

Public Comment

From: [REDACTED]
Sent: Tuesday, July 23, 2024 12:57 PM
To: PublicComment
Subject: Rate hikes

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

The rates need to be set by doorstep- not across the board. Insurance for drivers. Life insurance. Key man. Every policy I can think of; with exception of bureaucratic unaccountable government ran insurance schemes- insures risk based on individual criteria. To be so nit picky as to require a health checkup and blood pressure testing prior to underwriting the policy.

Windstorm policies should be written based on historical, factual data incorporating building, code, inspections, construction style, environmental factors (large trees in yard) and more. ... a new home, with minimal risk from mature trees, built to todays code - and that didn't lose a shingle in Beryl... should NOT be charged the same premium as a 1950s home with huge oak trees in the yard, where half the roof blew off.

—

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 23, 2024 5:30 PM
To: PublicComment
Subject: Rate increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

If you didn't file a claim then your rate should NOT increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 23, 2024 5:01 PM
To: PublicComment
Subject: To TWIA on rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA,

I wish to express my opinion on the rate increase for Texas home owners is a no. Why is not previous amounts collected not placed in an account after expenses are paid. You should not be making more than 5% profit from the insurance collection. What has happened to the previous years of collection without storms. Has it been spent from Harvey and other storms. Please answer these concerns publicly. Is money not used and collected seen as profit. Why not develop a bank account for storms that is cumulative.

Thank you

[REDACTED]