Public Comment

From:

Sent: Wednesday, July 24, 2024 6:25 PM

To:

PublicComment

Subject:

Proposed 10% rate increase for TWIC 2024

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Please accept this public comment to be entered for the proposed rate increase for 2024. TWIA is the most expensive policy we have on our home. It costs more than my home owners and flood insurance combined. The economy has caused all living expenses to go up and many to barely make it from paycheck to paycheck. A 10% increase for TWIA will be too great if an increase for us to bare. Especially for those of us who have additional expenses after Beryl.

Sincerely,



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Public Comment

From:

Sent: Wednesday, July 24, 2024 3:41 PM

To:

Subject:

PublicComment

Rate increase on wind storm coverage

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Dear Sir/Madam,

I had a large increase on my last renewal for this year's coverage to the point that I had to raise my deductible to handle the increase. This in spite of no recent claims. My deductible is now so high, that to replace my roof if it was damaged, would be born by myself in whole before any aid would kick in. I am an older person who is being taxed and insured to an early death over the last several years.

Please look at the data on who uses this insurance the most and cut the ones who do not have claims some relief instead of increases every year.

People continue to build assets and start businesses on the beaches and other hail prone areas while knowing the risks of doing so. They get subsidized by others who do not get repeatedly damaged every time a storm hits.

The State spends billions every year throwing money at the borders, on business trips abroad, subsidizing companies to move to Texas, give away programs, etc. Apply some of this loose cash to windstorm/ hail coverage insurance and do not increase the premium year after year without mercy.

Show some mercy and cut out the waste and corruption and look at cuts on holding the line instead of another whopping increase.

Regards,