insurance consumers as a class in certain matters, including any proceeding in which the public counsel determines that insurance consumers need representation. Texas Insurance Code Sections 501.002, 501.153.

Pursuant to that authority, OPIC writes to reiterate the concerns raised by members of the Texas Legislature in their letter dated November 30, 2021, regarding the upcoming 5% rate increase, effective January 1, 2022, for TWIA policyholders.

In addition to the 5% increase, TWIA policyholders will also be affected by other premium increases. First, changes to the Federal Emergency Management Agency (FEMA) National Flood Insurance Program's (NFIP) rating methodology will result in increased flood policy premiums for many coastal Texas policyholders. Second, all TWIA policyholders not currently at the maximum limits that TWIA can write will be subject to increases based on TWIA's longstanding Automatic Adjusted Building Cost Endorsement. The practical effect of these limit increases will be increases in premiums to cover the increase in limits. Third, Commissioner's Order 2021-7013, increased the maximum limits TWIA can write for manufactured homes, so those TWIA policyholders with manufactured homes at the previous maximum limits will also be subject to an increase next year. Again, the practical effect of these increases will be an increase in premiums to cover the increase in limits.

Please also remember that all TWIA policyholders must purchase and shoulder the cost of a residential property policy to cover non-wind and hail risks for their property, in addition to their TWIA windstorm coverage.

Moreover, although Texas has surpassed the rest of the nation in its recovery from the economic effects of the COVID-19 pandemic, some of the economic and financial challenges of the pandemic remain, and coastal communities are still dealing with them. To add a TWIA rate increase, an increase in liability limits (for many policyholders) and increases in FEMA NFIP policy premiums for many policyholders at this time increases the burden on TWIA policyholders. Accordingly, OPIC requests that the TWIA Board of Directors review the upcoming rate increase again before implementation and consider its effects on TWIA

Email: mhamilton@opic.texas.gov
www.opic.texas.gov

William P. Hobby Building
333 Guadalupe, Suite 3-120
Austin, Texas 78701-3942

Phone: (512) 322-4143
Fax: (512) 322-4148

policyholders.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in blue ink that reads "Melissa R. Hamilton". The signature is written in a cursive style with a large initial 'M' and a decorative flourish at the end.

Melissa R. Hamilton
Public Counsel

1.G.2

County of Nueces

ROBERT HERNANDEZ
Commissioner
Precinct 1



JOHN MAREZ
Commissioner
Precinct 3

JOE A. GONZALEZ
Commissioner
Precinct 2

BARBARA CANALES
County Judge
Nueces County Courthouse, Room 303
901 Leopard Street
Corpus Christi, Texas 78401-3697

BRENT CHESNEY
Commissioner
Precinct 4

COMMISSIONERS COURT RESOLUTION (IN OPPOSITION TO TWIA RATE INCREASE)

WHEREAS, the Texas Windstorm Insurance Association (TWIA) Board met in August 2021 and voted to increase residential and commercial rates by five percent (5%);

WHEREAS, TWIA's next quarterly meeting is scheduled for December 7, 2021

WHEREAS, coastal residents and businesses are still attempting to recover from the economic distress caused by the COVID-19 pandemic, as well as continuing to re-build after Hurricane Harvey;

NOW, THEREFORE, BE IT RESOLVED, THAT THE COMMISSIONERS COURT OF NUECES COUNTY, TEXAS, is hereby opposed to any windstorm insurance rate increase and requests that the Texas Windstorm Insurance Association take all necessary action to overturn its prior decision.

DULY ADOPTED BY VOTE OF THE COMMISSIONERS COURT OF NUECES COUNTY, TEXAS, ON THIS THE 30th DAY OF NOVEMBER 2021.


ROBERT HERNANDEZ
Commissioner, Precinct 1


BARBARA CANALES
County Judge


JOHN MAREZ
Commissioner, Precinct 3


JOE A. GONZALEZ
Commissioner, Precinct 2




BRENT CHESNEY
Commissioner, Precinct 4

ATTEST:


KARA SANDS, County Clerk

December 3, 2021

Dear Chairman Chandra Franklin-Womack,

As CEO of the Port of Corpus Christi Authority, I request that the Texas Windstorm Insurance Association (TWIA) Board take any and all action to reverse the rate increase voted for by the TWIA board in August 2021. Please do not consider any rate increase on coastal policyholders, residents, and businesses at this time.

As you know, many TWIA policyholders must purchase flood coverage in addition to their wind and homeowners' policies, a statutory requirement for properties located in a mandatory flood zone. While this coverage is important to the economic welfare and restoration of our communities to rebuild after large events, it is also important for the TWIA board to consider the overall economic impact on coastal policyholders who must bear these additional financial mandates. I bring this to your attention in light of recent federal action taken by the Federal Emergency Management Agency (FEMA).

As of October 1, 2021, a new ratemaking methodology adopted by FEMA went into effect, resulting in a significant rate increase for a majority of all flood insurance policyholders with coverage under the National Flood Insurance Program (NFIP). Texas ranks 2nd highest among those states with the greatest number of NFIP policyholders in the United States, second only to Florida, with nearly 800,000 policies in effect. It is important to note, FEMA has not revised its pricing methodology since the 1970's and such sweeping change will negatively impact approximately 73% of all Texas NFIP policyholders. These policyholders could experience an annual increase upwards of \$240 or more. While I understand the TWIA board does not have any authority over FEMA's ratemaking process for NFIP policies, I do believe you have the ability to take into consideration the financial harm any rate increase would have on TWIA policyholders at this time.

Such a rate increase during an unprecedented season of economic distress causes additional and cruel financial burdens on coastal residents and business owners. However, the financial impact is not our only concern. In light of overwhelming support by the Texas Legislature during the 87th Regular Session, a new law was passed to ensure the TWIA board no longer took action to increase rates while a vacancy on the board existed. Rather than recognizing the will of the Texas Legislature, just days before the new law went into effect, the TWIA board voted to increase rates against its policyholders. This action is dishonorable and displays a lack of respect for the spirit of the law and the very legislators by which TWIA is governed.

Once again, I respectfully reiterate that the Port of Corpus Christi Authority firmly opposes any

rate increase on TWIA policyholders. Please take any and all action to reverse the previously voted upon rate increase.

Sincerely,

PORT OF CORPUS CHRISTI AUTHORITY

A handwritten signature in black ink that reads "Sean C. Strawbridge". The signature is written in a cursive, flowing style.

Sean C. Strawbridge
Chief Executive Officer

cc:

Charles W. Zahn, Jr. Port of Corpus Christi Authority Chairman
Honorable Juan "Chuy" Hinojosa – State Senator, District 20
Honorable Abel Herrero – State Representative, District 34
Honorable Todd Hunter – State Representative, District 32
Honorable J.M. Lozano – State Representative, District 43

CHARLES W. ZAHN, JR.
ATTORNEY AT LAW
2106 STATE HIGHWAY 361, SUITE B
P.O. BOX 941
PORT ARANSAS, TEXAS 78373
Telephone: (361) 548-8967 * Fax: (361) 729-2381
December 3, 2021

VIA E-MAIL: PublicComment@TWIA.org

Texas Windstorm Insurance Association
5700 Mopac
Suite A
Austin, Texas 78749
Attn: Chandra Franklin-Womack
Chairman

Re: December 7, 2021, Board of Directors meeting

Dear Chairman Chandra Franklin-Womack,

I am Chairman of the Port of Corpus Christi Authority as well as Chairman of the Texas Windstorm Task Force representing individuals, businesses, agencies of government and organizations from Brownsville to Beaumont-Port Author. The Port of Corpus Christi and the Task Force are against the actions of the Board of Director at its last meeting wherein it raised windstorm rates.

Background

- The Port of Corpus Christi is the number one port in total revenue tonnage in the U.S.
- 3rd largest port in total waterway tonnage handling over 146 million cargo tons in 2020.
- \$150 billion economic impact on the U.S.
- \$19 billion economic impact on Texas.
- In the Coastal Bend, the port accounts for nearly 100,000 jobs from port-related activities and is responsible for \$6.2 billion in personal income for Texas.

Currently, our Coastal Bend community has over \$54 billion of infrastructure investments made by both the port and private industry underway in and around the Corpus Christi Ship Channel. As economic activity continues to grow on a state and national level, new businesses, additional jobs, and new partnerships will sustain the recovery of our state.

Higher insurance premiums affect construction costs, capital investment, and deters our ability to attract a highly skilled workforce to handle the anticipated growth. As you are aware, windstorm insurance coverage is not included with a standard homeowner policy. Our employees, residents who reside in the coastal regions of our state, or those considering relocating to the area

must purchase an additional policy whereas the rest of the state does not. This regional segregation of our state must end.

In late 2019, the Port of Corpus Christi Commission passed a resolution opposing any future TWIA rate increases. The Port of Corpus Christi Authority is committed to working with TWIA during the interim and the next legislative session to explore common-sense solutions to TWIA.

The Texas Legislature began the process in the 86th Legislature with HB 1900 to strengthen TWIA. They authorized two committees to solicit input on how this can be done neither of which have completed their assigned task primarily because of COVID 19. The 87th Legislature authorized the completion of the study and adopted legislation to protect the public that TWIA is supposed to serve.

In the 87th Legislative session, the legislature adopted legislation that directly affects the manner in which TWIA can consider and adopt windstorm rate increases. This legislation went into effect on September 1st and in accordance with its terms the TWIA Board could not have increased rates as they did at its August meeting. I believe the action taken by a majority of the TWIA Board in August of this year was a slap in the face to those who regulate you and your industry and was a direct circumvention of the will of the Texas legislature. I would ask that you rescind that action. Let the 87th Legislature's legislation become effective and conduct the studies necessary and mandated to help make TWIA stronger. To do so will ensure that the portion of the Texas economy that comes from the Texas Coast will remain strong.

Thank you for your time today and the opportunity to comment on the work you are doing.

Very truly yours,

/s/ Charles W. Zahn, Jr.
Charles W. Zahn, Jr.



City of Corpus Christi

OFFICE OF THE MAYOR

Paulette M. Guajardo

P.O. Box 9277
Corpus Christi
Texas 78469-9277
Phone 361-826-3100
Fax 361-826-3103
www.cctexas.com

December 3, 2021

Ms. Chandra Franklin Womack, Chair
Texas Windstorm Insurance Association (TWIA)
PO Box 99090
Austin, TX 78709

Dear Chairwoman Womack,

As the Mayor of Corpus Christi and a concerned resident in the Coastal Bend, I am writing you to express strong opposition to the action taken in August to increase windstorm insurance rates. I want to join with our coastal legislators and urge the board of the Texas Windstorm Insurance Association (TWIA) to reconsider the rate increase that you passed and request that you reverse course and vote NO RATE INCREASE.

The 86th Texas Legislature passed HB 1900 which created a Legislative Funding Oversight Committee to study TWIA's rate adequacy. The Legislative Oversight Committee was appointed but unable to complete its oversight work due to the COVID-19 pandemic restrictions.

The 87th Legislature passed legislation to extend the work of the Legislative Oversight Committee to this biennium and passed other vital reforms to improve TWIA rate setting process and reinsurance forecasting. It is premature for TWIA to be proposing rate increases for residential and commercial policies before TDI and the Legislature implements these important statutory changes. TWIA is jumping the gun to push for rate increases while facing additional legislative oversight into the rate-setting process.

The Coastal Bend is still recovering from Hurricane Harvey and more recent impacts from Hurricane Hanna and Winter Storm Uri. In addition, the region is still recovering from an economic crisis driven by the COVID-19 pandemic. Our small businesses have been greatly impacted by the recession and we have seen a loss of jobs in our communities. A TWIA rate increase on top of the economic recession would be devastating to our regional economy and the entire Texas Coast.

There are sufficient premiums, assessments, and reinsurance to cover potential liabilities for 2022. As expressed in the attached Council Resolution, the City of Corpus Christi has been on record for many years opposing unnecessary TWIA rate increases and we will continue to advocate for our residents and our businesses to oppose any future rate increase for 2022.

I urge all board members to vote NO RATE INCREASE at the December board meeting and oppose all actions to increase windstorm insurance rates on the Texas Gulf Coast.

Sincerely,


Paulette Guajardo
Mayor

Resolution Opposing Texas Windstorm Insurance Association Rate Increase

WHEREAS, the City of Corpus Christi strives to encourage economic development and improve the quality of life for residents and businesses in the City;

WHEREAS, Hurricane Harvey made landfall as a Category 4 hurricane on the Texas coast on Friday, August 25, 2017, and battered and drenched Texas for days before finally moving out of the state. Hurricane Harvey was the first major hurricane to make landfall along the Middle Texas Coast since Hurricane Celia in 1970;

WHEREAS, more than three years after the storm, many of the Hurricane Harvey disaster declared communities are struggling to rebuild;

WHEREAS, Hurricane Hanna made landfall on the south Texas Coast on Saturday July 25, 2020;

WHEREAS, the City of Corpus Christi faces an economic crisis driven by the COVID-19 pandemic along with the downturn of the oil and gas industry. Our small businesses have been greatly impacted by the recession and we have seen a loss of jobs in our communities.

WHEREAS, the 86th Texas Legislature did act by passing HB1900, which creates a Legislative Funding Oversight Committee to study TWIA's rate adequacy; the Legislative Oversight Committee was appointed but unable to complete its oversight work due to the COVID-19 pandemic restrictions.

WHEREAS, the 87th Legislature passed legislation to extend the work of the Legislative Oversight Committee to this biennium and passed other vital reforms to improve TWIA rate setting process and reinsurance forecasting.

WHEREAS, this reform legislation should be implemented before consideration of new TWIA rate increases.

WHEREAS, there are sufficient premiums, assessments, and reinsurance to cover potential TWIA liabilities for 2022.

NOW THEREFORE BE IT RESOLVED, THAT THE CITY OF CORPUS CHRISTI continues its opposition to unnecessary increases in windstorm insurance rates and encourages the TWIA Board to implement the reform legislation passed in the 87th Legislative Session. A TWIA rate increase on top of the economic challenges caused by the COVID-19 pandemic would be devastating to our regional economy and the entire Texas Coast. VOTE NO RATE HIKE FOR 2022.

PASSED AND APPROVED on the 20th day of July, 2021:

Paulette M. Guajardo	<u>Aye</u>
Roland Barrera	<u>absent</u>
Gil Hernandez	<u>Aye</u>
Michael Hunter	<u>Aye</u>
Billy Lerma	<u>Aye</u>
John Martinez	<u>Aye</u>
Ben Molina	<u>Aye</u>
Mike Pusley	<u>Aye</u>
Greg Smith	<u>Aye</u>

ATTEST:

Rebecca Huerta
Rebecca Huerta
City Secretary

CITY OF CORPUS CHRISTI
Paulette M. Guajardo
Paulette M. Guajardo
Mayor

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 5:53 PM
To: PublicComment
Subject: Agents commissions

As a coastal agent who has spent my entire adult life living and investing, I would like to weigh in on the issue of agents commission.

As insurance agents, we are truly small business persons who love and work in our communities.

Trimming expenses is always a management first idea. This usually comes from people who have never ever done our work.

My idea is to reduce the TWIA workforce by the same percentage as the reduction of agents commissions!

Let's also go ahead and cut salaries for management folks at the same rate!

These folks provide little value to the equation except monitoring what other true workers are doing!

We, as agents, have to maintain separate files, separate computers and separate personnel to manage our TWIA policy holders. It is an expensive proposition and we struggle with find qualified workers. Cutting our rates will only reduce our effectiveness!

Thank you for your consideration

[REDACTED]
37 year [REDACTED] Independent contractor Agent

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 3:26 PM
To: PublicComment
Subject: 5% rate hike

As a coastal community resident I request you rescind the 5% rate hike.

Thanks
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 2:33 PM
To: PublicComment
Subject: TWIA Rate Hike

To the TWIA Board of Directors and also to Whom Else It May Concern

If what Representative Mayes Middleton has relayed to his constituents that the TWIA board elected to implement a rate hike

Prior to new 2022 requirements being implemented and that this rate hike was implemented in 2021 and would not have been

Allowed under the new requirement effective on and after January 1, 2022.

I can only describe the actions of the TWIA Board as Underhanded and against the intent and spirit of the laws & regulations of
The State of Texas.

Your actions are very disappointing, but I expect that if this actions stands, that you have not heard the last from Representative Middleton.

[REDACTED]

This transmission may contain information that is privileged, confidential and or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 12:14 PM
To: PublicComment
Subject: reverse rate increase

I beg that the Texas Windstorm Insurance Association (TWIA) Board take any and all action necessary to reverse the rate increase voted for by the TWIA board in August 2021.

Please do not consider any rate increase on coastal policyholder residents and businesses at this time.

Thank you for your consideration.

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:57 AM
To: PublicComment
Subject: TWIA - No Rate Hike

No Rate Hike!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:54 AM
To: PublicComment
Subject: Jennifer Baboolal- 2425 Orleans lane, Seabrook TX 77586

Good afternoon,

I'd like to go on record to rescind the August 2121 rate hike. The rate should not have been increased prior to the law change.

Respectfully,

[REDACTED]
Coastal property owner
Seabrook, TX 77586

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:45 AM
To: PublicComment
Cc: mayes@mayesmiddleton.com
Subject: FW: Make Your Voice Heard! TWIA Board Meeting Next Week

In view of the recent action by the Texas Legislature, do the right thing and resend the recent rate increase for coastal residents.

Kind regards,
[REDACTED]

From: Mayes Middleton <mayes@mayesmiddleton.com>
Sent: Friday, December 3, 2021 9:33 AM
To: [REDACTED]
Subject: Make Your Voice Heard! TWIA Board Meeting Next Week



TELL TWIA TO RESCIND THEIR RATE HIKE

TWIA rates are a huge burden on coastal homeowners. This session we passed new laws making it harder to raise rates, but TWIA rushed through a 5% rate hike just days before the new laws went into effect that would have prevented the rate hike.

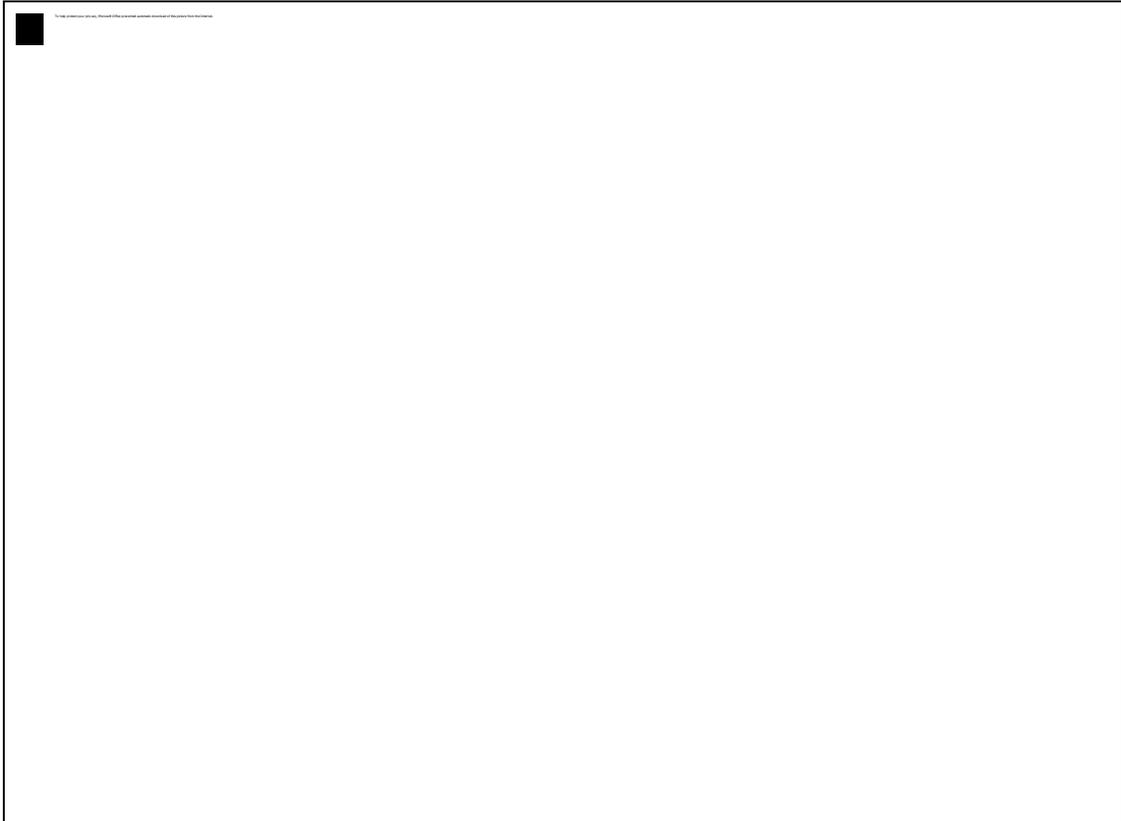
I joined other legislators in demanding the bad faith rate hike be rescinded, and

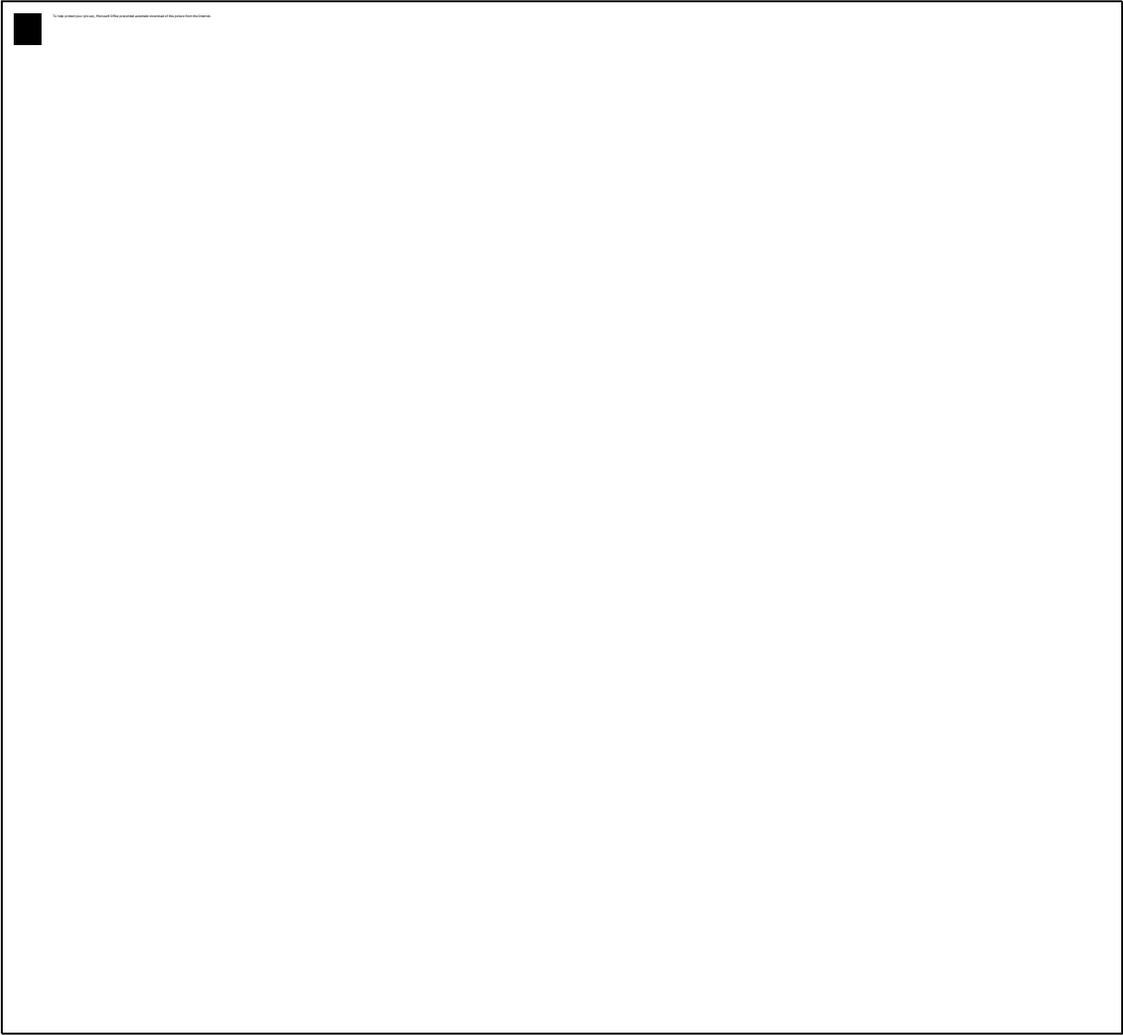
the TWIA Board added our demands as an agenda item for their December 7th Board meeting. You can read the letter we sent TWIA below.

Please join me in making your voice heard to rescind the rate hike!

There are three ways to make your voice heard.

- First, written public comments will be accepted electronically at PublicComment@TWIA.org. The deadline for written submissions is **12 PM (noon) today**, Friday, December 3rd.
- Secondly, you can also comment virtually via zoom. You can register to participate virtually [here](#).
- Lastly, you can provide public comment in person at Omni Corpus Christi Hotel in Corpus Christi Ballroom A.

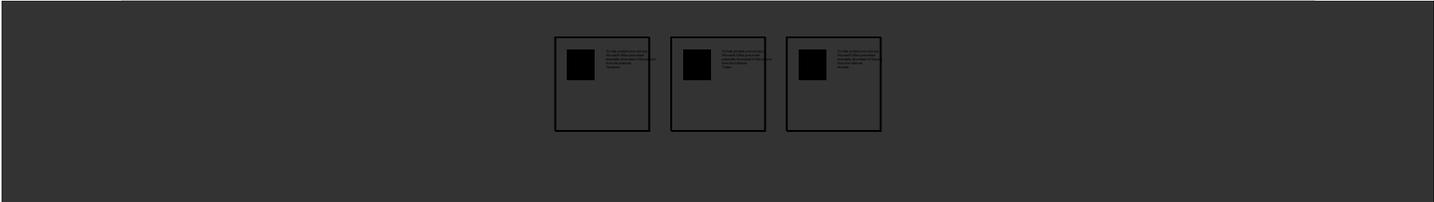




Very Truly Yours,



Mayes Middleton



DONATE

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Pol. Ad. Pd. for by Mayes Middleton for Texas Senate

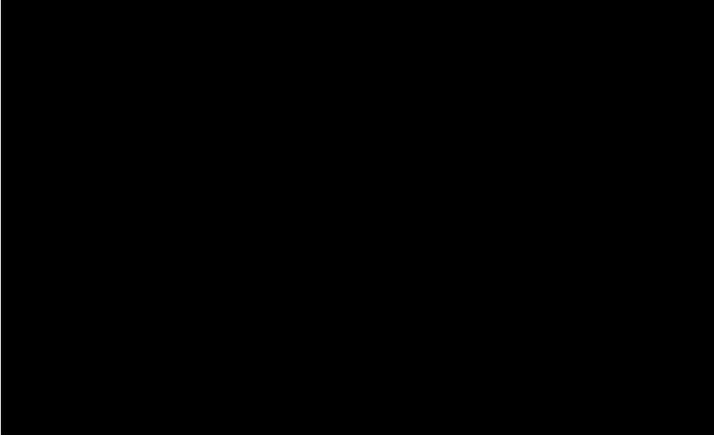
Want to change how you receive these emails?

You can [update your preferences](#) or [unsubscribe from this list](#).

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:44 AM
To: PublicComment
Subject: Rates

Windstorm rates are an enormous financial burden for property owners. Please do not raise rates – especially on the cusp of the pandemic economic effect on the working people.



Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:43 AM
To: PublicComment
Subject: NO RATE HIKE!

TWIA,

I own several properties in the coastal bend and a rate hike at this time, during a pandemic would just create even more head winds for my property business!

Vote NO on a rate hike!

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:40 AM
To: PublicComment
Subject: No Rate Hike

Please, under no circumstances should this board increase the rates for windstorm insurance.

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:38 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:37 AM
To: PublicComment
Subject: No Rate Hike

Please DO NOT raise rates on coastal residents and businesses. We are still in a recovery phase in our community.

[REDACTED]
Corpus Christi, Texas

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:36 AM
To: PublicComment
Subject: RATE HIKE

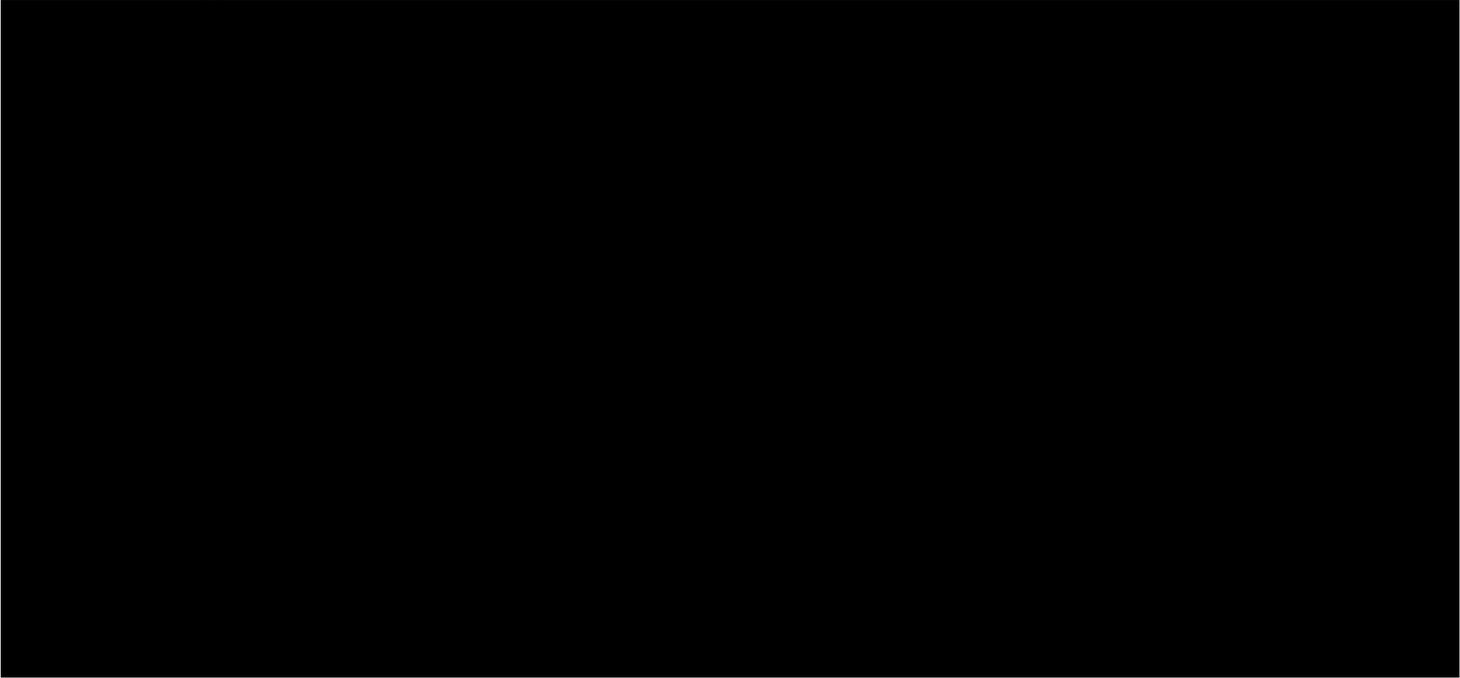
No rate hike!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:35 AM
To: PublicComment
Subject: NO RATE INCREASE

I am NOT in support of a rate increase for TWIA.



Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:35 AM
To: PublicComment
Subject: NO RATE HIKE!!!!

NO RATE HIKE!!!

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:30 AM
To: PublicComment
Subject: No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:27 AM
To: PublicComment
Subject: Please rescind rate raise

Please rescind that nasty raise in rates just before the legislature outlawed it!
That was a nasty unethical thing to do, and it makes life very hard on old people on social security like us!
Shame on you for raising rates like that!

[REDACTED] Dickinson, Texas 77539

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:23 AM
To: PublicComment
Cc: Mayes Middleton
Subject: Resend the Rate Hike

In view of the recent action by the Texas Legislature, do the right thing for coastal residents and resend the recent rate increase.

Kind regards,

[REDACTED]

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:19 AM
To: PublicComment
Subject: Rescind rate hike

Inhumane and cruel to apply a rate hike in the midst of a recession. Rescind immediately.

[REDACTED] Galveston, TX 77551

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:07 AM
To: PublicComment
Subject: TWAI RATE HIKE

Please recind the TWIA 5% rate hike.
Thank you

[REDACTED]

Sent from my T-Mobile 5G Device

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 11:01 AM
To: PublicComment
Subject: Rate hike

This email is to oppose the 5% (or ANY) rate hike. I know you could care less about public comments and will do whatever the hell you want anyway, but Mayes Middleton said to email, so I'm emailing.

[REDACTED]
A homeowner you have repeatedly screwed over

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 10:51 AM
To: PublicComment
Subject: TWIA RATE HIKE OPPOSITION

I would like to oppose a 5% rate hike. When Harvey hit, TWIA denied more claims than they paid. Approved claims have a high deductible and made it impossible for homeowners to afford their repairs, leaving the area in permanent disrepair.

Homebuyers are finding housing less affordable, and increasing the rate makes the cost of home ownership even more prohibitive.

North and Central Texas, aka Tornado Alley, pays out more in wind claims than all coastal counties combined, yet they are not mandated to carry WINDSTORM insurance.

NO RATE HIKE

SUNSET TWIA

WE ARE NOT THE SUBSIDY

[REDACTED]
Nueces County



Texas Law requires all real estate licensees to give the following [Information About Brokerage Services](#)

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 10:45 AM
To: PublicComment
Subject: No TWIA rate hike

No TWIA rate hike. --

TREC Consumer Protection Notice



Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 10:43 AM
To: PublicComment; Mayes Middleton
Subject: Rescind TWIA Rate Hike!!

Dear TWIA:

After two years of being in COVID lockdowns and my husband not working for 2 years due to being non-essential with his job, we cannot afford any increases in the already HUGE rate that is charged for TWIA currently. Please consider this an official public comment to be read into the meeting at Corpus Christi.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 10:30 AM
To: PublicComment
Subject: Rate Hike

Dear Chairman,

As a long time resident of the Texas coast, I find the dishonest and underhanded August 2021 5% rate hike to be nothing short of disgusting and a slap in the face to Texas residents and business owners. The rate was done with nothing short of malicious intent, and should be revoked immediately. Furthermore, as Chairman who presided over this disgraceful action, you should be ashamed of how you conduct business and should resign immediately. You're a disgrace to this state, and your actions make you unfit for the position you hold.

[REDACTED]
Anahuac, TX

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 10:22 AM
To: PublicComment
Subject: TWIA Tax Rate Hike

Hello:

I am writing to voice my dismay over the 5% tax rate hike TWIA rushed through recently. It is very disheartening that in this climate of uncertainty, regarding financial issues such as raging inflation, unemployment that you would burden the people of Texas with additional debt. The TWIA needs to immediately rescind this increase to show the people of Texas that you realize this is not the time for increased debt on families. Covid is still an issue in the United States, so why doesn't the TWIA show some respect to the families of Texas and not burden us with unnecessary financial burdens. Please seriously consider the citizens of Texas and table any increases at this time. Thank you for your consideration.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 10:22 AM
To: PublicComment
Subject: Rate Hikes

As homeowners, we join with our legislators who are asking you to reverse the decision to raise rates by 5%. This increase will be devastating during a time when inflation continues to increase and many people are still trying to recover from the damages and hardships of COVID. The increase will cause additional and unnecessary financial distress to many, MANY residents and business owners.

Again, we respectfully ask that you reverse the decision to raise rates.

Best Regards,
[REDACTED]
La Porte, Texas

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 10:09 AM
To: PublicComment
Cc: Galvestonbeach; Mayes Middleton
Subject: Please RESIND TWIA RATE HIKE

Please resind rate hike!

As an owner of multiple long term rental properties on Galveston Island the rate hike will negatively affect our business and our renters who have been so hard hit economicly by COVID-19.

Please allow time for people to recover. We have been hard hit by huge increases in property taxes and cannot afford to have more renters move out due to more increases in insurance costs.

Reasonably priced housing is at a risk of extinction on the island. We need to preserve housing affordability for the working class.

Do not increase rates!

Sincerely,

[REDACTED]

Sent from my Sprint Samsung Galaxy S10+.

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 10:08 AM
To: PublicComment
Subject: Don't raise our rates!

Please show good faith and do not raise our TWIA rates at the last minute.
Thank you,

[REDACTED]

Sent from my iPhone

-

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 10:00 AM
To: PublicComment
Subject: Proposed Rate Hike

Please consider the Coastal residents have spoken through their Legislative Leadership to NOT raise RATES.
Our ELECTIVE voices should be Honored

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 9:53 AM
To: PublicComment
Subject: TWIA - Rescind your Rate Hike

As a Texas Coastal Residential home owner, I support the legislators in requesting Texas Windstorm Insurance Association to rescind the 5% rate hike. This brings financial distress to me individually and our beach communities. Please reconsider. Thank you,



Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 9:50 AM
To: PublicComment
Subject: Rate hike

My husband and I are elderly and are begging you to stop raising the rates of coverage. We have a house four houses from the Gulf, built in 1964, and have never filed a claim after many storms. Please help us be able to afford to live in our home.

[REDACTED]
Galveston Tx

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 9:47 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

As a full time area resident for over 17 years, I have had to use our TWIA insurance ONE time.
Most likely we will not need to use again it for many years to come.
A rate hike will be unfair!

No RATE HIKE!

[REDACTED]
Rockport Texas

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 9:46 AM
To: PublicComment
Subject: Rate Increase

As a homeowner on the Bolivar Peninsula I feel the latest rate increase is not fair. I understand it was imposed a few days before the new law on regulating rate increases became effective. Please rescind.

Have a Great Day

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 8:47 AM
To: PublicComment
Subject: NO TWIA HIKE

As a policy holder for over the past decade we have used our insurance ONCE after the devastating Hurricane Harvey struck our location in Rockport Texas.

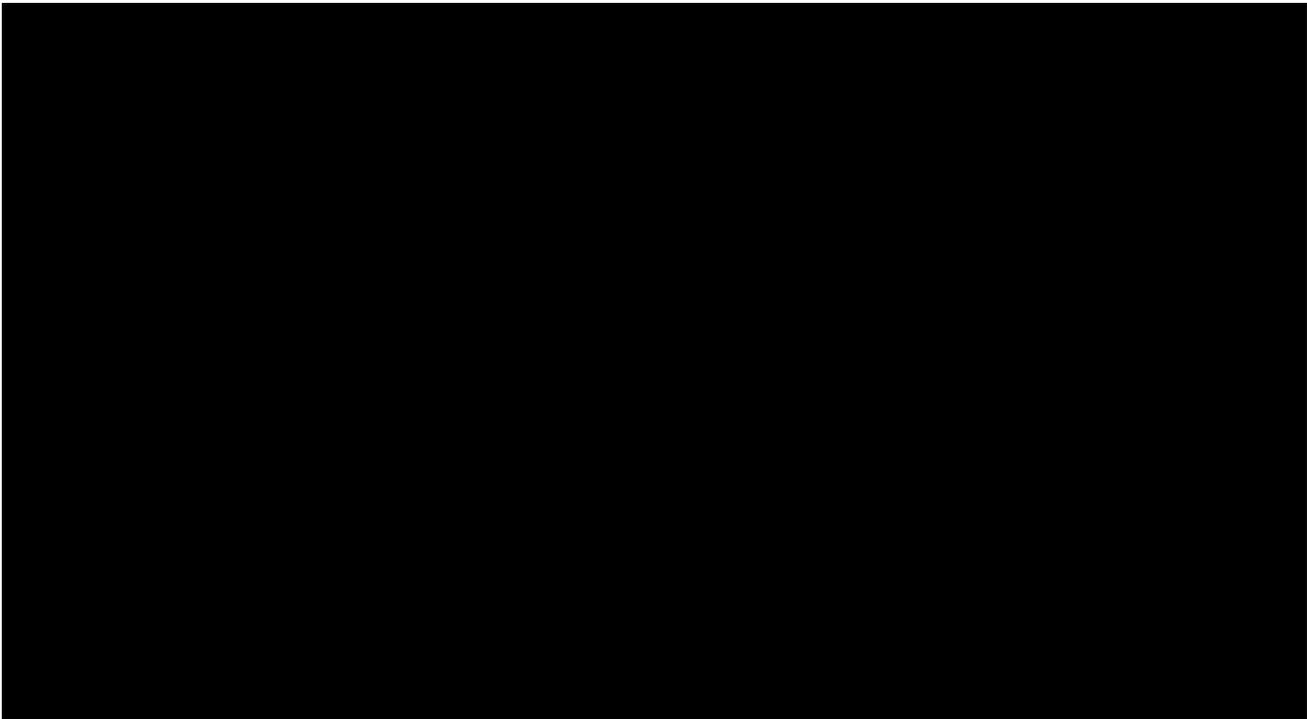
A rate hike is UNFAIR.

The policy premiums that we have paid to TWIA from our business location have actually covered significantly more than the amount that we received from TWIA !

We had to take out an SBA loan for the damages incurred! We took out a LOAN and rebuilt NOT using TWIA payments.

NO RATE HIKE!

[REDACTED]



Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 4:20 AM
To: PublicComment

Twia is the only way some of us can be insured for wind with out using a less than desirable insurance company. The rate increase hurts us, it hurts is during a tough time. Many people are still trying to get back to some kind of normalcy financially.

Sent from my iPhone