



November 23, 2021

Dear Chairman Chandra Franklin-Womack,

As members of the Texas coastal legislative delegation, the undersigned legislators respectfully request that the Texas Windstorm Insurance Association (TWIA) Board reverse its August, 2021 decision to increase residential and commercial rates by five percent.

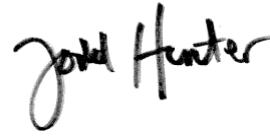
We urge you not to consider any rate escalation for coastal policyholders, residents, and businesses at this time. Such an increase during an unprecedented season of economic distress causes additional and cruel financial burden on coastal residents and business owners.

Once again, we respectfully reiterate that the coastal delegation firmly opposes any rate increase on TWIA policyholders and request that the Board take all necessary action to overturn its prior decision.

Sincerely,



Dade Phelan
Texas House of Representatives
District 21



Todd Hunter
Texas House of Representatives
District 32



Eddie Lucio Jr.
Texas Senate
District 27



Abel Herrero
Texas House of Representatives
District 34



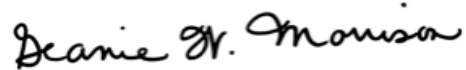
Judith Zaffirini
Texas Senate
District 21



James White
Texas House of Representatives
District 19



Terry Canales
Texas House of Representatives
District 40



Geanie Morrison
Texas House of Representatives
District 30



JM Lozano
Texas House of Representatives
District 43



Juan "Chuy" Hinojosa
Texas Senate
District 20



Lois Kolkhorst
Texas Senate
District 18



Eddie Lucio, III
Texas House of Representatives
District 38



Larry Taylor
Texas Senate
District 11



Briscoe Cain
Texas House of Representatives
District 128



Greg Bonnen
Texas House of Representatives
District 24



Ed Thompson
Texas House of Representatives
District 29



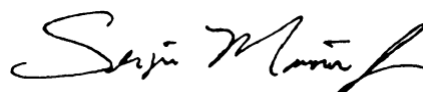
Alex Dominguez
Texas House of Representatives
District 37



Mayes Middleton
Texas House of Representatives
District 23



Dennis Paul
Texas House of Representatives
District 129



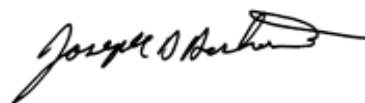
Sergio Munoz
Texas House of Representatives
District 36



Cody Vasut
Texas House of Representatives
District 25



Brandon Creighton
Texas Senate
District 4



Joseph Deshotel
Texas House of Representatives
District 22



November 30, 2021

Dear Chairman Chandra Franklin-Womack,

As members of the Texas coastal legislative delegation, the undersigned legislators respectfully 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.

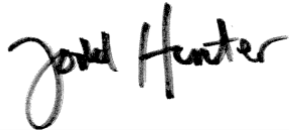
As you know, many TWIA policyholders must purchase flood coverage in addition to their wind and homeowners policies, a statutory requirement for properties located in a mandatory flood zone. While this coverage is important to the economic welfare and restoration of our communities to rebuild after large 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. We 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 we understand the TWIA board does not have any authority over FEMA's ratemaking process for NFIP policies, we 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, we respectfully reiterate that the coastal delegation firmly opposes any rate increase on TWIA policyholders. Please take any and all action to reverse the previously voted upon rate increase.

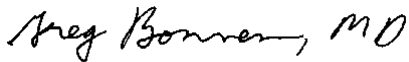
Sincerely,



Todd Hunter
Texas House of Representatives
District 32



Larry Taylor
Texas Senate
District 11



Greg Bonnen
Texas House of Representatives
District 24



Eddie Lucio Jr.
Texas Senate
District 27



Mayes Middleton
Texas House of Representatives
District 23



Judith Zaffirini
Texas Senate
District 21



Oscar Longoria
Texas House of Representatives
District 35



Juan "Chuy" Hinojosa
Texas Senate
District 20



Terry Canales
Texas House of Representatives
District 40



Lois Kolkhorst
Texas Senate
District 18

ABEL HERRERO



CAPITOL OFFICE:
P.O. Box 2910
AUSTIN, TEXAS 78768-2910
(512) 463-0462
(512) 463-1705 FAX

DISTRICT OFFICE:
101 EAST MAIN AVENUE
ROBSTOWN, TEXAS 78380
(361) 387-0457

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

policyholders.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in blue ink that reads "Melissa R. Hamilton". The script is cursive and fluid, with the first name "Melissa" being more prominent than the last name "Hamilton".

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

BRENT CHESNEY

Commissioner
Precinct 4

BARBARA CANALES

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

COMMISSIONERS COURT RESOLUTION (IN OPPOSITION TO TWIA RATE INCREASE)

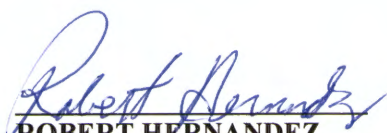
WHEREAS, the Texas Windstorm Insurance Association (TWIA) Board met in August 2021 and voted to increase residential and commercial rates by five percent (5%);

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



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 87th Texas Legislative Session.

ADOPTED this the 15th 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

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, appearing to read "Sean C. Strawbridge". The signature is fluid and cursive, with the first name "Sean" and last name "Strawbridge" clearly distinguishable.

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



City of Galveston

OFFICE OF THE MAYOR
PO Box 779 | Galveston, TX 77553-0779
citycouncil@galvestontx.gov | 409.797.3510

December 2, 2021

Chandra Franklin-Womack, Chair
Texas Windstorm Insurance Association Board
P.O. Box 99090
Austin, TX 78709-9090

Dear Chairwoman Franklin-Womack,

I am writing to express strong opposition to action taken by the Texas Windstorm Insurance Association (TWIA) Board of Directors (the "TWIA Board") to increase premium rates. Further, I want to join our coastal legislators in requesting that the TWIA Board reverse the five (5) percent premium rate increase approved by the TWIA Board on August 3, 2021. By increasing premium rates at this time, the TWIA Board appears to be attempting to preemptively circumvent the intent of the 87th Texas Legislature to conduct a thorough examination of TWIA funding structure.

The City of Galveston supports the critical TWIA legislation enacted by the 87th Legislature relating to TWIA administration and funding structure. Effective September 1, 2021, S.B. 1448, authored by State Senator Larry Taylor and sponsored by State Representative Greg Bonnen MD, directs: 1) a Legislative Funding and Funding Structure Oversight Board to review and provide recommendations on TWIA's funding and funding structure and merging TWIA with the Texas FAIR Plan Association, alternative property insurance for underserved areas in Texas; and 2) requires a two-third vote of the TWIA Board to approve a premium rate increase.

Since 1971, the TWIA role has been "the insurer of last resort" as a primary retail insurance provider in the fourteen (14) counties along the Texas coastline. Over the past 47 years, the Texas Legislature has attempted to correct a myriad of financial, adjudication, and policy problems, with the most recent major TWIA reforms occurring in 2011 and 2015. However, escalating premium rates have made this essential protection an unaffordable burden for many working coastal families and small businesses with little relief in sight.

Through current statutory authority, TWIA is empowered to take a different approach that doesn't place the heaviest burden on struggling consumers. TWIA may draw upon a more balanced approach through member insurance company assessments, bonds, and premiums to offset losses. With a thorough assessment of TWIA's funding structure, further reforms will likely be identified to empower TWIA with alternative approaches that can avoid placing the heaviest burden on families and businesses.



Urgent action by the TWIA Board should include identifying effective credits that recognize the efforts of home and business owners to improve a structure's resiliency. Enhanced incentives to builders who are building fortified homes to withstand wind and storm loss produces a resilient housing inventory that is more cost-effective with reduced risk. Moreover, fair and achievable retrofit credits will incentivize property owners to make resiliency improvements, but allow flexibility for phased credits to accommodate the affordability of such renovations. Currently, TWIA only offers a ten (10) percent discount when all exterior openings are upgraded, rather than allowing credits for work accomplished. As a result, such renovations often remain out of reach financially for many owners.

Rather than taking on another band-aid approach to correct a dysfunctional system by pursuing the current five (5) percent premium rate increase, the TWIA Board should work with the Legislative Funding and Funding Structure Oversight Board to evaluate alternative approaches. The funding structure review to ensue with enactment of S.B. 1448 presents an opportunity to closely examine methods and benefits to policyholders and the state by transitioning TWIA towards a reinsurer role. For example, assess a TWIA reinsurance provider role that effectively partners with the private insurance market by addressing the significant number of smaller windstorm claims through a low-cost attachment, thus restricting TWIA coverage to claims above \$25,000.

S.B. 1448 directs that work by the Legislative Funding and Funding Structure Oversight should include examining how the catastrophic risk pools of other states operate to close the insurance protection gap. Florida's approach provides beneficial evidence of a coordinated public and private sector approach. The Florida Hurricane Catastrophe Fund (FHCF) and Florida Citizens Property Insurance Corporation (FCPIC) as examples where risk transfer has been used effectively by state programs. Closer examination is needed to understand the benefits of how these two Florida entities interact with each other and the private market to reduce insurance costs.

Preserving affordable windstorm coverage is essential for sustaining a workforce on the Texas coast that provides services for critical Texas industries. I urge the TWIA Board to reverse the five (5) percent premium rate increase approved at the August meeting. Instead, work with stakeholders and legislators to identify meaningful restructuring improvements for TWIA that will provide long-term solutions that achieve affordable quality windstorm insurance for property owners in Texas.

I want to thank you for this opportunity to provide written comments. The City of Galveston stands ready to assist the TWIA Board as you evaluate and weigh alternatives and recommendations to improve TWIA and provide sustainable, affordable windstorm protection.

Sincerely,



Craig K. Brown

cc: The Honorable Larry Taylor, State Senator, District 11
The Honorable Brandon Creighton, State Senator, District 4
The Honorable Mayes Middleton, State Representative, District 23
The Honorable Greg Bonnen, State Representative, District 24



Independent Insurance Agents of Texas

December 1, 2021

Texas Windstorm Insurance Association
5700 S. MoPac Expy Building A
Austin, Texas 78749

Re: Agent Commission discussion

Dear TWIA Board,

My name is Lee Loftis, and I am Chief Legislative Officer for the Independent Insurance Agents of Texas (IIAT). I am writing today to provide clarification to some misinformation that has been provided in a previous TWIA Board meeting as well as an Actuarial Committee meeting about agent commissions.

It has been expressed that agents' commissions paid by the standard or voluntary markets is 10%. This may be the case for some insurance companies, but it is not consistent with what is paid to independent insurance agents. I have provided TWIA with copies of rate filings made by three independent insurance companies who write a significant amount of homeowners business in Texas. The commissions are a required part of every rate filing and can be found on the Texas Department of Insurance website and is available information for anyone to review.

As you will see, the three companies commission rates range from 15.4% to 17.1%, which is inline with what is being paid by TWIA currently. As well as hoping to correct previously reported commission rates, it is important to look at total expense ratios as a whole, rather than segmenting pieces of the expense ratio to fit ones argument. Companies often report their expense ratio, of which commissions is one part. Depending on the amount of work done by the company vs what is expected of the agent, the expense ratios can vary by segment, but usually do not vary greatly when viewed in total. It only makes sense that work offloaded to the agent, lessens the cost on the company or in this case, TWIA.

Thank you for the opportunity to provide you with documentation of what agents receive from their standard markets and I am happy to discuss this further with you at any time.

Regards,

Lee Loftis

IIAT Chief Legislative Officer

TEXAS QUANTUM HOMEOWNERS 2.0
TRAVELERS PERSONAL INSURANCE COMPANY
Expenses and Permissible Loss & LAE Ratios

<u>Fixed Expense</u>	
(1) Other Acquisition	2.6%
(2) General Expense	6.1%
(3) Installment Fees	-0.6%
(4) Total Fixed Expense = (1) + (2) + (3)	8.1%
<u>Variable Expense</u>	
(5) Commissions	15.4%
(6) Taxes, Licenses and Fees	2.3%
(7) Disallowed Expenses	-0.1%
(8) Total Variable Expense = (5) + (6) + (7)	17.6%
(9) Profit Margin	9.8%
(10) Permissible Loss, LAE and Fixed Expense Ratio = 100% - (8) - (9)	72.6%
(11) Permissible Loss & LAE Ratio = 100% - (4) - (8) - (9)	64.5%

Notes:

Quantum Homeowners 2.0 Introduced 08/19/2018, data not available
Expenses and Profit Provision: 12/26/2020 Quantum Homeowners filing
Exhibit 13 represents the Writing Companies for Quantum Homeowners

Chubb Group
Homeowners Filing

Development of Profit Provision

C Commission/Brokerage	17.1%
OG General & Other Acquisition	8.3%
t Taxes, Licenses, Fees	1.9%
UWP Pre Tax Profit from UW	10.0%
Re Reinsurance	2.3%
PLR Permissible Loss & LAE Ratio	60.4%
Total	100.0%

Financial Calculations

	Pre Tax	Post Tax	Post Tax Formulas
Profit from UW	7.5%	6.0%	(S/E) (1.0-TaxU) [(P/S) (UWP)]
Profit from II on PH Funds	1.0%	0.8%	(S/E) (1.0-TaxI) [(P/S) (Y) ((LRes*PLR)+PRes-AgBal)]
Profit from II on SU Funds	3.4%	2.8%	(S/E) (1.0-TaxI) [(Y)]
Profit Total = ROE (% Equity)	12.0%	9.6%	Sum
Profit from UW	10.0%	7.9%	(1.0-TaxU) [UWP]
Profit from II on PH Funds	1.4%	1.1%	(1.0-TaxI) [(Y) ((LRes*PLR)+PRes-AgBal)]
Operating Income (% EP)	11.4%	9.0%	Sum

Variables

			Support
Ratio Premium to Surplus	0.754	P/S	Exhibit 8.4
Ratio Surplus to Equity	1.000	S/E	Exhibit 8.4
Asset Yield Ratio (Pre Tax)	3.4%	Y	Exhibit 8.6
Income Tax Rate UW Income	21.0%	TaxU	Given
Income Tax Rate INV Income	17.4%	TaxI	Exhibit 8.6
UWP Profit Provision (Pre Tax)	10.0%	UWP	Selected
Loss Reserves (% Loss)	0.449	L Res Ratio	Exhibit 8.5
UPR Reserves (% EP)	0.372	P Res Ratio	Exhibit 8.5
Agent Bal's (% EP) deduction	0.249	Ag Bal Ratio	Exhibit 8.4

Safeco Insurance
Homeowners
Texas
Projected Expenses
(As Percent of Earned Premium)

Dwellings			
	Total	Variable	Fixed
Commissions	15.4%	15.4%	0.0%
Other General & Acquisition	6.8%	0.1%	6.7%
Tax	2.0%	2.0%	0.0%
Profit	17.1%	17.1%	0.0%
Contingency	1.0%	1.0%	0.0%
Total Expense Ratio	42.3%	35.6%	6.7%
Total Trended Expense Ratio	42.3%	35.6%	6.7%

Calculation of Annual Fixed Expense Ratio Trend Factor	
Projected Annual Fixed Expense Ratio Trend	1.000
Average Date of Experience Period	1/1/2017
Average Fixed Expense Incurred Date Under Proposed Rates	11/9/2021
Length of Trend Period in Years	4.9
Fixed Expense Ratio Trend Factor	1.000

Expense as % Premium	2015	2016	2017	2018	Selected
Commissions	16.7%	14.9%	15.6%	14.2%	15.4%
General * & Acquisition	6.9%	7.4%	6.9%	5.8%	6.8%
Expense as % Loss	2015	2016	2017	2018	Selected
Loss Adjustment Expense	12.2%	6.7%	12.5%	16.5%	12.0%

* The selected general expense provision does not exceed 110% of the industry median in ordinance with Section 2251.002 (1).



December 2, 2021

Re: Agent Commission discussion

Dear TWIA Board:

The TWIA Agent's Advisory Group was formed in 2014 and is comprised of 9 agents representing a cross section of the TWIA agent community based on agency size, type, and geographic location. The AAG meets with TWIA staff quarterly and participation is voluntary and unpaid.

The membership of the AAG consists of Independent Agents and high-volume exclusive agencies which are USAA, Texas Farm Bureau and State Farm.

The AAG is a workgroup charged with working with staff to foster open and transparent communications and the Charter also lists the following under our Purpose:

1. Facilitate effective communications between TWIA staff, agents, and policyholders;
2. Develop a clear understanding of agent and policyholder perspectives on mutually important issues;
3. Provide agents with advance notice of major initiatives affecting agents and policyholders and opportunities to discuss before, during, and after implementation;
4. Create a forum to gather representative agent input and feedback to assist TWIA staff and the Association's Board of Directors in making fully informed decisions as well as program modifications to enhance mutual success; and
5. Solicit ideas that can help TWIA staff fulfill its mission to policyholders as cost effectively as possible.

There are items in your board packet today pertaining to the commission discussion which the AAG has not had the opportunity to review and discuss. In addition, Elevate is not scheduled to launch until April 2022.

On behalf of the AAG, I am asking the TWIA Board to not consider taking action on agent's commissions until Elevate has been fully launched and has proven to be successful for agents after the first year of implementation.

Thank you,

Garry P. Kaufman
Chair, TWIA Agents Advisory Group

Public Comment

From: [REDACTED]
Sent: Sunday, November 28, 2021 10:00 AM
To: PublicComment
Subject: No rate hike;reverse Aug rate increase

Sent from my iPhone

Public Comment

From: Theresa Elliott <te@casadelmartx.com>
Sent: Monday, November 29, 2021 10:02 PM
To: PublicComment
Cc: Stephanie Haynes
Subject: TWIA Rates

On behalf of the 276 individually owned condominiums at Casa del Mar, we support the Texas Coastal Legislative Delegations request to reverse the 5% Rate increase on residential and commercial policies.

Theresa Elliott
General Manager
Casa del Mar Beachfront Suites
6102 Seawall
Galveston, TX 77551
409-740-2431
409-572-1010 (Direct)
409-744-8896 (Fax)
www.casadelmartx.com

Public Comment

From: [REDACTED]
Sent: Monday, November 29, 2021 9:25 PM
To: PublicComment
Subject: Rate Hike Under Consideration at your Dec 7th Meeting, Corpus Christi

Members of the TWIA Commission -

No rate hike.

Thank you.

[REDACTED]
[REDACTED]
[REDACTED]
Corpus Christi, Tx 78408
[REDACTED]

--

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

Public Comment

From: [REDACTED]
Sent: Monday, November 29, 2021 9:21 PM
To: PublicComment
Subject: August 2022 Rate Hike

Members of the TWIA Commission -

Please accept this communication as a formal request to reverse the rate rate you approved this past August, 2022.

Thanking you in advance for acting on this request.

[REDACTED]
[REDACTED]
[REDACTED]
Corpus Christi, Tx 78408
[REDACTED]

--

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

Public Comment

From: [REDACTED]
Sent: Monday, November 29, 2021 9:19 PM
To: PublicComment
Subject: Rate Hike Under Consideration at Your December 7th Meeting

Members of the TWIA Commission-

No rate hike. Thank you.

[REDACTED]
[REDACTED]
Portland, TX 78374
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, November 29, 2021 9:14 PM
To: PublicComment
Subject: August 2022 Rate Hile

Members of the TWIA Commission -

Please accept this communication as a formal request to reverse the rate rate you approved this past August, 2022.

Thanking you in advance for acting on this request.

[REDACTED]
Portland, Tx
[REDACTED]

Public Comment

From: Elke Gonzalez <elke@ccarmail.com>
Sent: Monday, November 29, 2021 2:21 PM
To: PublicComment
Subject: NO RATE HIKE!

As a resident of Padre Island and the CEO of the Corpus Christi Association of REALTORS® that represents more than 2000 REALTORS® and other real estate professionals in the coastal bend area, I ask that you DO NOT increase rates.

Thank you,



Elke R. Gonzalez

Chief Executive Officer

Office: 361-991-8221

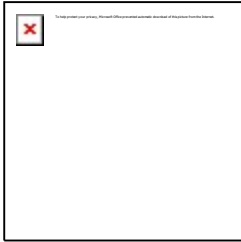
Direct: 361-434-0590

4825 Everhart Road Ste 1
Corpus Christi, TX 78411

www.ccaronline.com

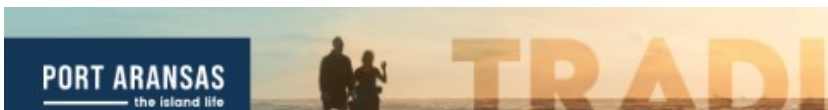
Public Comment

From: Brett Stawar <bstawar@visitportaransas.com>
Sent: Monday, November 29, 2021 12:27 PM
To: PublicComment
Subject: NO RATE INCREASE!!!!



BRETT STAWAR **PRESIDENT & CEO**

Port Aransas Tourism Bureau &
Chamber of Commerce
bstawar@visitportaransas.com
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, November 29, 2021 12:03 PM
To: PublicComment
Subject: No Rate Increase!!!

No Rate Increase!!!

[REDACTED]

[REDACTED]

Please note my new email address.

The information transmitted herein, or attached hereto, is intended only for the person or entity to which it is addressed, and may contain confidential and/or privileged material. Any review, retransmission, dissemination, or other use of, or taking any action in reliance upon, this information by persons or entities other than the intended recipient is prohibited. If you received this transmission in error, please contact the sender immediately, and delete this material from all computers and storage media.

Public Comment

From: [REDACTED]
Sent: Monday, November 29, 2021 11:34 AM
To: PublicComment
Subject: No rate increase

No rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, November 29, 2021 11:17 AM
To: PublicComment
Subject: No Rate Increase

No rate increase

----- The information transmitted in this electronic message may contain CONFIDENTIAL and/or PRIVILEGED information. Do not print, copy, photograph, reproduce, or transcribe in any manner in whole or in part any confidential information. Moreover, do not disclose any confidential information to co-workers or third parties except for the limited purpose of fulfilling the needs of [REDACTED] client(s). Any disclosure to co-workers or third parties must be made in compliance with any existing confidentiality agreements. If you are not the intended recipient of this email, any disclosure, distribution, or use of the contents of this message is STRICTLY PROHIBITED and may be unlawful. If you have received this communication in error, please contact the sender by reply e-mail and delete the message from your computer system immediately.

Public Comment

From: Jane Gimler <jgimler@abctcb.org>
Sent: Monday, November 29, 2021 11:07 AM
To: PublicComment
Subject: NO Rate Hike

ABC TX Coastal Bend Chapter says: NO RATE HIKE

Thank you,

Jane Gimler

President/CEO

Associated Builders and Contractors, Inc.

Texas Coastal Bend Chapter

7433 Leopard Street

Corpus Christi, TX 78409

Mobile (361)389-5558

Office (361) 289-5311

Fax (361) 289-5324

E-mail: jgimler@abctcb.org

Website: www.abctcb.org

Texas Coastal Bend Chapter-RGV

307 E. Railroad Street, Suite 114

Weslaco, Texas 78596

Phone (956) 373-6681

Working together for a better tomorrow!

Promoting the free-enterprises system while protecting the voice of merit-shop philosophies in the construction industry throughout the Texas Coastal Bend.



ABC 2021 Premier Spons



Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 7:42 PM
To: PublicComment
Subject: Rate hike

No rate hike. Your fees are outrageous already. People are still recovering from previous storms.

Texas law requires all license holders to provide [Information About Brokerage Services](#), as well as the [Consumer Protection Notice](#).

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 7:40 PM
To: PublicComment
Subject: Hike

NO TWIA rate hike!!!

Public Comment

From: Jeffrey Blanchard, REALTOR <ccrealtorjeff@gmail.com>
Sent: Tuesday, November 30, 2021 7:20 PM
To: PublicComment
Subject: NO RATE HIKE!!!

NO RATE HIKE!!!

Respectfully,
Jeffrey Blanchard

REALTOR - Corpus Christi Realty Group

2021 Secretary/Treasurer - corpus Christi Association of REALTORS

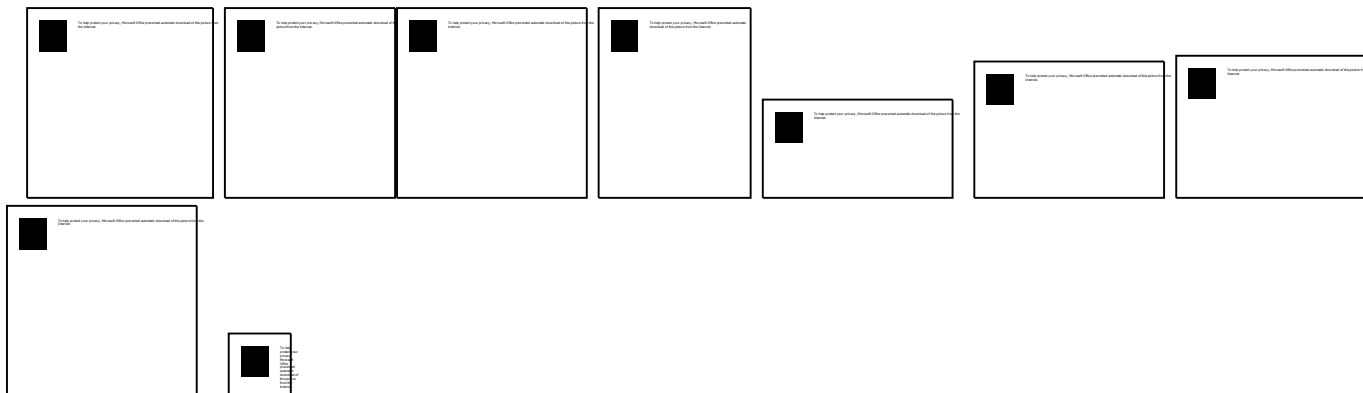
President - Blanchard Tax, Inc.

Coastal Bend Homeowner

--
--

Texas law requires all license holders to provide the [TREC Information About Brokerage Services \(IABS\)](#) and [TREC Consumer Notice](#) forms to all prospective clients.

Sincerely,



Jeffrey Blanchard, E.A., CTRS, REALTOR®
Certified Tax Resolution Specialist (CTRS with ASTPS.com)
Corpus Christi Realty Group (CCRG) - Broker Lic# 476603

Corpus Office:
5334 Everhart Rd., Ste. 203
Corpus Christi, TX 78411

Island Office:
15217 S. Padre Island Dr., Ste. 108
Corpus Christi, TX 78418

Direct: 361.232.1378



Fax: 361.400.5730

Email: CCRealtorJeff@gmail.com

Web: www.CorpusChristiRealty.net

TREC License #634830

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 <small>To help protect your privacy, Outlook prevented automatic download of this picture from the Internet.</small>	 <small>To help protect your privacy, Outlook prevented automatic download of this picture from the Internet.</small>
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Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 7:16 PM
To: PublicComment
Subject: No TWIA Rate hike

No TWIA Rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 7:10 PM
To: PublicComment
Subject: No Rate Hike!!!

Public Comment

From: Hannah Poe <hpoerealtor@gmail.com>
Sent: Tuesday, November 30, 2021 6:39 PM
To: PublicComment
Subject: Public comment

NO RATE HIKE

Hannah Poe, REALTOR®
eXp Realty
(936) 537-0594

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 4:45 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 3:59 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!

Stop raising our windstorm rates!

[REDACTED]

[Sent from the all new AOL app for iOS](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 3:55 PM
To: PublicComment
Subject: NO RATE HIKE

To whom it may concen,

NO RATE HIKE on the island.

Sent from my iPhone

Public Comment

From: Tara Gallaspy <taragallaspy@gmail.com>
Sent: Tuesday, November 30, 2021 3:52 PM
To: PublicComment
Subject: NO RATE HIKE!!


NO RATE HIKE!!!--

Texas Law requires all real estate licensees to give the following information about brokerage services:

<http://coastline-properties.com/wp-content/uploads/2016/07/brokeragedoc.pdf>

<http://coastline-properties.com/wp-content/uploads/2016/02/CN1-2.pdf>

Tara Gallaspy, REALTOR
Residential Listing & Sales Specialist
COASTLINE PROPERTIES


361-949-0101 Office

361-949-0192 Fax

taragallaspy@gmail.com

www.Coastline-Properties.com

Licensed in the State of Texas

License 0572405

Public Comment

From: Coral Dworaczyk <coral@southcoasttexas.com>
Sent: Tuesday, November 30, 2021 3:48 PM
To: PublicComment
Subject: No TWIA Rate Hike!

No TWIA Rate Hike!

--

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

M. Coral Dworaczyk, M.S., Ph.D.
REALTOR®, Texas Residential Leasing Specialist
2019 REALTOR of the Year- Corpus Christi Association of REALTORS

[Check out my Website!](#)

Never trust wiring instructions or requests for funds sent via email. Always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number to your Escrow Officer. Never wire money without double-checking that the wiring instructions are correct.



Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 3:43 PM
To: PublicComment
Subject: NO RATE HIIKE

Please consider your home owner that you represent and vote for "NO RATE HIKE". We do not need any additional costs added to our current home expenses.
Thank you for your service and consideration.

Public Comment

From: Pat Rios <mayor@cityofrockport.com>
Sent: Tuesday, November 30, 2021 3:41 PM
To: PublicComment
Cc: todd@hunterhandel.com
Subject: TWIA Proposed Rate Increase

Please, do not raise the current rates.

Thank you.

Patrick R. Rios, CMO
Mayor
361-205-2172 cell

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 3:25 PM
To: PublicComment
Subject: No TWIA Rate Hike

Hello-

I am a property owner and REALTOR® in Nueces county. I would like to ask the TWIA board to reconsider their rate increase from August. I am asking for NO TWIA RATE HIKE for coastal Texas property owners.

Thank you,

[REDACTED]

[Texas Real Estate Commission Information About Brokerage Services](#)
[Texas Real Estate Commission Consumer Protection Notice](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 3:01 PM
To: PublicComment
Subject: No rate Hike

Not rate hike

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:59 PM
To: PublicComment
Subject: No TWIA rate hike

No TWIA rate hike

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:52 PM
To: PublicComment
Subject: No HIKES!!!

To whom it may concern,

The Coastal Bend deals with enough as is, higher rates will only hurt during this time of economic crisis.



Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:19 PM
To: PublicComment
Subject: Public Comment for rate increase

I am against a rate increase as this insurance is punitive for coastal homeowners in Texas.

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:13 PM
To: PublicComment
Subject: Re: rate hike

NO rate hike!

[REDACTED] Corpus Christi, TX 78413

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:10 PM
To: PublicComment
Subject: NO RATE HIKE!!

NO RATE HIKE!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:09 PM
To: PublicComment
Subject: NO RATE HIKE!!

NO RATE HIKE!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:09 PM
To: PublicComment
Subject: NO RATE HIKE!!

NO RATE HIKE!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:09 PM
To: PublicComment
Subject: No Rate Hike

NO RATE HIKE!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 1:32 PM
To: PublicComment
Subject: NO RATE HIKE

No rate hike!!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 1:28 PM
To: PublicComment
Subject: NO RATE HIKE!

NO RATE HIKE!



Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:46 PM
To: PublicComment
Subject: No 5% rate hike

No 5% Rate hike ... tax the whole state ... not just the coastal areas. Keep foreclosures down!

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 1:15 PM
To: PublicComment
Subject: No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:47 PM
To: PublicComment
Subject: NO RATE HIKE

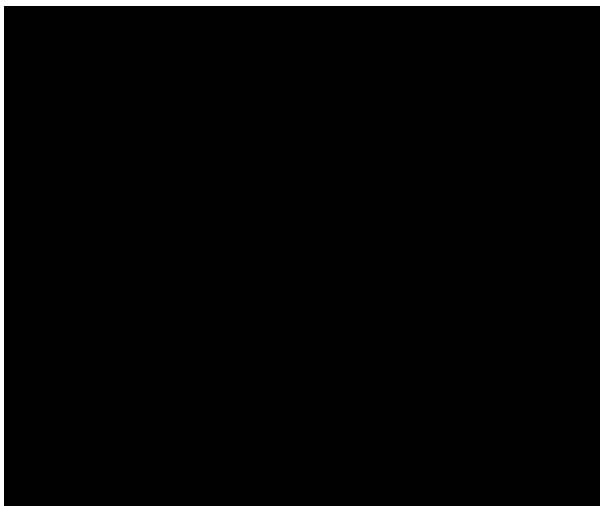
Quit discriminating against the 14 coastal counties. Spread it out amongst all Texans. Why should the coastal counties pay for yearly hail storms in the north but the north doesn't pay for our storm that may or may not come?

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:46 PM
To: PublicComment
Subject: No rate hike



Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:46 PM
To: PublicComment
Subject: Windstorm Insurance

NO RATE HIKES!!

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:46 PM
To: PublicComment
Subject: No rate hike

No rate hike

Thank you,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:46 PM
To: PublicComment
Subject: No rate hike

No rate hike!



Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:46 PM
To: PublicComment; Bart Braselton
Subject: No Rate Hike

My name is [REDACTED], and I oppose the TWIA rate hike

Sent from my iPhone

Public Comment

From: Terry Knesek <terry.knesek@caliberhomeloans.com>
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: No rate hike

Get [Outlook for iOS](#)

We care about our customers' personal information. Please contact the appropriate parties to verify any emails requesting personal/financial information or requesting funds to be wired, prior to taking any action.

This electronic transmission and any documents or other writings sent with it constitute confidential information, which is intended only for the named recipient. If you are not the intended recipient, please reply to the sender that you have received the message in error and delete it. Any disclosure, copying, distribution or the taking of any action concerning the contents of this communication or any attachment(s) by anyone other than the intended recipient is strictly prohibited. Caliber Home Loans, Inc. 1525 S. Belt Line Road, Coppell, TX 75019. Equal Housing Lender. NMLS # 15622

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: No rate hike

No rate hike.

[REDACTED]

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: No rate hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: No twia rate hike

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: Rates

We vote no rate hike! Keep rates affordable.

Thanks,

[REDACTED]

Public Comment

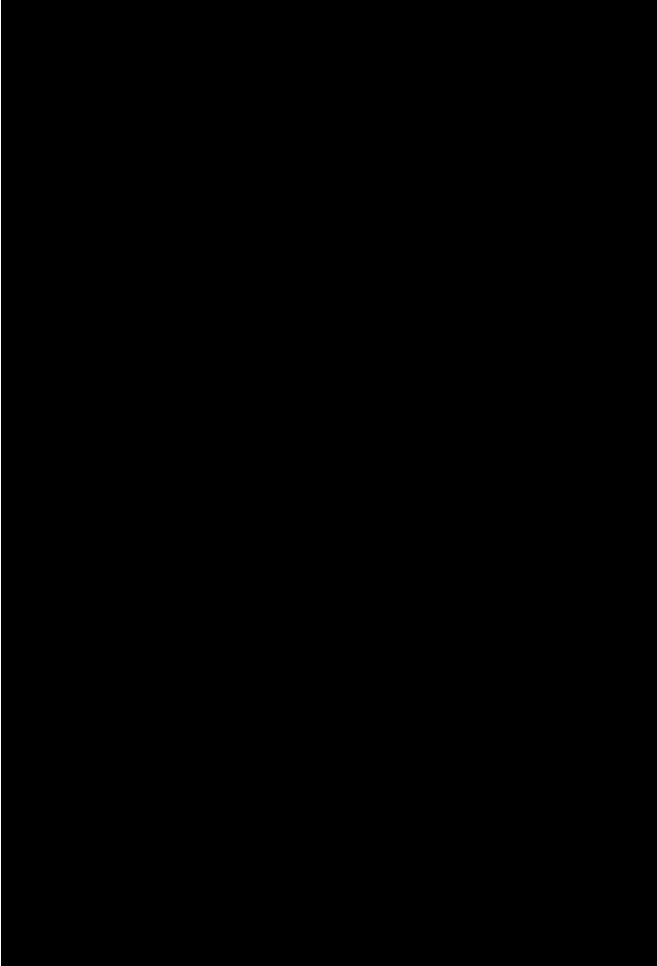
From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: Rates

No rate hike!!

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: No rate hike

No rate hike



Public Comment

From: Shari Kirk, REALTOR <sharikirkrealtor@gmail.com>
Sent: Tuesday, November 30, 2021 12:44 PM
To: PublicComment
Subject: No Rate Hike

I oppose a rate hike! --
Shari Kirk, REALTOR
Coastal Country Real Estate
361-944-3120
100 W Sinton Street
Sinton, Texas 78387

Public Comment

From: Jeaneal Dennis <jdennis@firsttitlecb.com>
Sent: Tuesday, November 30, 2021 12:44 PM
To: PublicComment
Subject: NO RATE HIKE

We are against a rate hike!!!!

Merry CHRISTmas! We will be closed [Thursday, December 23rd](#) and [Friday December 24th](#) in observance of Christ's Birthday!


Happy New Year 2022! We will be closed [Friday, December 31st](#).

Due to the recent increase in COVID we respectfully ask that only necessary buyers and sellers come to the office to sign documents. Thank you for understanding.



Jeaneal Dennis
Marketing Representative
First Title Company
(361) 537-2583

****Be aware!! Online banking fraud is on the rise. Any party to a transaction that gets an email containing wiring**

instructions should call the apparent sender to verbally verify the instructions. Fraudsters can - and do- impersonate any party to the file. ** 

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Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:44 PM
To: PublicComment
Subject: No rate hike



Sent from my Verizon, Samsung Galaxy smartphone
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 11:37 AM
To: PublicComment
Subject: No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 11:36 AM
To: PublicComment
Subject: No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 11:34 AM
To: PublicComment
Subject: No Rate Hike

To TWIA Board Members:

NO RATE HIKE! I am a taxpaying citizen of Nueces County and I've had enough. No rate hike. PERIOD.

Respectfully,

[REDACTED]

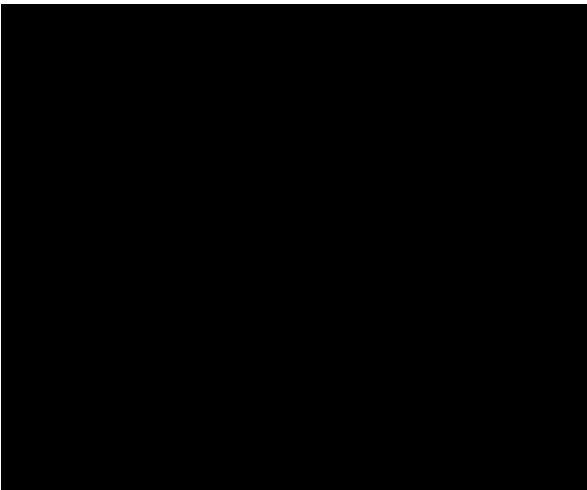
Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 11:09 AM
To: PublicComment
Subject: No Rate Hike!

As a homeowner at [REDACTED], I request NO RATE HIKE!!!

--

Note to Consumer: Texas law requires all real estate license holders to give the following: [Information About Brokerage Services](#) and [Consumer Protection Notice](#) to prospective buyers, tenants, sellers and landlords. You can click on the hyperlink for these documents.



Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 11:52 PM
To: PublicComment
Subject: No TWIA Rate Hike

Texans cannot afford another rate hike!

NO TWIA RATE HIKE!!

[Texas Real Estate Commission Information About Brokerage Services](#)



Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 6:39 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 4:27 PM
To: PublicComment
Subject: "No Rate Hike"

No Rate Hike
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 4:07 PM
To: PublicComment
Subject: Rate Hike

I am a homeowner in Nueces County since 2004. I will literally have to sell my house and move if there is a rate hike for windstorm.....or any other taxes, for that matter. An increase would mean moving out of the school district that my children are currently attending. A rate hike would cause me and my family a financial hardship that I/we can't tolerate.

Thank you for allowing the public to comment on the potential hike.

[REDACTED]
Corpus Christi, Texas 78412

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 3:29 PM
To: PublicComment
Subject: NO RATE HIKE!

NO RATE HIKE!

--

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

[TREC Consumer Protection](#)



Load my iPhone app and start your search on the go:



Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 3:29 PM
To: PublicComment
Subject: Twia Board Meeting

I am against any windstorm rate increase by the TWIA Board of Directors and ask that the increase passed at your last meeting be reversed.

[REDACTED]
Port Aransas, Texas

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 1:59 PM
To: PublicComment
Subject: NO RATE HIKE!!!!

NO RATE HIKE!!!!!!

[REDACTED]

Island Residents

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 1:56 PM
To: PublicComment
Subject: No Rate Hike

Dear Chairman Chandra Franklin-Womack,

I respectfully request that the Texas Windstorm Insurance Association (TWIA) Board reverse it's August, 2021 decision to increase residential and commercial rates by five percent.

I urge you not to consider any rate escalation for coastal policyholders, residents, and business at this time. Such an increase during an unprecedented season of economic distress causes additional and cruel financial burden on coastal residents and business owners.

Once again, I respectfully reiterate opposition to any rate increase on TWIA policyholders and request that the Board take all necessary action to overturn its prior decision.

Sincerely,

[REDACTED]

This email and any attachments are confidential and are intended solely for the use of the named addressee. If you have received this email in error please contact the [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 12:26 PM
To: PublicComment
Subject: Please NO TWIA RATE HIKE

Respectfully,

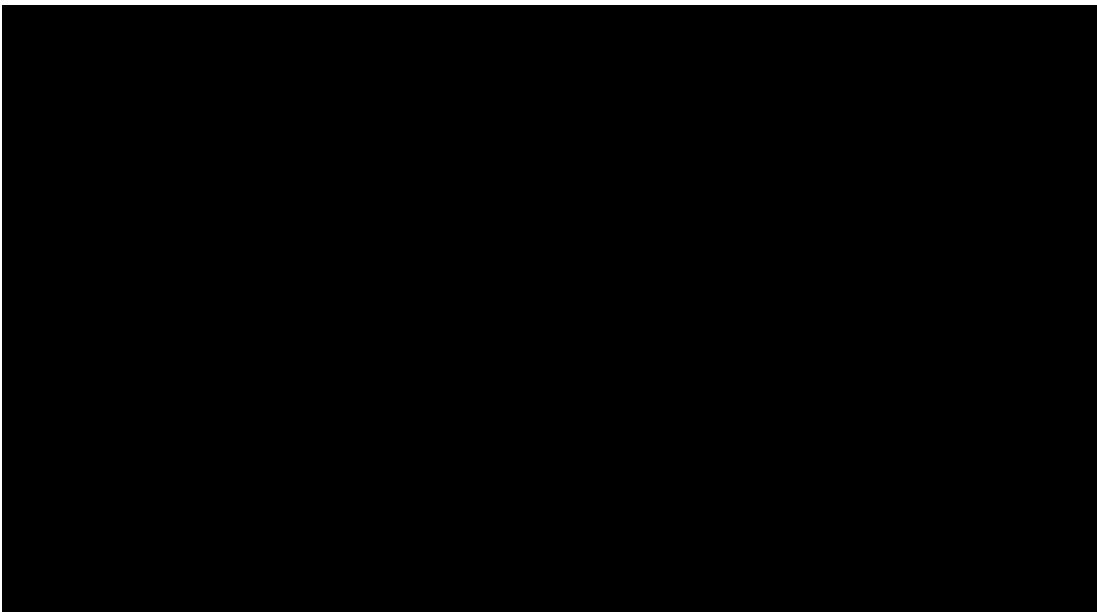
Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 12:12 PM
To: PublicComment
Subject: No TWIA Rate Hike

Good afternoon,

I understand that the TWIA Board approved a 5% rate increase during the August 2021 meeting and will be reconsidering this decision at the next Board meeting. I'm sending this message to share my position that I'm against any rate hikes, especially those that unfairly allocate these rates onto those living in the coastal communities, such as this one. Please vote against this rate hike!

Thank you,



Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 11:47 AM
To: PublicComment
Subject: NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 11:47 AM
To: PublicComment
Subject: No rate hike. Reverse Aug rate increase, please!

Sent from [Mail](#) for Windows

Wire Fraud is Real

Before wiring any money, call the intended recipient at a number you know is valid to confirm the instructions. Additionally, please note that the sender does not have authority to bind a party to a real estate contract via written or verbal communication.

Public Comment

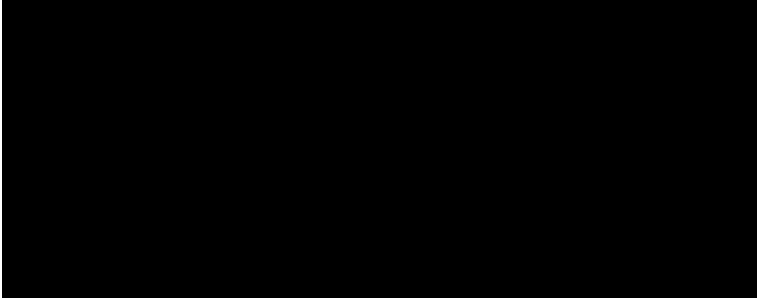
From: [REDACTED]
Sent: Wednesday, December 1, 2021 10:07 AM
To: PublicComment
Subject: No Rate Hike

These last couple of years have been financially stressful for so much of our population that it is personally insulting to consider carrying over the August decision. Life in general has been so disrupted and we keep wondering when will life be “normal” again and “how much more can we take”. Do your part and strike down the August decision for the 5% increase and allow us to continue in our recovery.

Thank you,
[REDACTED] Proud Citizen of Corpus Christi, TX

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 9:57 AM
To: PublicComment
Subject: NO RATE HIKE!



Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 9:54 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike on TWIA

[REDACTED]
Corpus Christi, TX
78418

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 9:51 AM
To: PublicComment
Subject: NO RATE HIKE

I do not want the rate increased.

[REDACTED]
Corpus Christi, TX 78415

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 9:40 AM
To: PublicComment
Subject: No Rate Hike!!!

Please, No Rate Hike! -

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 9:32 AM
To: PublicComment
Subject: NO RATE HIKE by 12:00pm on Friday, December 3rd

NO RATE HIKE by 12:00pm on Friday, December 3rd

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 9:16 AM
To: PublicComment
Subject: NO RATE HIKE

Please count this as a big fat **NO** for my vote on any rate hike proposals.

I am still not over the very poor service I received from TWIA, while recovering from Hurricane Harvey in 2017.

The amount of money I received did not cover necessary repairs, and the service I received from my case manager

was despicable. She never once took and of my phone calls, nor returned any of my phone calls.

When TWIA proves it has made any improvements in service, I'll vote accordingly.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 9:12 AM
To: PublicComment
Subject: Windstorm

No rate hike!

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 9:11 AM
To: PublicComment
Subject: NO RATE HIKE

The Coastal Bend area already suffers enough having to pay the steep price for TWIA. It makes home ownership difficult for millennials like myself unaffordable. Communities will perish without the next generation.

Millennials are leaving this area for places with more obtainable housing- do you want this trend to continue?

No rate hike!

Public Comment

From:

Sent:

To:

[REDACTED]
Wednesday, December 1, 2021 9:11 AM

PublicComment

Wind insurance rates are already not competitive with other states. As a previous resident of Florida, I can tell you personally that the cost of this particular insurance is onerous as it currently is.

Any rate increase would be both unreasonable, and incredibly difficult for people of moderate means to bear.

Regards,

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 9:10 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike



Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 9:07 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 9:08 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

[REDACTED]

Public Comment

From:

Sent:

To:

Wednesday, December 1, 2021 9:05 AM

PublicComment

No Rate Hike

Sent from my iPhone

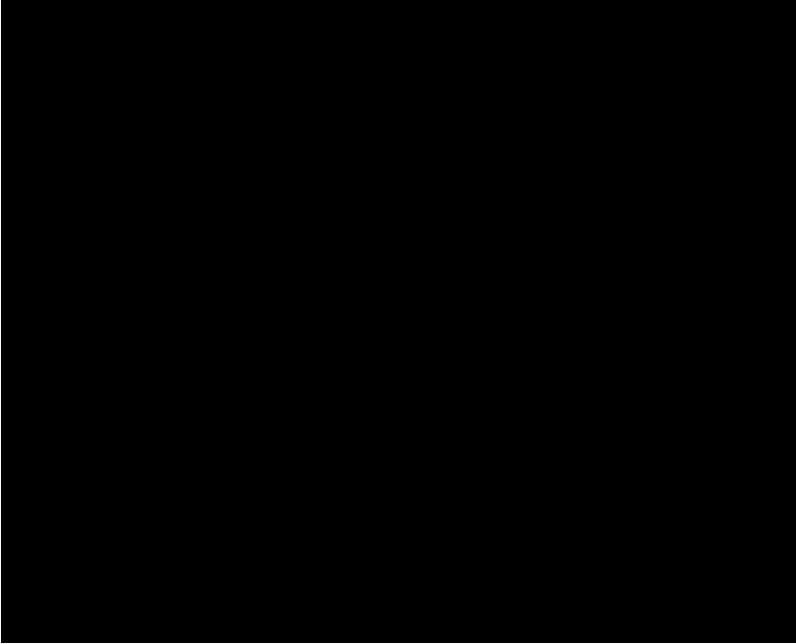
Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 8:57 AM
To: PublicComment
Subject: Proposed Rate Increase

Good morning,

I would like to express my personal plea opposing the 5% TWIA rate increase for windstorm coverage. The current costs are quite high, and a 5% increase would make them potentially cost prohibitive for a lot of coastal area citizens. The impact on homeowners, as well as the real estate market, could be detrimental.

Thank you for your consideration.



Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 8:56 AM
To: PublicComment
Subject: No Rate Hike

Please vote for No Rate Hike to TWIA consumers this year.

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 8:45 AM
To: PublicComment
Subject: No rate hike

TWIA should not raise the rates on windstorm insurance.
I am on a fixed income, and I can't afford any new expenses.
Inflation is burning up in any extra cash that I have.
I worked hard all my life, and now I am just barely getting by.
Please don't raise the rates.

Thank you,

[REDACTED]
Corpus Christi

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 8:43 AM
To: PublicComment
Subject: NO RATE HIKE

I am saying NO to a rate hike.



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Email: PublicComment@



Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 8:40 AM
To: PublicComment
Subject: NO Rate Hike

NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 8:36 AM
To: PublicComment
Subject: NO RATE HIKE

Good morning,

I was made aware this morning of an upcoming meeting on Dec 7th here in Corpus Christi to discuss the 5% rate hike from August. Unfortunately, I will be unable to attend the meeting, but I wanted to share my concerns with being able to afford the continued increased in TWIA rates. I know that I am not alone in my desire to pay less, but the insurances needed to live here make it almost unaffordable to own or rent property. Please consider people like me, and those less fortunate, that simply can't afford a rate hike.

Best,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 8:26 AM
To: PublicComment
Subject: No rate hike

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 8:24 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike - Windstorm rates are already at an alltime high. We cannot afford a rate hike.

Sincerely,

Public Comment

From: [REDACTED]
Sent: Wednesday, December 1, 2021 8:22 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Public Comment

From: Agent Services
Sent: Wednesday, December 1, 2021 8:05 AM
To: Communications
Subject: FW: New TWIA submission from TWIA-Contact

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Wednesday, December 1, 2021 7:13 AM
To: Agent Services <agentservices@TWIA.ORG>
Subject: New TWIA submission from TWIA-Contact

First Name

[REDACTED]

Last Name

[REDACTED]

Email

[REDACTED]

Phone

[REDACTED]

Best Time to Call

Morning (7am - 12pm)

Subject

Commissions

Message

As a resident of Ingleside, TX I am opposed to the proposed 5% rate hike and respectfully request all Board members to vote

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:58 PM
To: PublicComment
Subject: NO to TWIA Tax Increase!

I have lived on the Gulf Coast in Corpus Christi for over 40 years. I am a constituent that pays taxes and insurance for my properties and I'm begging you to vote NO to a TWIA rate hike! It will have a negative affect on the gulf coast communities decreasing opportunities for residents to attain affordable housing.

Thank you,

[REDACTED]

Corpus Christi, 78418

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]

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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

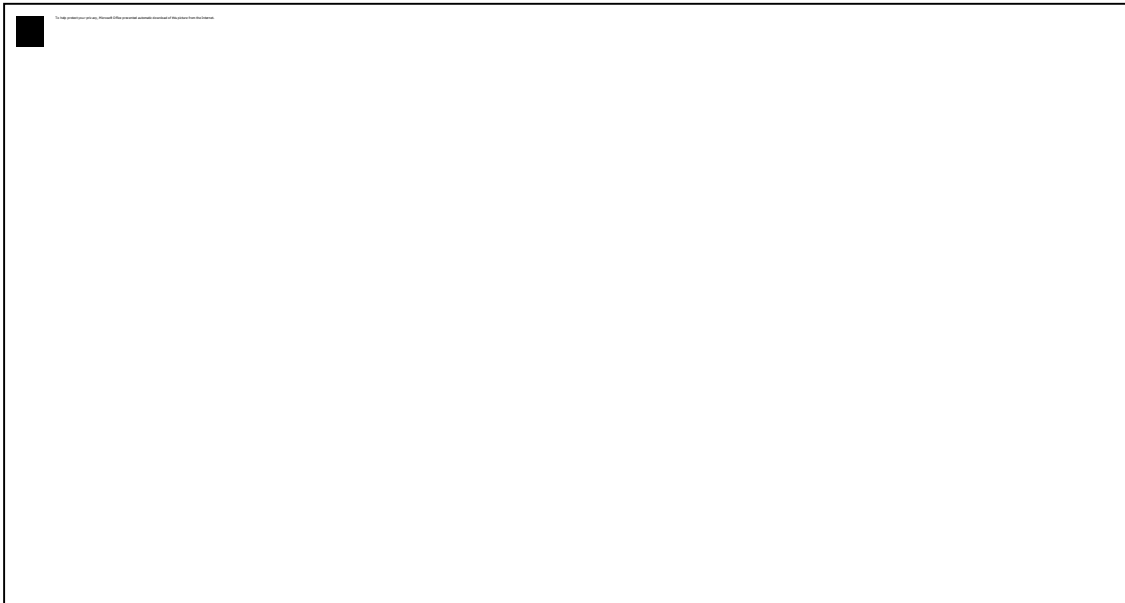
Public Comment

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.

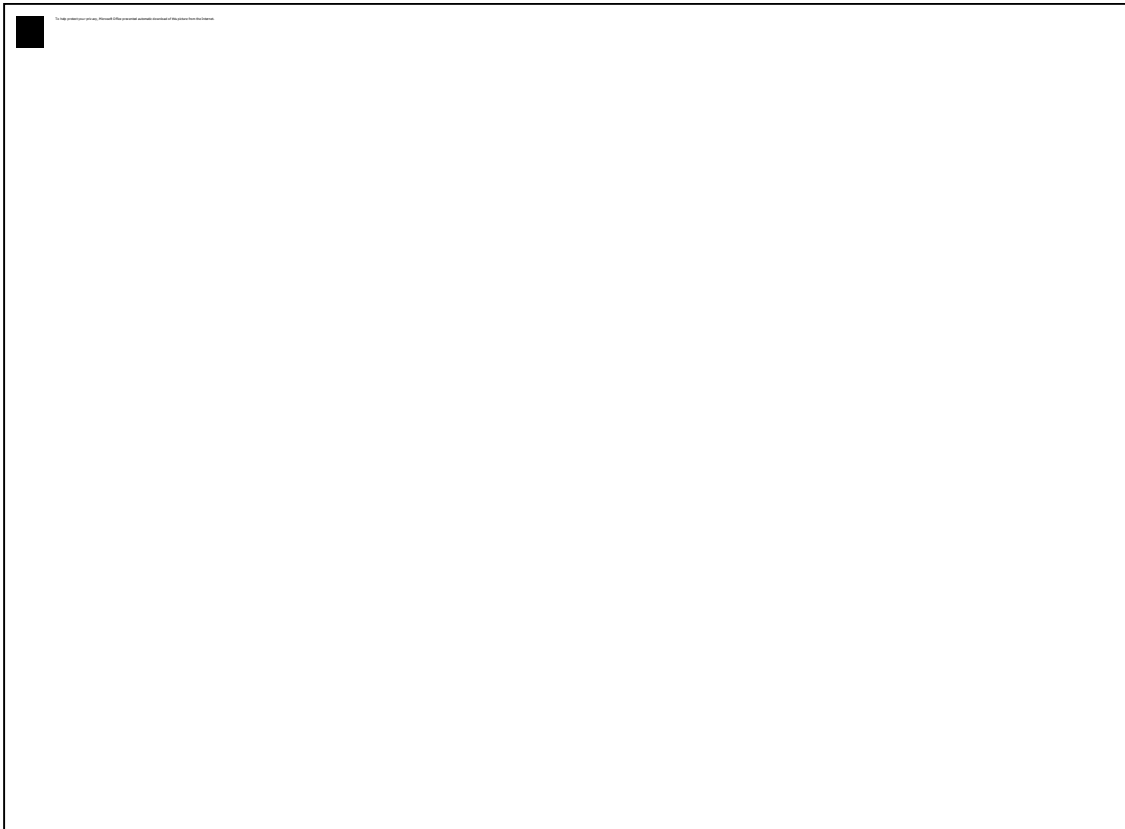
I joined other legislators in demanding the bad faith rate hike be rescinded, and

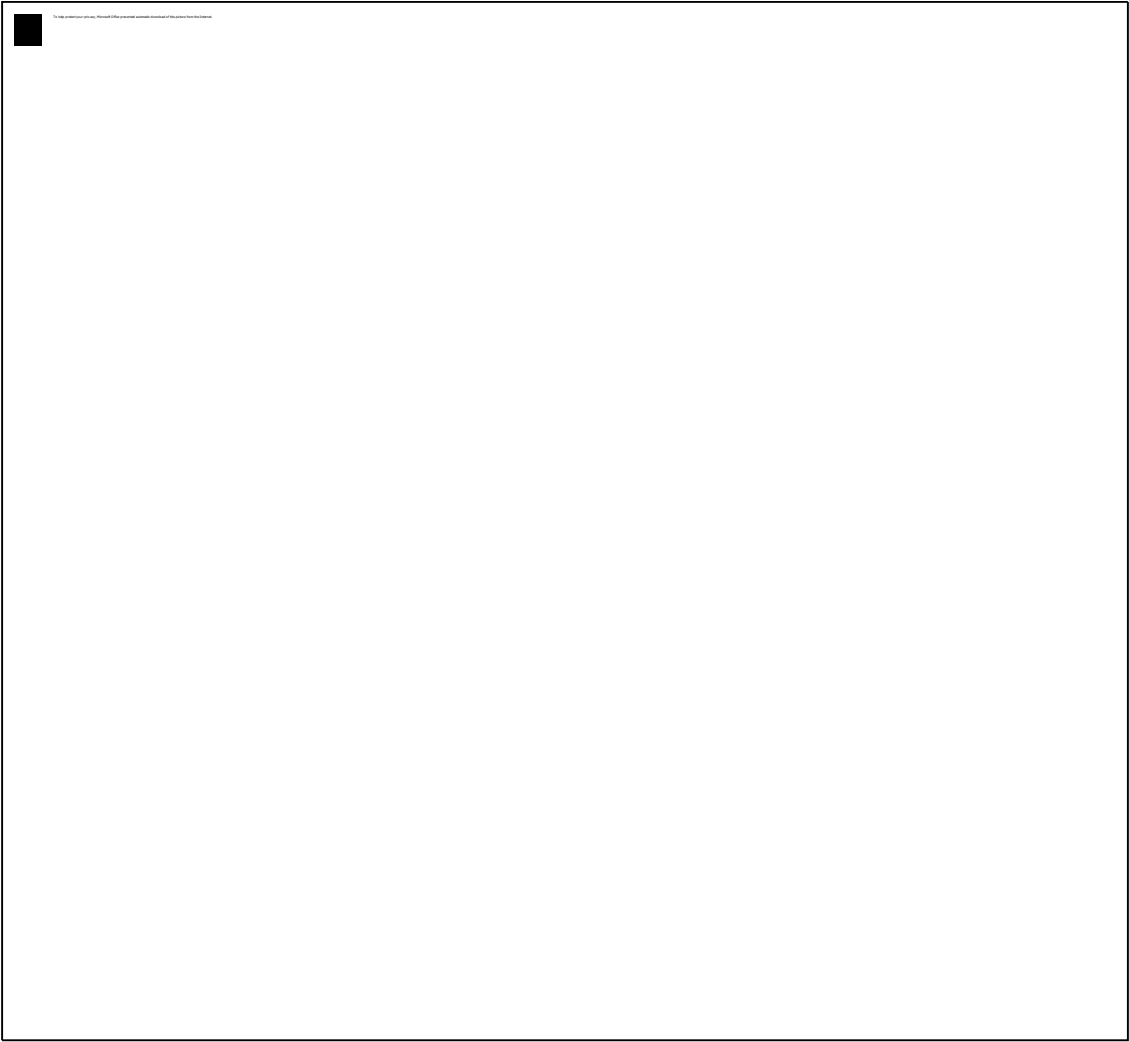
the TWIA Board added our demands as an agenda item for their December 7th Board meeting. You can read the letter we sent TWIA below.

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.

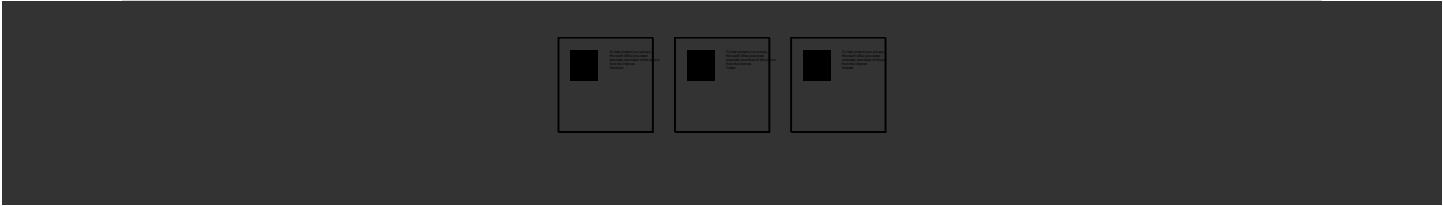




Very Truly Yours,



Mayes Middleton



DONATE

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

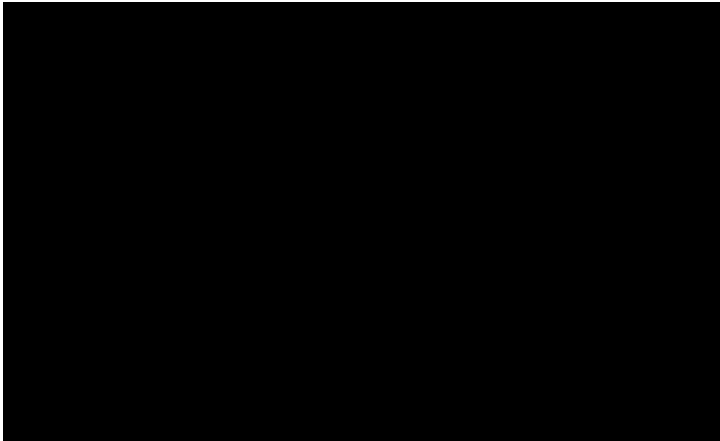
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You can [update your preferences](#) or [unsubscribe from this list](#).

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

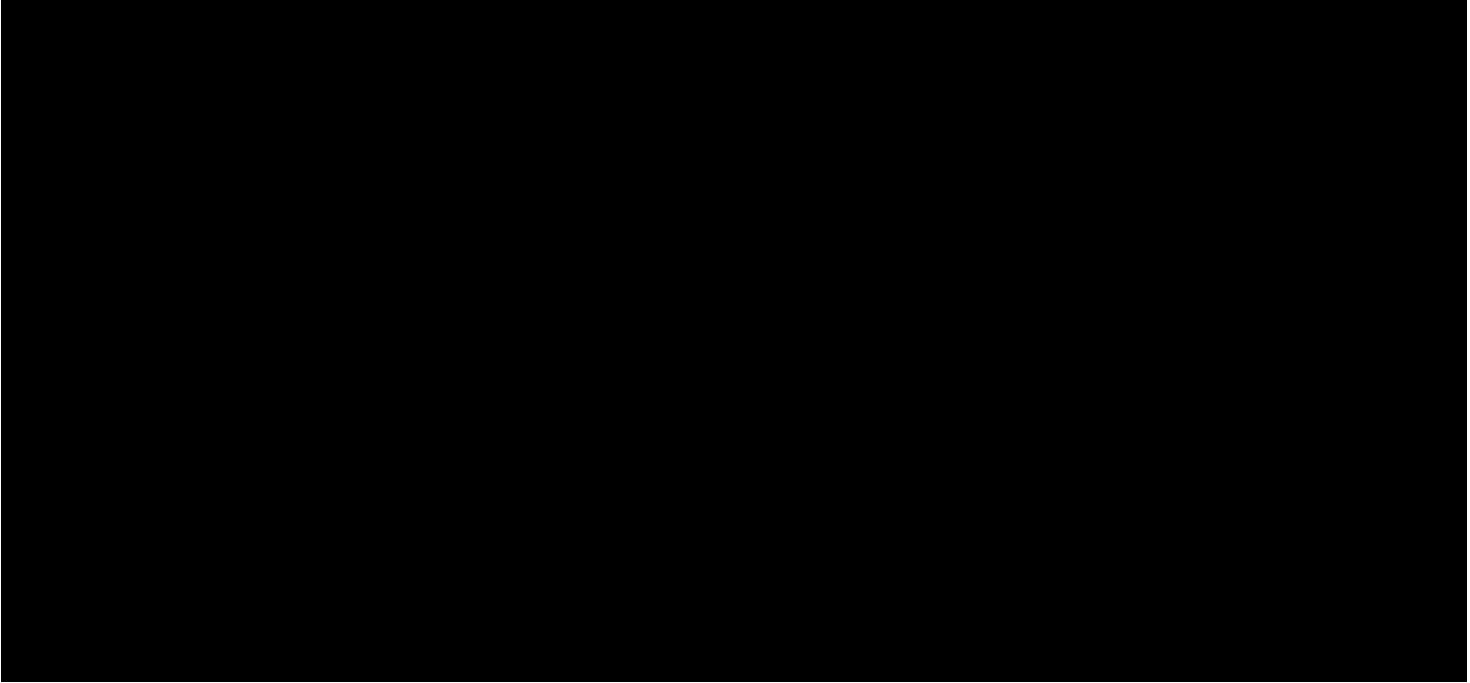
No rate hike!!!

[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]
[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



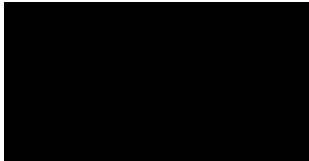
Texas Law requires all real estate licensees to give the following [Information About Brokerage Services](#)

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]

[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

December 2, 2021

Chandra Franklin Womack

Chair

Texas Windstorm Insurance Association

P.O. Box 99090

Austin, TX 78709-9090

Dear Chair Womack,

I am [REDACTED] homeowner and TWIA policy holder in Corpus Christi. I am writing to encourage TWIA to revise its mitigation credits program to incentivize policyholders to invest in protective measures that will reduce risk and potential claims losses. I am disappointed the information provided to the Actuarial Committee on October 19 is not in the meeting materials for the December 6 TWIA Board meeting.

It was disheartening to learn at the Committee meeting that 72% of TWIA residential risks do not qualify for building code credits and fewer than 1,100 locations receive the maximum 10% retrofit credit. TWIA simply does not do enough to encourage its policyholders to invest in mitigation strategies and make it financially beneficial to take on these improvements. My husband and I own a 75-year old all masonry home. There is one sheet of drywall in the entire home. Several years ago we installed four rolldown shutters to protect three large windows and a set of French doors. In addition, we replaced about 20 old casement windows with double pane, impact resistant windows and invested in more than 25 sets of hurricane shutters for all of our windows and door openings. We've replaced our garage door and reshingled our roof as well. All of these required significant investments, but we do not qualify for the measly 10% credit. We made it through Harvey and Hanna with no losses and no TWIA claims. Our thanks from TWIA is another proposed rate hike and an imbedded desire from staff to push for even higher long-term rates. Instead of viewing policy holders as adversaries, we should be viewed as partners who can improve your loss ratios and reduce the number of claims.

For once I'd like TWIA to give homeowners who have invested in protective measures some significant rate relief. Not only have we protected our largest investment, but we've saved TWIA policyholders and member companies thousands in cost-avoidance.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, December 2, 2021 10:08 PM
To: PublicComment
Subject: rate hike

I am a resident of Chambers County and am asking that you NOT raise the rates of windstorm insurance. It is almost unbearable and unaffordable at this point. People that are on fixed incomes that have lived here for many years did not receive a pay increase of 5% to offset the cost of higher insurance. Please not at this time. And, when you do have to increase it, please increase it in smaller amounts.

Thanks,

[REDACTED]

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Thursday, December 2, 2021 7:57 PM
To: PublicComment
Subject: No rate hikes

To: PublicComment@twia.org

I am strongly opposed to TWIA rate hike. Please do NOT increase rates.

[REDACTED]

Public Comment

From: Mikey Morehead <moreheadmikey@yahoo.com>
Sent: Thursday, December 2, 2021 7:56 PM
To: PublicComment
Subject: Comments for December 7th meeting

Dear TWIA,

Please rescind the “bad faith rate hike” of 5% that went into effect just days before new legislation would have made that rate hike preventable. The burden of windstorm insurance is already heavy on the gulf coast with the prices of everything around us inflating. Please don’t pass greed onto the citizens of the Gulf Coast who have no option but to carry the insurance. As a small town elected board member I would never hike rates mere days before new law would have prevented it - and the people expect better of the TWIA board.

Michael Morehead
Anahuac ISD trustee #7
Anahuac Municipality Development District Director

Public Comment

From: [REDACTED]
Sent: Thursday, December 2, 2021 7:34 PM
To: PublicComment
Subject: Rate hike

To TWIA

I am asking you to rescind the rate hike for windstorm insurance. Homeowners are already being over-taxed And your rate hike was strategically timed prior to The bill going in effect.

The citizens of Texas have had enough.

Thank you.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, December 2, 2021 2:55 PM
To: PublicComment
Subject: No rate hike

No rate increase on windstorm it is high enough

Public Comment

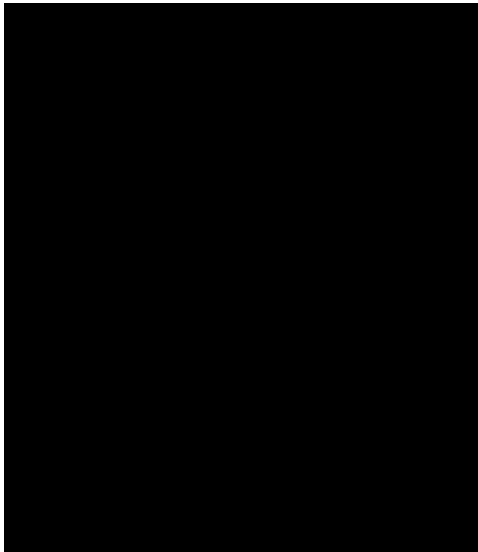
From: [REDACTED]
Sent: Thursday, December 2, 2021 11:09 AM
To: PublicComment
Subject: TWIA

NO RATE HIKE!!!

Texas Law requires all real estate licensees to give the following information about brokerage services:

[TREC Information About Brokerage Services](#)

[TREC Consumer Protection Notice](#)



Public Comment

From: [REDACTED]
Sent: Thursday, December 2, 2021 8:39 AM
To: PublicComment
Subject: NO RATE HIKE

NO 5% RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Thursday, December 2, 2021 8:06 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, December 4, 2021 9:53 AM
To: PublicComment
Subject: Insurance Rate Increase

Do Not raise rates! Inflation under the current Biden administration is affecting all, budgeting now is more of a problem. Lower your rates to help all of the Texas coastline residents.
Texas homeowner!

[REDACTED] Galveston County

Public Comment

From: [REDACTED]
Sent: Saturday, December 4, 2021 5:37 AM
To: PublicComment
Subject: Rate hike

Some one will have to pay, why not those that don't have TWIA windows and doors or hurricane protection. The counties that boarder TWIA counties benefit from the economy of the coastal counties they should shoulder some of the cost.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, December 5, 2021 6:55 PM
To: PublicComment
Subject: No Rate Hike

Thank you for the opportunity to comment. I'm against the 5% rate increase.

It's not fair that coastal residents have to pay increasing costs associated with statewide insurance coverage when the majority of windstorm claims come from outside our area.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, December 5, 2021 11:39 AM
To: PublicComment
Subject: No, no, no

One, why do the coastal areas have higher disaster insurance rates when there are disasters throughout the state that qualify under the same policies yet they are not penalized? Aren't we all in this together? Two the higher payouts are to those that have the big bucks to purchase or build in hazardous areas like "the" island. They should have to purchase extra hazard supplemental insurance. We live inland and have average homes that if destroyed, it would not cost the insurance companies as much. Three, Municipalities that allow building in flood zones just to create a higher tax base for the city, county should foot the bill when these homes get flooded or destroyed. We have astute engineers versed in zoning and building codes yet the homes are allowed to be built in areas prone for cyclic climate danger. Is there dark money involved here? Is this taxation without representation? Let the people decide for a change.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, December 3, 2021 9:00 AM
To: public.comment@twia.com
Subject: Rate hike

As homeowners, we join with our legislators who are asking you to reverse the decision to raise rates by 5 percent. This increase will be devastating during a time when inflation continues to increase and many people are still recovering from the damages of Covid.

Respectfully,

[REDACTED]
Seabrook, TX

Sent from my iPhone

[REDACTED]

From: [REDACTED]
Sent: Monday, December 6, 2021 8:02 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!

[REDACTED]
Sent from my iPhone

[REDACTED]

From: [REDACTED]
Sent: Monday, December 6, 2021 8:01 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!

[REDACTED]
Sent from my iPhone

[REDACTED]

From: [REDACTED]
Sent: Monday, December 6, 2021 5:19 AM
To: PublicComment
Subject: TWIA RATE HIKE-NO

DO NOT RAISE OUR TWIA RATE HIKES AT ALL! PLENTY HIGH ALREADY!

[REDACTED]

Public Comment

From: Nicholas Manjarris <nmanjarris@kw.com>
Sent: Tuesday, December 7, 2021 1:07 PM
To: PublicComment
Subject: Oppose increase in Insurance

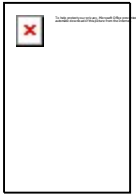
My name is Nicholas Manjarris and I do not agree with TWIA raising rates 5%. Due to the recent Hurricane and winter storm. Our citizens are not ready for an insurance hike in Texas

I am a realtor for Keller Williams in Corpus Christi and it is really important we keep insurance rates affordable for our local community. Our local businesses are suffering and need a boost from the Texas Wind Insurance Agencies and other large tax revenue businesses.

Thank you and
God Bless Texas!

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Texas law requires all license holders to provide [Texas Real Estate Commission Information About Brokerage Service](#) to potential clients, as well as the [Consumer Protection Notice](#).



Nick Manjarris

REALTOR®

KW Coastal Bend

361-249-4356