



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

# TWIA Actuarial & Underwriting Committee Meeting Public Comments

July 21, 2021

**From:** [Tyner Little](#)  
**To:** [PublicComment](#)  
**Cc:** [Joel Romo](#); [Belinda Hinojosa-Persohn](#)  
**Subject:** Please find Nueces County's Opposition to TWIA rate increases  
**Date:** Monday, July 19, 2021 11:40:04 AM  
**Attachments:** [Nueces County Opposition to TWIA Rate Increases 2021.pdf](#)

---

Please find a cover letter from County Judge Barbara Canales with attached unanimously approved resolution by the Nueces County Commissioners Court in opposition to TWIA rate increases.

Thank you.

Tyner Little  
Commissioners Court Manager  
Nueces County



**BARBARA CANALES**  
COUNTY JUDGE

**Maggie Turner**

Chief Executive to County Judge  
maggie.turner@nuecesco.com  
(361) 888-0264

**Monica Perez**

Executive Secretary  
monica.perez1@nuecesco.com  
(361) 888-0444

**Melissa Munguia**

Emergency Management Coordinator  
melissa.munguia@nuecesco.com  
(361) 888-0513

July 19, 2021

Texas Windstorm Insurance Association  
Via: email

Re: Opposition to TWIA Rate Increases

Ladies and Gentlemen:

Please be advised that the Nueces County Commissioners Court unanimously approved the attached resolution on June 23, 2021, in opposition to any Texas Windstorm Insurance Association rate increases.

We stress that coastal residents are still attempting to recover from economic distress caused by the COVID-19 pandemic as well as continuing to rebuild after Hurricane Harvey and Hurricane Hanna.

This is not the proper time to even consider such increases while there are sufficient premiums, assessments, and reinsurance to cover TWIA liabilities for both 2021 and 2022.

We respectfully request that you put off consideration of such rate increases while as we continue our economic recovery.

Sincerely,

A handwritten signature in black ink, appearing to be "Barbara Canales", written over a horizontal line.

Barbara Canales  
Nueces County Judge

# 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**, on December 8, 2020, the Texas Windstorm Insurance Association (TWIA) Board held a board of directors meeting and voted to raise rates on coastal policyholders, residents and businesses;

**WHEREAS**, on January 6, 2021 the Nueces County Commissioners Court adopted a resolution opposing any windstorm insurance rate increase and requesting any such increase be abated;

**WHEREAS**, on January 8, 2021 the Texas Department of Insurance notified TWIA that rate filing for a five percent increase in both commercial and residential rates was rejected as it lacked sufficient notice to the public;

**WHEREAS**, TWIA's next quarterly meeting is scheduled for August 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;


**WHEREAS**, the Legislative Oversight Committee, renewed in the 87<sup>th</sup> Texas Legislative session, must still be appointed and given time to evaluate TWIA's rate adequacy; and

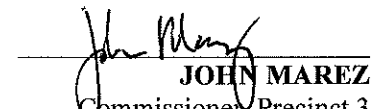
**WHEREAS**, there are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2021 and 2022.

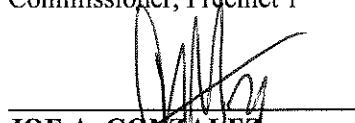
**NOW, THEREFORE, BE IT RESOLVED, THAT THE COMMISSIONERS COURT OF NUECES COUNTY, TEXAS**, is hereby opposed to any windstorm insurance rate increase and encourages the TWIA Board of Directors to show restraint and allow the will of the Legislature to be fully implemented before voting for a rate increase that could frustrate the rebuilding and recovery efforts of those living and working along the Texas coast.

**DULY ADOPTED BY VOTE OF THE COMMISSIONERS COURT OF NUECES COUNTY, TEXAS, ON THIS THE 23rd DAY OF JUNE 2021.**

  
**ROBERT HERNANDEZ**  
Commissioner, Precinct 1

  
**BARBARA CANALES**  
County Judge


  
**JOHN MAREZ**  
Commissioner, Precinct 3

  
**JOE A. GONZALEZ**  
Commissioner, Precinct 2

ATTEST:

  
**KARA SANDS**, County Clerk



  
**BRENT CHESNEY**  
Commissioner, Precinct 4

**From:** [Olivo, Nelda](#)  
**To:** [PublicComment](#)  
**Subject:** Resolution Opposing TWIA Rate Increase - Port of Corpus Christi Authority  
**Date:** Monday, July 19, 2021 11:14:10 AM  
**Attachments:** [TWIA Resolution POCCA Dec 2020v4.pdf](#)

---

To Whom It May Concern:

On behalf of the Port Commission of the Port of Corpus Christi Authority and Mr. Sean Strawbridge, CEO, please accept this resolution as a written public comment regarding the TWIA Actuarial committee meeting of the TWIA Board of Directors scheduled for July 21, 2021.

The Port of Corpus Christi Authority continues to oppose any windstorm rate increases being considered that will negatively impact our residents and businesses. Thank you for your attention to this matter.

**Nelda Olivo**

Director of Government Affairs

Port of Corpus Christi

office 361-882-5633 direct 361-885-6113

cell 361-779-3952

[nelda@pocca.com](mailto:nelda@pocca.com)

[www.portofcorpuschristi.com](http://www.portofcorpuschristi.com)



## **PORTCORPUS CHRISTI**

### ***RESOLUTION OPPOSING TEXAS WINDSTORM INSURANCE ASSOCIATION RATE INCREASE***

*WHEREAS*, the Port of Corpus Christi Authority of Nueces County, Texas (PCCA), and neighboring coastal cities were severely impacted by damages caused by Hurricane Harvey on August 25, 2017, and continues to struggle with the Covid-19 pandemic; and

*WHEREAS*, Governor Greg Abbott first issued a disaster declaration on March 13, 2020, and renewed the declaration on August 8, 2020, for all counties in the state; and

*WHEREAS*, our Coastal Bend community is experiencing economic distress during the pandemic; therefore, prospective industry investment to the region will be affected by increased construction costs and higher premiums making it difficult for new developments to commit to the area; and

*WHEREAS*, Texas Windstorm Insurance Association's (TWIA) rapidly rising rates are also creating a serious hindrance to economic development along the Texas Gulf Coast; and

*WHEREAS*, the TWIA Board of Directors appointed an Actuarial Committee to conduct a thorough examination of rates and make a recommendation to the full TWIA Board concerning rates and the Actuarial Committee voted on December 1, 2020, to make no changes to current rates and requested additional studies should be conducted before a rate increase is considered;

*WHEREAS*, the TWIA Board on December 8, 2020, voted to increase TWIA rates by five percent despite the board agenda containing no specific agenda item relating to such a vote;

*NOW THEREFORE BE IT RESOLVED*, that the Port Commission respectfully requests that the Governor of the State of Texas, Greg Abbott use his authority under his disaster declaration to abate any rate increase on TWIA policyholders until the Legislature has the opportunity to examine needed reforms during the 87<sup>th</sup> Texas Legislative Session.

*ADOPTED* this the 15<sup>th</sup> day of December 2020, by the Port Commission of the Port of Corpus Christi Authority of Nueces County, Texas.



---

Charles W. Zahn, Jr.  
Port Commission Chairman

**From:** [Tammy Embrey](#)  
**To:** [PublicComment](#)  
**Subject:** Corpus Christi Mayor letter to Actuarial Committee  
**Date:** Monday, July 19, 2021 10:27:45 AM  
**Attachments:** [7 19 21 Mayor letter to Debbie King - Chair of Actuarial Underwriting Committee at TWIA urge no rate increase.pdf](#)

---

Chair King –

Please find attached a letter from Corpus Christi Mayor Paulette Guajardo for consideration of the TWIA Actuarial Committee at your meeting on Wednesday.

Please let me know if you have any questions or need any additional information.

Tammy Embrey

**Tammy Kelch Embrey**

Director, Intergovernmental Relations  
City of Corpus Christi  
1201 Leopard  
P.O. Box 9277  
Corpus Christi, TX 78469-9277  
Office: 361.826.3622  
Mobile: 361.695.9320  
[TammyE@cctexas.com](mailto:TammyE@cctexas.com)





## 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](http://www.cctexas.com)

July 19, 2021

Ms. Debbie King, Chair  
Actuarial/Underwriting Committee  
Texas Windstorm Insurance Association (TWIA)  
PO Box 99090  
Austin, TX 78709

Dear Chairwoman King,

As the Mayor of Corpus Christi and a concerned resident in the Coastal Bend, I am writing you today to express my concern with the Texas Windstorm Insurance Association (TWIA), and urge the Actuarial/Underwriting Committee to recommend a zero rate increase to the TWIA Board.

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 87<sup>th</sup> 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. This reform legislation should be implemented before consideration of new TWIA rate increases.

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.

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. There are sufficient premiums, assessments, and reinsurance to cover potential liabilities for 2022.

I urge you to recommend NO RATE INCREASE to the full TWIA board for the August board meeting and oppose all actions to increase windstorm insurance rates on the Texas Gulf Coast.

Sincerely,

A handwritten signature in black ink that reads "Paulette M. Guajardo". The signature is written in a cursive style with a large, stylized initial "P".

Paulette Guajardo  
Mayor

## Public Comment

---

**From:** Todd Hunter <Todd@toddhunterlaw.com>  
**Sent:** Friday, July 16, 2021 2:56 PM  
**To:** PublicComment  
**Subject:** No rate hikes

Sent from my iPhone

## Public Comment

---

**From:** bmolina3@gmail.com  
**Sent:** Monday, July 19, 2021 10:41 AM  
**To:** PublicComment  
**Subject:** July 21 meeting

I am opposed to rate hike consideration.

Councilmember Ben Molina  
City of Corpus Christi

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 15, 2021 1:45 PM  
**To:** PublicComment  
**Subject:** Potential Rate Increases

Dear Sir or Madam,

I am sure like every year TWIA will seek a rate increase, mostly on our coastal communities because of some perceived notion that everyone that lives on the coast does so out of a desire for 'the beach life.' However, this cannot be further from the truth as a lot of our beach goers are actually weekenders from Austin, San Antonio, and like areas. Personally we are here to service industry that services not only Texas, but the whole U.S. economy. The reason I say that I believe this is TWIA's perceived notion is that regardless of the size and volume of hail storms in other parts of the state, TWIA seems to keep it's attention focused disproportionately on the gulf coast counties and then not all of us equally.

Next, I would like to address any pending recommendations for rate increases due to the commodities and/or labor pricing increases. Commodities that are consistent with residential construction are going down as lumber mills and factories have cleared up back logs and inventory is increasing. Thus to use this as a prime example for any rate increase would not be inaccurate. As far as labor costs go, I believe that the national reporting of this is dealing with historically low paying service industry jobs and not construction. We are not seeing any large scale wage increases in construction outside a standard cost of living increase.

In closing, I do believe TWIA is taking into account what the coastal communities have done since our devastating hurricanes so that we are better prepared. More and more hurricane shutters are going up, roofs and siding are now being installed to hurricane standards, along with numerous other aspects of construction are being installed to hurricane standards. None of us want a devastating storm and we do not look at the financial and emotional hardships many faced after Hurricane Harvey as a windfall of sorts. As I live in Rockport, it was obvious that most of the houses that were severely effected by the storm were older or not scrutinized by wind storm engineers. I lived through this and my house did pretty well minus the apparent tornado that landed on my roof, but this is no different than any other tornado in Texas, a random act of God.

Thank you for your consideration of my comments.

Sincerely,

[REDACTED]

Sent from [Mail](#) for Windows 10

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 16, 2021 2:56 PM  
**To:** PublicComment  
**Subject:** Stop Rate Increase

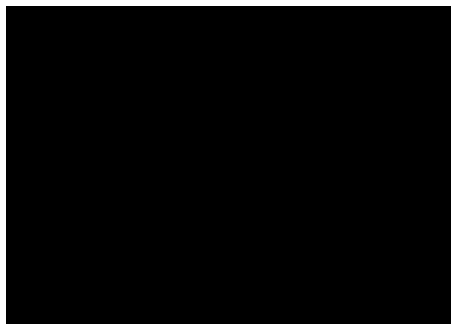
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 10:40 AM  
**To:** PublicComment  
**Subject:** NO TWIA Rate Hike

DO NOT RAISE THE TWIA RATES!



## Public Comment

---

**From:** John LaRue <john@unitedccchamber.com>  
**Sent:** Monday, July 19, 2021 10:41 AM  
**To:** PublicComment  
**Cc:** Ginny Cross; Todd Hunter  
**Subject:** TWIA Actuary Mtg on 8/21/21

The United Corpus Christi Chamber of Commerce is opposed to any rate hike recommendation from the Actuary Committee to the full TWIA board.



## Public Comment

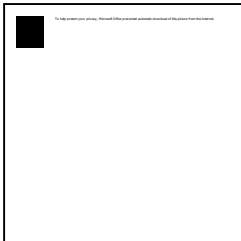
---

**From:** Brett Stawar <bstawar@visitportaransas.com>  
**Sent:** Monday, July 19, 2021 10:43 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

Please understand that we are opposed to any rate hike within TWIA given the circumstances.

Sincerely,

Brett Stawar



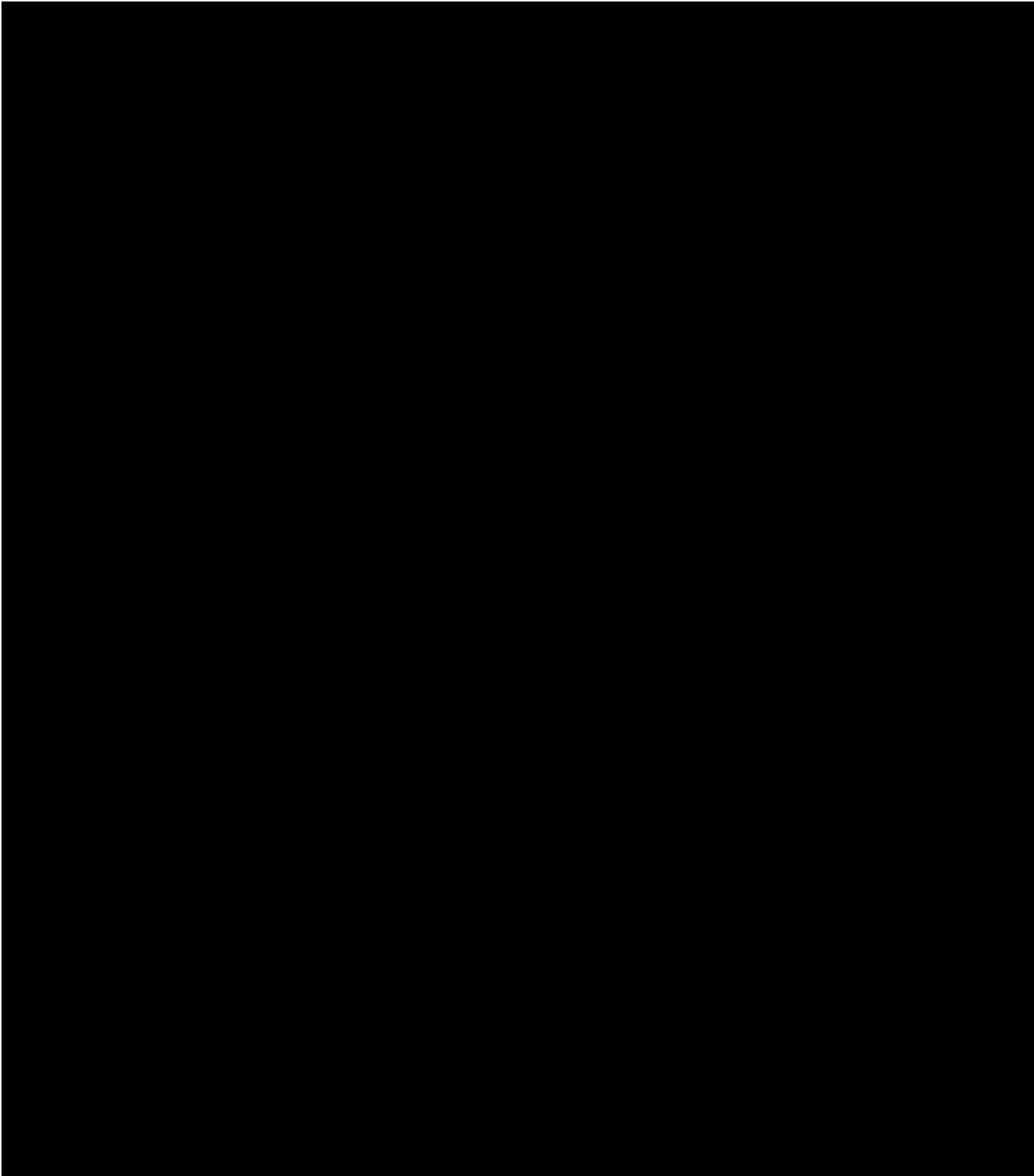
### **BRETT STAWAR** **PRESIDENT & CEO**

Port Aransas Tourism Bureau &  
Chamber of Commerce  
[bstawar@visitportaransas.com](mailto:bstawar@visitportaransas.com)  
[visitportaransas.com](http://visitportaransas.com)  
[361.749.5919 ext. 808](tel:361.749.5919)  
[c. 618.696.6477](tel:618.696.6477)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 10:45 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!!

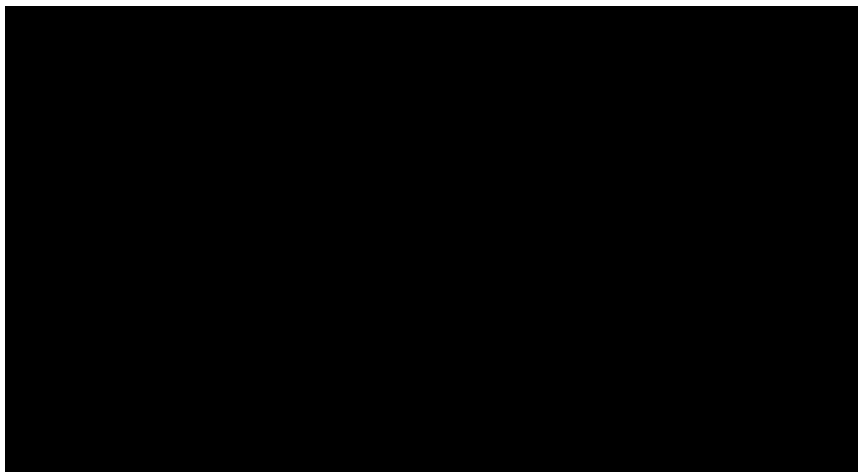


## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 10:48 AM  
**To:** PublicComment  
**Subject:** Opposing Rate Hike

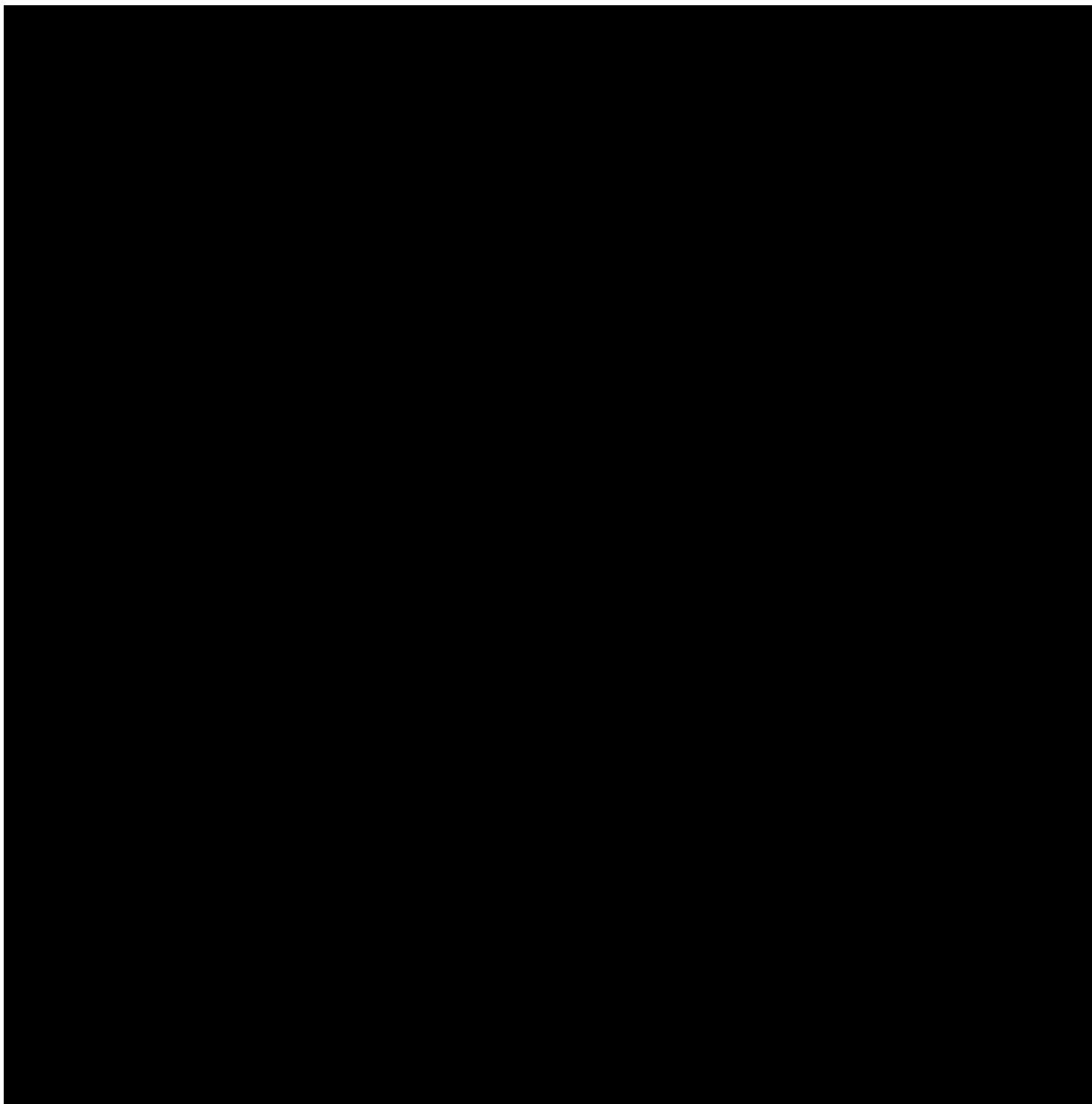
Opposing the rate hike for TWIA.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 11:05 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE  
**Attachments:** ISL 2.18.gif



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 12:24 PM  
**To:** PublicComment  
**Subject:** No rate hike

No rate hike.

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 11:07 AM  
**To:** PublicComment  
**Subject:** TWIA Actuary Committee

I object to any recommendation by the Actuarial Committee to the TWIA Board of Directors for a rate hike.

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 11:19 AM  
**To:** PublicComment  
**Subject:** Oppose rate hike... again

Please accept this as formal notice that I oppose the proposed TWIA rate hike.

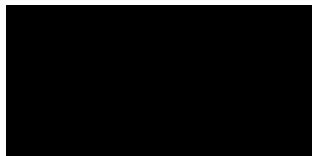
[REDACTED]  
Port Aransas, TX

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 11:21 AM  
**To:** PublicComment  
**Subject:** No Rate Hike!!





## Public Comment

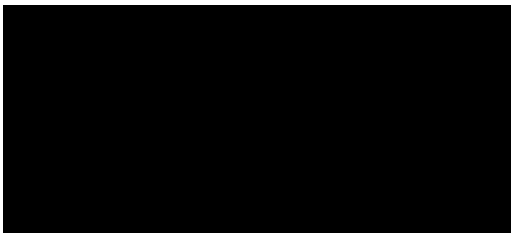
---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 11:23 AM  
**To:** PublicComment  
**Subject:** SAY NO TO RATE HIKE!  
**Importance:** High

## Public Comment

---

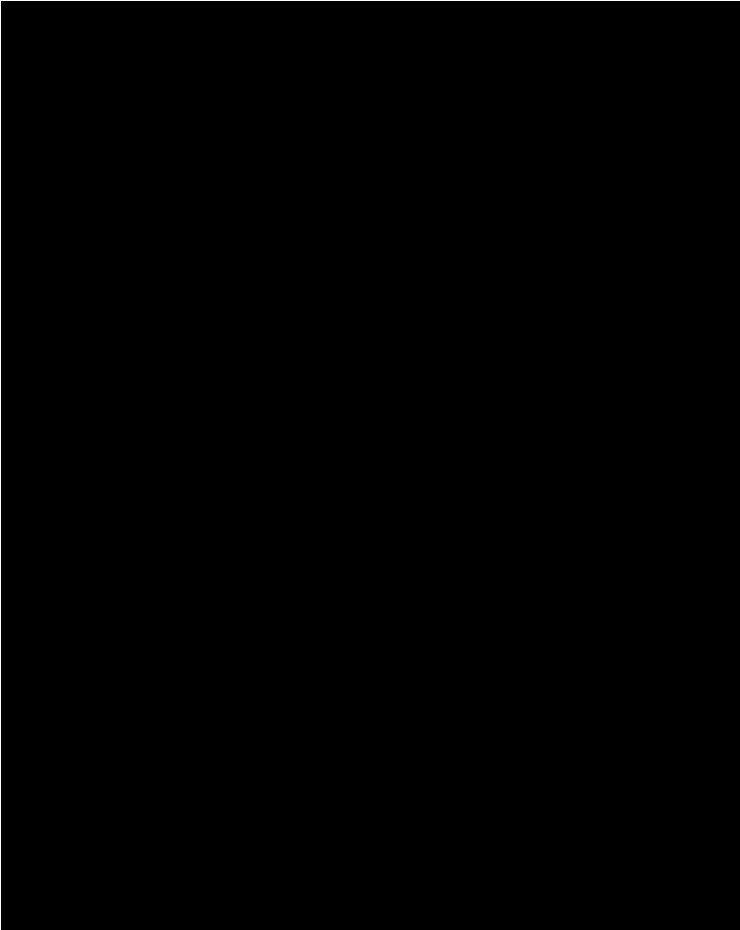
**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 11:30 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 12:14 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE



## Public Comment

---

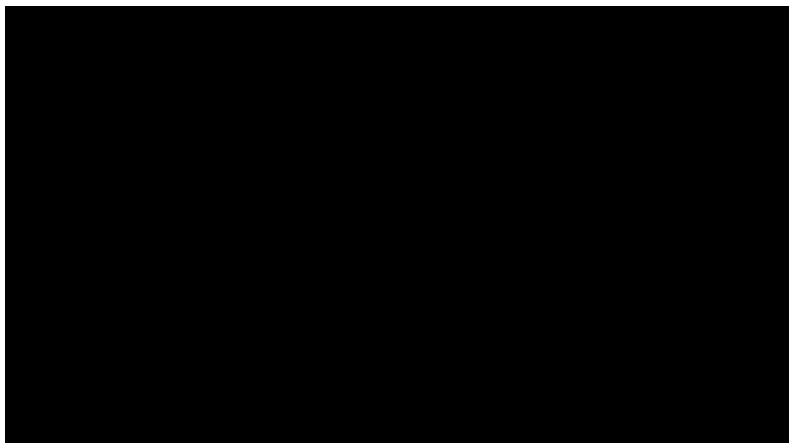
**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 12:24 PM  
**To:** PublicComment  
**Subject:** No Rate Hike!!!!

Sent from [Mail](#) for Windows 10

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 12:29 PM  
**To:** PublicComment  
**Subject:** NO Rate Hike



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 3:28 PM  
**To:** PublicComment  
**Subject:** no rate increase

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 3:26 PM  
**To:** PublicComment  
**Subject:** no rate increase

Our community, businesses, and employees are in opposition to any windstorm rate increase that may be considered in the future.

Thank you for your attention to this matter.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 3:24 PM  
**To:** PublicComment  
**Subject:** No Rate Increase



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 3:23 PM  
**To:** PublicComment  
**Subject:** No Rate Increase

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 2:43 PM  
**To:** PublicComment  
**Subject:** No Rate Increase

NO RATE INCREASE

[Sent from Yahoo Mail on Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 2:14 PM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

Please do not raise our rates again. They are currently exorbitant as it is. Another rate hike would be ridiculous!

Sent from my iPhone

## Public Comment

---

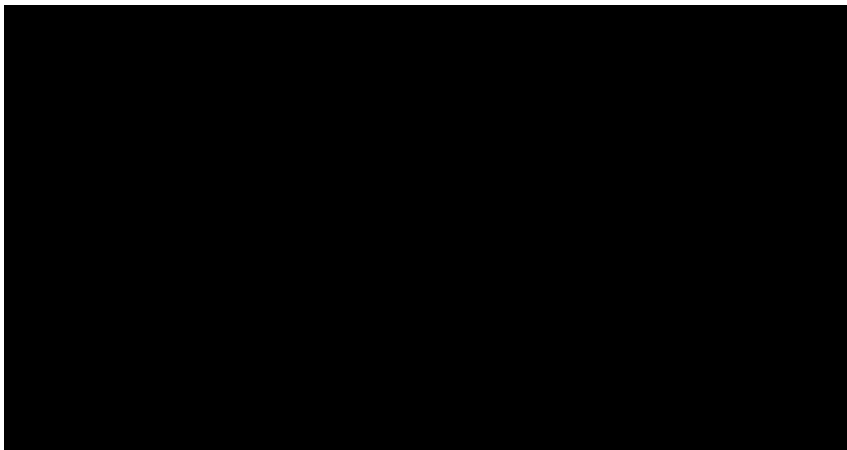
**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 2:13 PM  
**To:** PublicComment  
**Subject:** No Rate Increase

No Rate Increase

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 2:08 PM  
**To:** PublicComment  
**Subject:** No rate increase



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 2:03 PM  
**To:** PublicComment  
**Subject:** No rate increase

I am in opposition to any windstorm rate increase that may be considered in the future. Thank you for your attention to this matter.

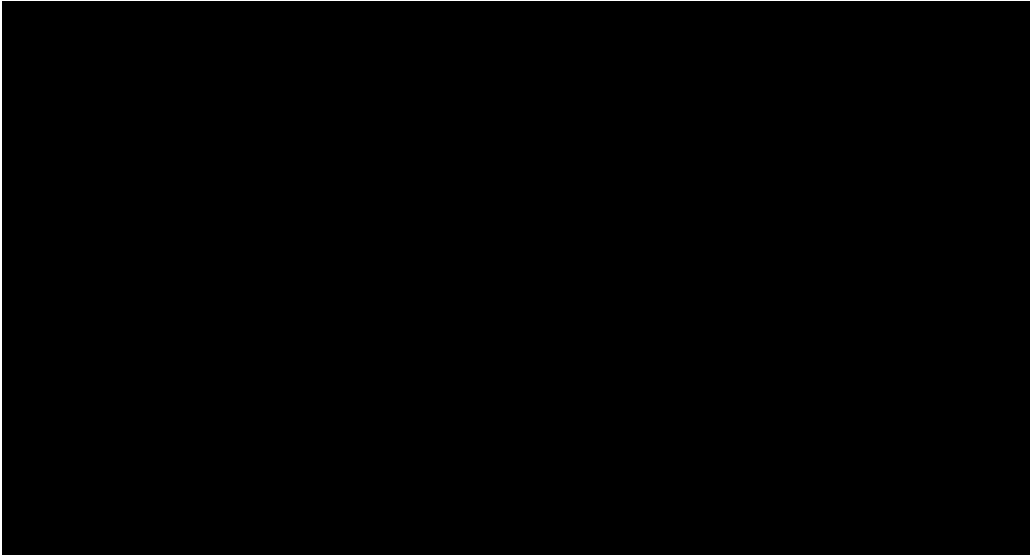
[REDACTED]

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 1:53 PM  
**To:** PublicComment  
**Subject:** No rate increase



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 1:48 PM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

The last thing we can afford is higher insurance premiums right now. Please, NO RATE INCREASE.

Sent from my T-Mobile 4G LTE Device



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 1:44 PM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 1:39 PM  
**To:** PublicComment  
**Subject:** No rate increase

Thank you and Regards

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 1:20 PM  
**To:** PublicComment  
**Subject:** NO RATE INCREASES

### NO RATE INCREASES

We are just starting to get back to normal after a global pandemic. This pandemic has been an enormous financial burden to so many. Increasing rates will only amplify the distress many are beginning to dig their way out of.

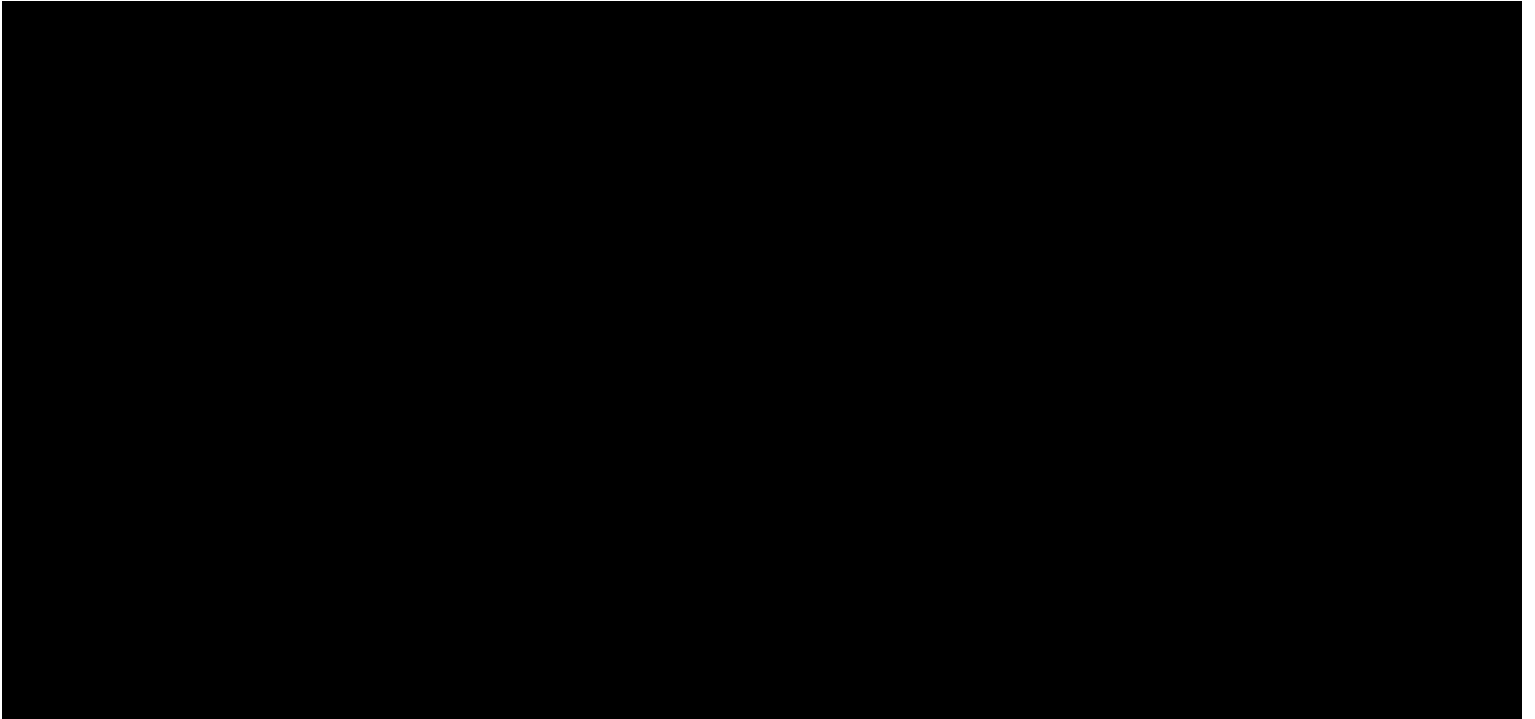


## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 1:10 PM  
**To:** PublicComment  
**Subject:** no rate increase

Our community, businesses, and employees are in opposition to any windstorm rate increase that may be considered in the future. Thank you for your attention to this matter.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 1:09 PM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

## Public Comment

---

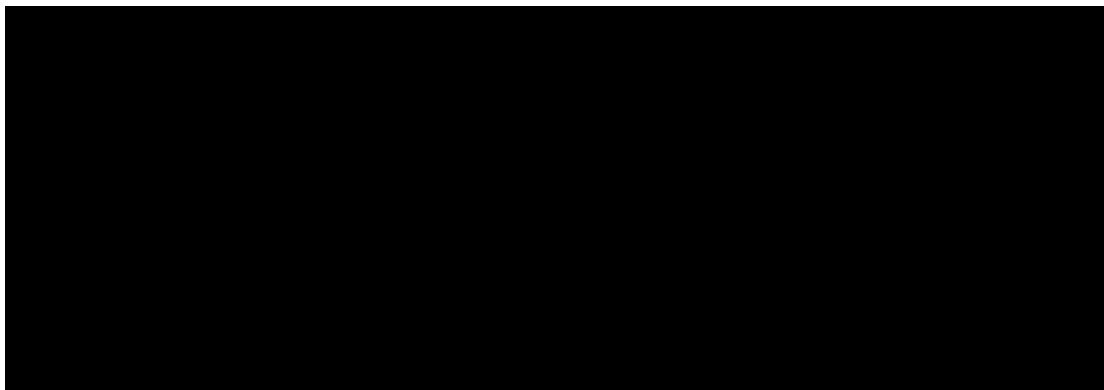
**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 1:06 PM  
**To:** PublicComment  
**Subject:** No Rate Increase

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 1:01 PM  
**To:** PublicComment  
**Subject:** no rate increase



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 12:59 PM  
**To:** PublicComment  
**Subject:** No Rate Increase

Good Afternoon,

My name is [REDACTED] I am a resident and an active community member of the Texas Coastal Bend. I am opposed to a rate increase for Texas Windstorm Insurance Association.

Thank you,

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 12:57 PM  
**To:** PublicComment  
**Subject:** No rate increase

Texas windstorm insurance is already virtually unbearable.

If TWIA would like for the coast to evacuate completely forever or make it just for millionaires then raising insurance makes sense.

Otherwise the rate is already egregious and should not be increased.

Otherwise

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 12:53 PM  
**To:** PublicComment  
**Subject:** No rate increase

Sent from my iPhone

## Public Comment

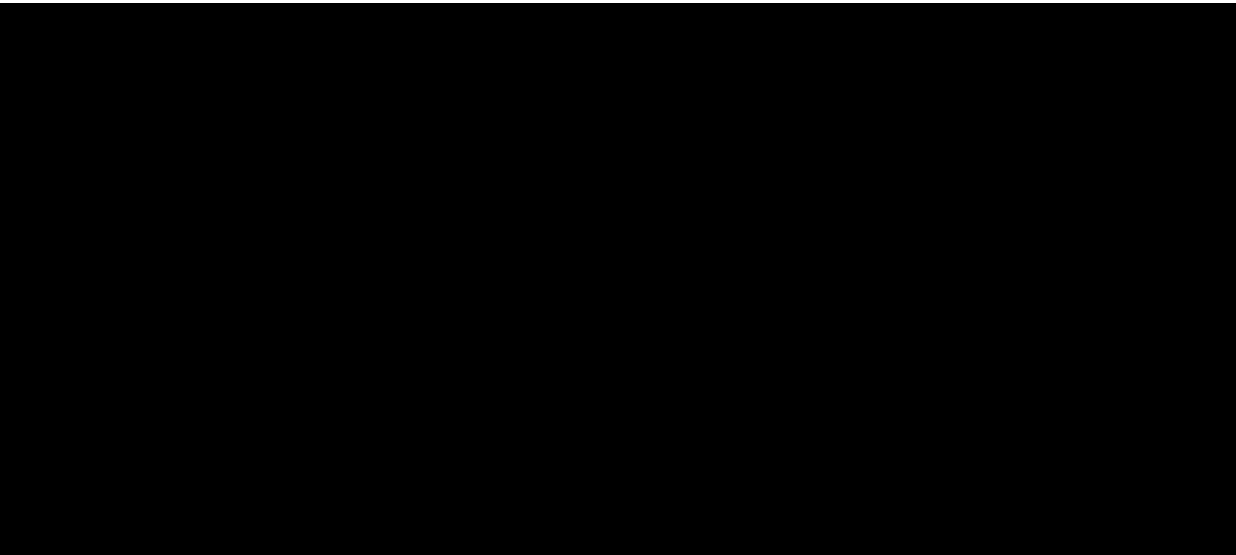
---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 12:49 PM  
**To:** PublicComment  
**Subject:** "No Rate Increase"

Good day,

I am opposed to any windstorm rate increase that might be considered in the future.

Thank you.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 12:49 PM  
**To:** PublicComment  
**Subject:** No rate increase

Get [Outlook for Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 12:47 PM  
**To:** PublicComment  
**Subject:** No Rate Increase

TWIA services do not justify any rate increase. To this day I have never spoken to the lady assigned to my claim. All of my phone calls were never returned. I'll be nice by not saying what I truly think of this organization.

[REDACTED]

Get [Outlook for iOS](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 12:47 PM  
**To:** PublicComment  
**Subject:** No Rate Increase

NO RATE INCREASE!!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 12:43 PM  
**To:** PublicComment  
**Subject:** No Rate increase

No rate increase

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 12:41 PM  
**To:** PublicComment  
**Subject:** NO rate increase

NO rate increase!!

Thank you,

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 12:31 PM  
**To:** PublicComment  
**Subject:** No Rate Increase

Resident of Corpus Christi [REDACTED] – NO Rate Increase

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 12:30 PM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

Please do not add to our burden. NO RATE INCREASE.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 7:01 AM  
**To:** PublicComment  
**Subject:** No Rate Hike!

No Rate Hike!

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 4:50 PM  
**To:** PublicComment  
**Subject:** Current Proposed Rate Hike

No rate hike.

[REDACTED]

--

This email has been checked for viruses by AVG.  
<https://www.avg.com>

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, July 19, 2021 3:39 PM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE!!!

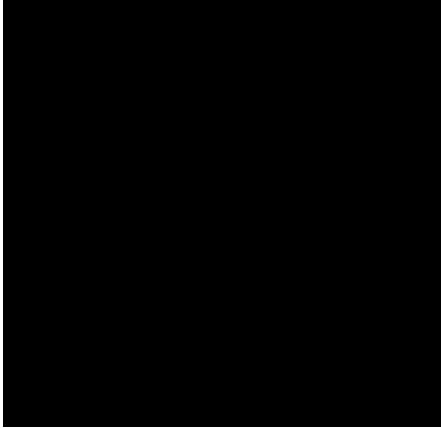
The proposed rate increase is criminal! No rate increase!!!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 21, 2021 5:27 PM  
**To:** PublicComment  
**Subject:** No rate increase



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 21, 2021 3:11 PM  
**To:** PublicComment  
**Subject:** no rate increase

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 21, 2021 1:51 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 21, 2021 1:50 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 21, 2021 1:49 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 21, 2021 9:21 AM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE!!!

Please do not raise the rates at such a vulnerable time when we are all suffering from lost wages due to Covid 19 and other effects of the pandemic. Please give some relief to the property owners along the coast that already pay higher taxes and insurance costs than the rest of the state.

--

[Texas law requires all license holders to provide the Information About Brokerage Services form to all prospective clients.](#)

Thank you,



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 21, 2021 9:21 AM  
**To:** PublicComment  
**Subject:** No rate increase

Dear Texas Windstorm Association,

I oppose any windstorm rate increase being considered for the future.

Thank you,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 21, 2021 9:10 AM  
**To:** PublicComment  
**Subject:** No Rate Increase

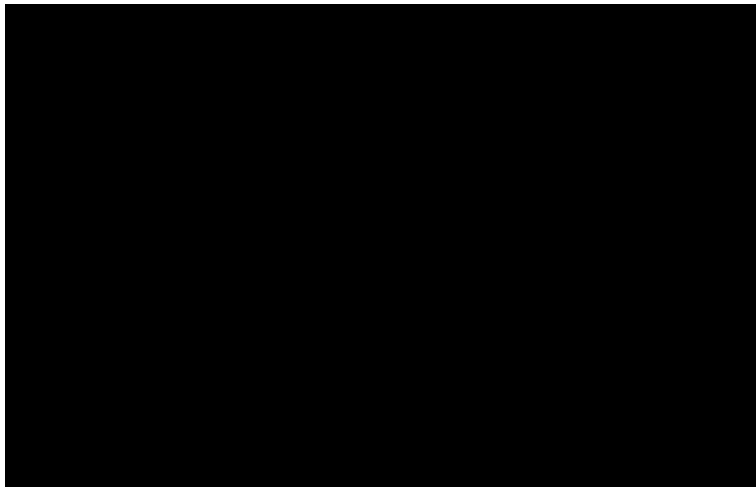
I do not want a rate increase to the TWIA for the next year.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 21, 2021 8:19 AM  
**To:** PublicComment  
**Subject:** No rate increase

The entire state should be funding the program, not just the Coastal communities.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 21, 2021 7:40 AM  
**To:** PublicComment  
**Subject:** No Rate Increase

Good morning, TWIA Committee -

Fair and equitable - **that** is the order of the day. Coastal customers are not the only Texas residents making claims against windstorm policies and therefore, they should **not** be the only residents being asked to pay higher rates.

I have family in Florida, whose house is valued about three times what my South Texas home is, and their windstorm/homeowners insurance is not just significantly lower than mine, it is ridiculously lower.

If Florida can figure out how to do this across the entire state without killing residents and businesses with outrageous rates, certainly Texas can. If we truly want to mitigate damages and associated costs, instead of advocating for rate hikes, maybe we should all be advocating for updated building codes.

Thank you,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 21, 2021 6:24 AM  
**To:** PublicComment  
**Subject:** No rate increase

Please do NOT increase our rates! They are already high enough.

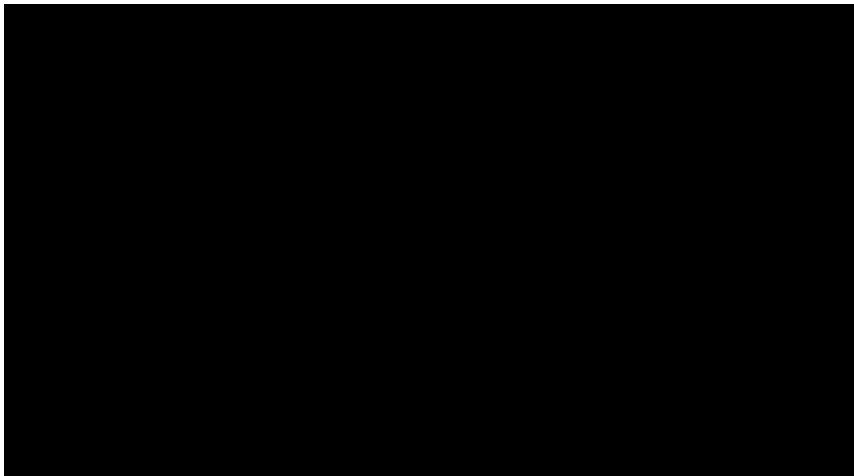
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 6:28 PM  
**To:** PublicComment  
**Subject:** "no rate increase"



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 6:27 PM  
**To:** PublicComment  
**Subject:** No Rate Increase

We don't need anymore increases. We have suffered enough this year.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 20, 2021 5:47 PM  
**To:** PublicComment  
**Subject:** no rate increase

no rate increase