

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:59 AM  
**To:** PublicComment  
**Subject:** Proposed 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 Board,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 9:05 AM  
**To:** PublicComment  
**Subject:** Housing Affordability

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.

Placing the burden of insurance only along the coast is like telling Dallas/Fort Worth they should self insure against hail storms. The over the top windstorm premiums are fast making homes unaffordable. Please reform this product and please do not place a price increase upon the backs of the coast.

Wes Hoskins  
[REDACTED]

## Public Comment

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**From:** Dan Suckley <Dan.Suckley@cctexas.com>  
**Sent:** Friday, July 26, 2024 9:05 AM  
**To:** PublicComment  
**Subject:** Proposed Rate Increase

You don't often get email from dan.suckley@cctexas.com. [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 Board,

As an elected official and homeowner in our coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges. I hear this OFTEN from my constituents. It is becoming increasingly cost prohibitive to live on the Coast partly because of TWIA's actions.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

I am always available to meet or phone conference to discuss if you are so available.

Thank you for your attention to this matter.

Regards,

**Dan Suckley**

City Council Member District 4

Cell: 361-960-4077

[Twitter](#) | [Facebook](#) | [Instagram](#)



NEED HELP WITH  
CITY SERVICES?  
**CALL 311 TO REACH OUR  
CUSTOMER CALL CENTER**

## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 9:15 AM  
**To:** PublicComment  
**Subject:** Oppose TWIA 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 Board,

As a resident in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 9:27 AM  
**To:** PublicComment  
**Subject:** I strongly oppose the proposed windstorm insurance 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 Board,

As a resident and business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 9:35 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

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.

We are in opposition to a rate increase

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 9:45 AM  
**To:** PublicComment  
**Subject:** NO 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.

NO RATE INCREASE  
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NO RATE INCREASE  
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NO RATE INCREASE

NO RATE INCREASE,

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 9:46 AM  
**To:** PublicComment  
**Subject:** TWIA Proposed 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 Board,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]



## Public Comment

---

**From:** Christopher Murray <cmurray@americanbank.com>  
**Sent:** Friday, July 26, 2024 10:06 AM  
**To:** PublicComment  
**Subject:** Oppose TWIA Rate Increase

You don't often get email from cmurray@americanbank.com. [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 Board,

As Market President for American Bank in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

**Thank You,**



---

**Christopher Murray**

President - Rockport Market

1301 Highway 35N Rockport, TX 78382

cmurray@americanbank.com | www.americanbank.com

**O:** +1 3617279944

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Confidential information may be sent to us securely via our free online banking service available at [www.AmericanBank.com](http://www.AmericanBank.com). You may contact us with questions or concerns at (361) 992-9911 or email to [info@AmericanBank.com](mailto:info@AmericanBank.com).

## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 10:37 AM  
**To:** PublicComment  
**Subject:** TWIA Proposed Rate Increases

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.

I am writing to express my strong opposition to the rate increases that have been proposed. It unfair to the citizens in Tier 1 counties. The Legislature is set to consider an overhaul of the State's Catastrophic Insurance plan. Let's let them do their work. Thank you.

Get [Outlook for iOS](#)

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## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 10:51 AM  
**To:** PublicComment  
**Subject:** Please do not raise rates.

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.

Folks,

Please do not raise the rates on TWIA. I'm a Marine Corps veteran of Operation OIF/OEF. I currently pastor a historic church in Corpus Christi, TX. My wife teaches at a small Christian school in town.

We cannot, as a family, afford increased rates right now, our church organization cannot afford increased rates right now, the members of my congregation (many of whom are on fixed incomes) cannot afford an increase right now, the Christian school my wife teaches at cannot afford an increase right now.

Please do not do this.

In Christ,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 11:00 AM  
**To:** PublicComment  
**Cc:** [REDACTED]  
**Subject:** No 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.

I am admittedly AGAINST any rate increase in the Coastbend(Corpus Christi) and Southwest Texas (Port Arthur) areas. We are having a hard time surviving with our current rates as it is.

If you have any questions, please contact me below

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:44 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my Galaxy

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:43 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sincerely,

[REDACTED]  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:43 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:43 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:42 PM  
**To:** PublicComment  
**Subject:** NO 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.

I vote NO! I can't pay your rates now! No more rate increases!

[REDACTED]

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:41 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:40 PM  
**To:** PublicComment  
**Subject:** NO 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.

No rate increase for Texas windstorm!

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:08 PM  
**To:** PublicComment  
**Subject:** Rate hike

[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.

To whom it may concern:

I just heard that you are looking at increasing rates. I already can't afford my insurance. If you do this, you will be severely impacting families across Texas. Please, help keep homeownership affordable. Do not increase rates. They're already way too high.

Thank you for your consideration.

[REDACTED]

## Public Comment

---

**From:** Stan Hulse <bulletin@padreislandbusiness.org>  
**Sent:** Friday, July 26, 2024 2:06 PM  
**To:** PublicComment  
**Subject:** Resolution opposing TWIA rate increase  
**Attachments:** Windstorm\_24.pdf

You don't often get email from bulletin@padreislandbusiness.org. [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.

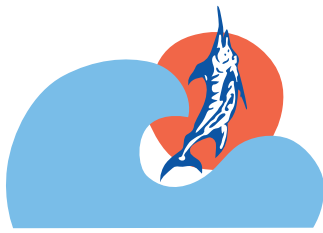
To Whom May It Concern,

Please see attached resolution to be entered into the record re/ public comment.

--

Stan Hulse  
Executive Director  
Padre Island Business Association  
[bulletin@padreislandbusiness.org](mailto:bulletin@padreislandbusiness.org)  
(361) 949-1400

[facebook.com/PadreIslandBusiness](https://facebook.com/PadreIslandBusiness)



# PADRE ISLAND BUSINESS ASSOCIATION

14493 South Padre Island Drive, Suite A, #313 • Corpus Christi, Texas 78418

info@padreislandbusiness.org

July 29, 2024

To: Texas Windstorm Insurance Association (TWIA) Board of Directors

Re: Windstorm Insurance Rates

## **RESOLUTION OPPOSING TEXAS WINDSTORM INSURANCE ASSOCIATION (TWIA) RATE INCREASE**

- WHEREAS, the Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee recommends a 10% increase in 2025 residential rates and a 10% increase in 2025 commercial rates;
- WHEREAS, the proposed TWIA rate increase, on top of the challenges caused by record inflation, will severely impact the cost of living and economic vitality along the Texas coast;
- WHEREAS, preserving affordable windstorm coverage is essential to keeping home ownership within reach for coastal residents;
- WHEREAS, affordable windstorm coverage is important to retain and attract industries along the Texas coast that provide critical services for the state and nation; and

NOW, THEREFORE, BE IT RESOLVED BY THE PADRE ISLAND BUSINESS ASSOCIATION (PIBA), CORPUS CHRISTI, TEXAS that we oppose a rate increase.

Adopted this 19th day of July, 2024 by

On behalf of the PIBA Board of Directors

Stan Hulse  
Executive Director  
Padre Island Business Association

## PADRE ISLAND BUSINESS ASSOCIATION BOARD OF DIRECTORS

Stephanie Hesch - President  
Dan Herrington - Vice-President  
Buddy Ewing - Treasurer

Karen Rossi - Secretary  
Lauren Harris  
Kaylynn Paxson

DC Ratcliff  
Stan Sweeney  
Tony Tagliaferro

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 1:52 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.

I am strongly against ANY rate increases to our policies. We are barely making it now.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 1:43 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 1:42 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 12:41 PM  
**To:** PublicComment  
**Subject:** NO Rate Hike

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.

Please do not approve a TWIA rate increase!

[Information About Brokerage Services](#)

[Consumer Protection](#)

Regards,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 12:13 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

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

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TWIA:

I have been paying windstorm insurance on my home for twenty years as of this fall, with precisely one small claim. I have poured more far money into Windstorm insurance than I have collected from it (and in all likelihood, will NEVER recover that cost).

NO RATE INCREASE.

[REDACTED]

Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:16 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:13 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent via the Samsung Galaxy S24+, an AT&T 5G smartphone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:13 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. On ss can't afford to pay any more.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:13 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:10 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:09 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



In God alone be at rest my soul!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:08 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:06 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase  
**Attachments:** RCA30yrlogo\_7977da69-9fd9-49a2-8bde-69dc2c033e23.png

[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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]


[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



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## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:05 PM  
**To:** PublicComment  
**Subject:** NO 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.

As a retired Texan living on Coastal Texas we cannot afford a rate increase. I Vote NO to any rate increase.

Sent from my Galaxy

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:02 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:00 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Please.

Sent from my iPhone

## Public Comment

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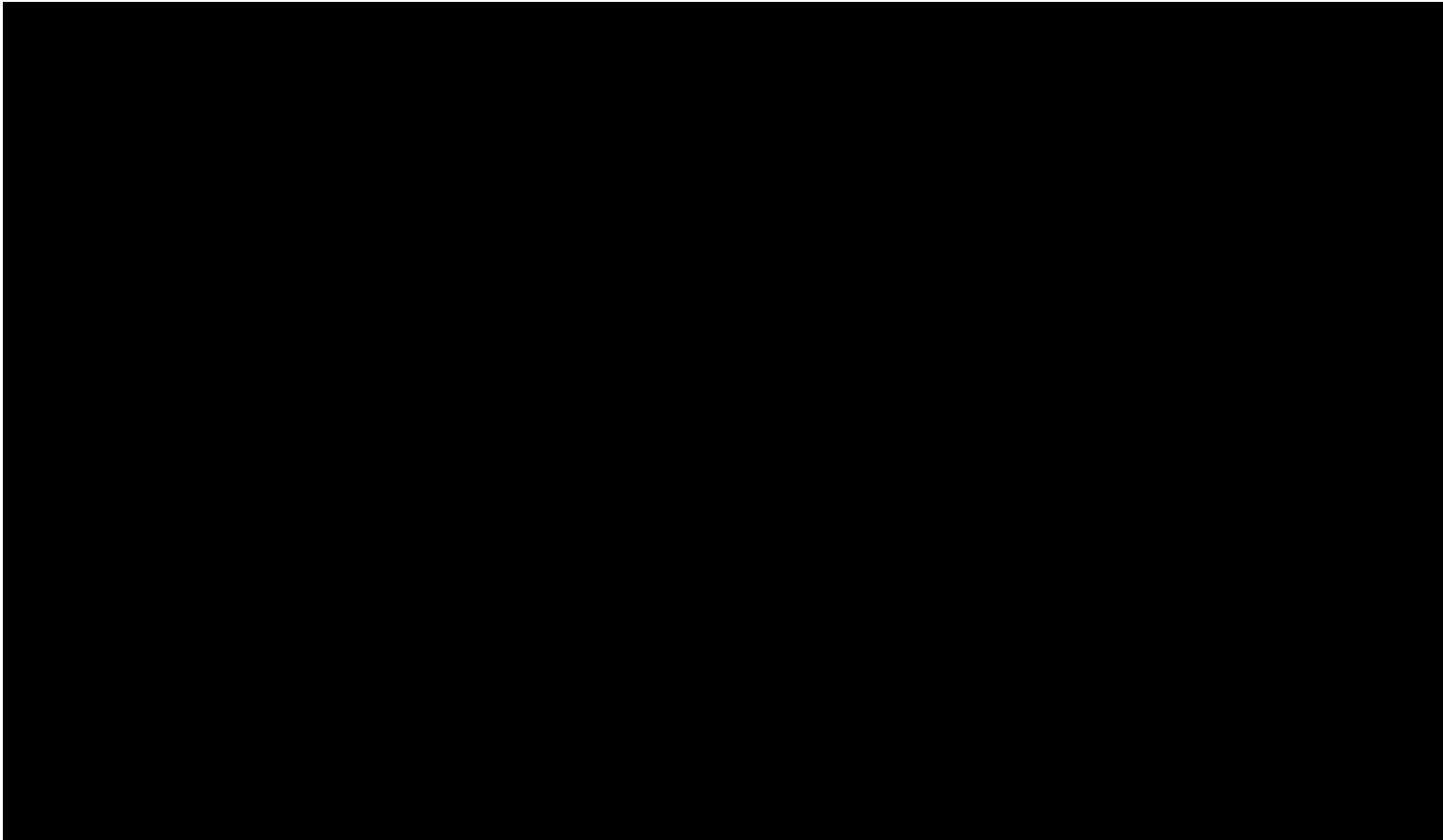
**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:58 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Try surcharging the Dallas/Fort Worth area. They have many more wind claims than the gulf coast does.





## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:58 PM  
**To:** PublicComment  
**Subject:** NO 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.

Good afternoon.

I'm not sure how many of y'all are living in areas where homeowner's insurance is rare or expensive, but it's becoming a significant cost that isn't easy to handle.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thank you,

[REDACTED]

LaPorte, TX

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:58 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:57 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:54 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Yahoo Mail: Search, Organize, Conquer](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:54 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:54 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:52 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. NO no no no and no rate increases.

Thanks for your time and agreement in voting no.

[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:51 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from Samsung Galaxy smartphone.  
Get [Outlook for Android](#)



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:50 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:49 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

[You don't often get email from [REDACTED] net. 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:48 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Cost is outrageous! Vote NO!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:48 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:47 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

I vote no to a rate increase!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:47 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:46 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Please consider a time-out on increases due to the nature of the circumstances!

Thank-you,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:33 PM  
**To:** PublicComment  
**Subject:** Vote NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

It is amazing to me that so many years go by with no storms and still you want to raise rates. You are not supposed to be making profit here and if you are losing money during these idle times I'd suggest a major audit.

Is there a way for us to see the list of claims paid since their rate increase last year?

Or are they just going for a bigger CEO bonus on this mandatory coverage?

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:33 PM  
**To:** PublicComment  
**Subject:** NO 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.

I cannot afford a rate increase. I Vote NO to any rate increase. Do not penalize coastal residents. There has not been a damaging wind event in many years until Beryl to warrant this

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:33 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. I Vote NO to any rate increase.

I just had to replace my roof due to Hurricane Beryl. The cost of the new roof was \$24,000.00. My deductible was \$23,535.00. So Windstorm is only paying \$465.00. What is wrong with this picture?

Windstorm is a JOKE! And now they want a 10% increase. I'm 72 years old and this crap is killing me!

Sincerely,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:31 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

You don't often get email from [REDACTED] [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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:28 PM  
**To:** PublicComment  
**Cc:** Mayes Middleton  
**Subject:** TWIA

[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.

appose any type of insurance increase

Our insurance has increased enough over the years

Only way a person/businesses can afford to even keep insurance in Galveston county are high deductibles and then when you have damage you can't afford to fix it

Say No to any increase in TWIA insurance

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:28 PM  
**To:** PublicComment  
**Subject:** 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.

I appose any type of insurance increase

Our insurance has increased enough over the years

Only way a person/businesses can afford to even keep insurance in Galveston county are high deductibles and then when you have damage you can't afford to fix it

Say No to any increase in TWIA insurance

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:26 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]  
San Leon, Texas

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:26 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:21 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Grace & Peace,  
[REDACTED]



Virus-free. [www.avg.com](http://www.avg.com)



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:20 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:20 PM  
**To:** PublicComment  
**Subject:** Rate increases

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.

Coastal Texas residents cannot afford a rate increase. Vote No to any rate increase.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:16 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!!!

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:15 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. We already pay so much into the system and have gotten exactly nothing out of it. VOTE NO.

Thank you,

[REDACTED] of voters

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:15 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:15 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Get [Outlook for iOS](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:12 PM  
**To:** PublicComment  
**Subject:** Proposed 10% 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.

Obviously no one wants to see a rate increase and I am asking that you don't do it. There is 4.5 billion in funding currently in the pool. Why the increase?

I appreciate your time and consideration.



Sent from my T-Mobile 5G Device

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:10 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Sent from AT&T Yahoo Mail on Android](#)



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:08 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:06 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Please VOTE NO to any rate increase Thank You

Sent from my T-Mobile 4G LTE Device

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:36 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

No. No. No. no

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:01 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:59 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:56 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Thank you!  
Sincerely,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:52 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:50 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

**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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:49 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

[You don't often get email from [REDACTED] 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. We are already paying too much.

Regards,  
[REDACTED]  
League City, Tx.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:47 PM  
**To:** PublicComment  
**Subject:** NO 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.

No! Enough is enough.  
Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:47 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Folks just can't afford it.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:43 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:40 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

You don't often get email from [REDACTED] [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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Hoe many 1 to 20 % increases do you think people can afford. I now jhave deductables so high that I essentially are self insured for anything except a total loss.

[REDACTED]  
League City, TX

Correct & Improve

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:40 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. I am voting "NO" to any rate increase.

Sincerely

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:37 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Yahoo Mail: Search, Organize, Conquer](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:37 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:37 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Yahoo Mail: Search, Organize, Conquer](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:36 PM  
**To:** PublicComment  
**Subject:** Rate increase NO

[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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

It is amazing to me that so many years go by with no storms and still you want to raise rates. You are not supposed to be making profit here and if you are losing money during these idle times I'd suggest a major audit.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:34 PM  
**To:** PublicComment  
**Subject:** NO 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.

Texans who live on the coast cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:34 PM  
**To:** PublicComment  
**Subject:** NO 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.

Good Afternoon,

Coastal Texans cannot afford a rate increase.

Vote NO to any rate increase!

*Best Regards,*

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:33 PM  
**To:** PublicComment  
**Subject:** Vote No 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. You are driving me out of my home!

Regards,

[REDACTED]

*"I would remind you that extremism in the defense of liberty is no vice and let me remind you also that moderation in pursuit of justice is no virtue" – Barry Goldwater*

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:32 PM  
**To:** PublicComment  
**Subject:** NO 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.

Please vote NO to the windstorm rate increase. We homeowners are drowning with inflation, property taxes and insurance rate increases. We can't afford any more increases.

Sincerely,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:31 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. I vote NO! we are elderly and cannot afford it and have been paying out for 12 years. We have no where else to go and it would be,well it is,a hardship on us!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:29 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Yahoo Mail: Search, Organize, Conquer](#)



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:28 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]  
Santa Fe Texas

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:28 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:27 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. I will Vote NO to any rate increase.

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:27 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:26 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:21 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thank you.

Get [Outlook for iOS](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:19 PM  
**To:** PublicComment  
**Cc:** mayes@mayesmiddleton.com  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

As the owner of approximately 6,000 apartments in greater Houston, that have lower to moderate income tenants, insurance is the largest uncontrollable expense incurred. Raising rents is not an option as our rents are controlled. Also, deductibles are extremely high and Hurricane Beryl caused no losses on our properties that even approached the deductibles. No insurance company incurred any claims or losses on our properties.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:17 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 7:15 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 7:00 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 6:50 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 6:48 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 6:31 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]  
Friendswood resident  
Galveston County

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 6:24 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 6:23 PM  
**To:** PublicComment  
**Subject:** 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.

No more rate increases. It goes up every year and as it is, the current rate is causing a hardship on citizens. NO RATE INCREASE!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 6:05 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my T-Mobile 5G Device



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 6:20 PM  
**To:** PublicComment  
**Subject:** 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.

TWIA,  
I beg you NOT to increase our rates. I can't afford a rate increase. Please vote NO to any rate increase.

Thank you  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 6:11 PM  
**To:** PublicComment  
**Subject:** Voting no

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.

I vote no for rate increase, we can't afford rate increases because our shitty president screwed the country! Vote no, vote no, vote no!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 6:07 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Please vote NO 20% is just too much

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 6:04 PM  
**To:** PublicComment  
**Subject:** VOTE NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 6:02 PM  
**To:** PublicComment

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.

Coastal Texans cannot afford a rate increase.  
Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:58 PM  
**To:** PublicComment  
**Subject:** 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.

I am a retired teacher. I cannot afford a rate increase of any kind. Please don't raise the rates for Coastal families.

Thank you  
*The Lord is my strength and my shield, my heart trusts in Him*  
*Psalms 28-7*

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:57 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. I can not afford a rate increase.

Please stop the rise in costs to middle class.

To all state elected officials. Now is the time to SERVE your constituents. Vote NO to any rate increase.

[Yahoo Mail: Search, Organize, Conquer](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:57 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:46 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:44 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

I'm a single woman on Social Security and a small retirement fund. I can barely afford what I pay now. Please reconsider and drop it 10% instead.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:45 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:33 PM  
**To:** PublicComment  
**Subject:** NO to Windstorm 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:32 PM  
**To:** PublicComment  
**Subject:** Windstorm 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.

To who it may concern,

Coastal Texans cannot afford a rate increase!!! We vote NO to any rate increases!!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:29 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:27 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. It is already too expensive on citizens and when it is needed it is pure crappy the way we are treated

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:22 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my Galaxy



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:22 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my Galaxy

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:20 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:17 PM  
**To:** PublicComment  
**Subject:** Coastal Texans cannot afford a 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.

My name is [REDACTED] and I do not agree with a 10% rate increase of windstorm I am Vote NO to any rate increase.  
Thanks

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:15 PM  
**To:** PublicComment  
**Subject:** Coastal Texans cannot afford a rate increase.

[You don't often get email from [REDACTED] com. 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.

My name is [REDACTED] and I do not agree with a 10% rate increase of windstorm I am Vote NO to any rate increase.  
Thanks

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:13 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:08 PM  
**To:** PublicComment  
**Subject:** NO TO 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.

Good Afternoon,

Coastal Texans cannot afford a rate increase.

Vote NO to any rate increase!

Thank you,

[REDACTED]

--

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 5:07 PM  
**To:** PublicComment  
**Subject:** Rates

[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.

I'm writing in concern of a recent story regarding TWIA raising the rates on windstorm insurance. I disagree with this move. I encourage you to reconsider the increase .

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:55 PM  
**To:** PublicComment  
**Subject:** NO 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.

As a full time resident this is not good news The cost of living on the coast is too expensive already. We are retired and can't afford it already, and too raise the cost, not good

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:54 PM  
**To:** PublicComment  
**Subject:** No 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.

No rate increase!

[REDACTED]  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:48 PM  
**To:** PublicComment  
**Subject:** TWIA Vote

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.

Coastal Texans, **ALL** Texans, **CANNOT** afford a rate increase. Vote **NO** to any rate increase.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:47 PM  
**To:** PublicComment  
**Subject:** TWIA Vote

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.

Coastal Texans, **ALL** Texans, **CANNOT** afford a rate increase. Vote **NO** to any rate increase.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:47 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:44 PM  
**To:** PublicComment  
**Subject:** Twin rate increase, vote NO

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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:41 PM  
**To:** PublicComment  
**Subject:** No 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.

TWIA,

Please do not increase our TWIA rates. This will make home ownership unaffordable! This will damage our economy!

[REDACTED]

Get [Outlook for Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:39 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. I have paid over \$3000.00 per year for Windstorm, and finally incurred damage during this minor storm Beryl. My roof is 19 years old and has damage. I suspect TWIA will refuse to pay the claim, saying my roof is too old. I have paid over \$50,000 to TWIA – they will only help me if I have a catastrophic loss.

[REDACTED]

Bayou Vista, TX

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:38 PM  
**To:** PublicComment  
**Subject:** Windstorm Increase Proposal

[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.

Us coastal Texans Cannot afford an increase in insurance rates.

Vote no on ANY proposed increase.

[REDACTED]  
Jamaica Beach



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 4:35 PM  
**To:** PublicComment  
**Subject:** VOTE NO

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.

Coastal Texans cannot afford an increase to our rates!

Vote NO to any rate increase.

Regards,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 3:18 PM  
**To:** PublicComment  
**Subject:** TWIA 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.

Everything goes up. I am really not in favor of a rate increase, but 5 percent would be tolerable. 10 percent is too much.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:43 PM  
**To:** PublicComment; mayes@mayesmiddleton.com  
**Subject:** Coastal Texans cannot afford a rate increase. Vote NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase  
Thanks,  
[REDACTED]

**From:** Mayes Middleton <mayes@mayesmiddleton.com>  
**Subject:** Say NO to TWIA Rate Increase  
**Date:** July 26, 2024 at 2:37:03 PM CDT  
**To:** [REDACTED]  
**Reply-To:** Mayes Middleton <mayes@mayesmiddleton.com>



Fellow Texan,

On Tuesday, August 6th at 9 a.m., the Texas Windstorm Insurance Association (TWIA) Board of Directors will be meeting at the Tremont House in Galveston to consider a **10% rate increase on all windstorm insurance policies**. This decision comes just one month after Hurricane Beryl made landfall in our community. I need your help to vocalize your opposition to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

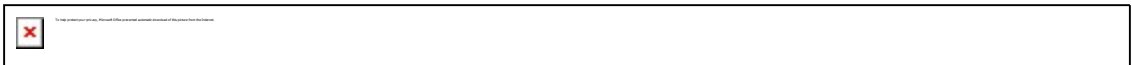
Please take a minute to email [PublicComment@TWIA.org](mailto:PublicComment@TWIA.org) and say " Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

**EMAIL TWIA HERE**



TWIA's main justification [see graphic above] for the rate hike is reinsurance costs, which unfortunately are artificially high and driven by broken modeling predictions. Last session, I authored Senate Bill 1217 and sponsored House Bill 1588, both bills would have lowered reinsurance costs, saving ratepayers nearly \$100 million, and stopped their justification for a rate increase.

While both of these bills were passed by the Senate, they unfortunately did not finally pass the House. I will continue to fight to get legislation into law that will stop rate increases and ensure lower windstorm rates for hardworking Texans.



As you can see from the anti-Gulf Coast article by the [Dallas Morning News](#), we have been successful when we make our voices heard, so please email TWIA or come in person to the Tremont House in Galveston on August 6th and demand NO RATE INCREASE.

Sincerely,



**Mayes Middleton**  
*Texas State Senator*

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## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 2:41 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

Or we will remove you from your Office

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 9:46 AM  
**To:** PublicComment  
**Subject:** TWIA 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.

Dear Members of the Board of TWIA,

I strongly oppose the proposed rate increase. As someone who is involved in economic development, I see the negative impact of TWIA on our efforts. I also feel these increases as a homeowner. I will note that TWIA rates do not take into account the substantial investment I have made for storm protection, such as hurricane shutters and upgraded windows and doors. Having coastal areas pay twice ...for weather damages, like wind and hail, and fires in other parts of Texas and then singled out for additional coverage is inequitable at best and creates a flawed pooling approach.

Please re-evaluate the proposed increase as well as the entire system and basis for TWIA.

Respectfully,

[REDACTED]

Sent from my iPad



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 11:39 PM  
**To:** PublicComment  
**Cc:** Mayes Middleton  
**Subject:** NO 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.

TWIA Board of Directors,

In my 20-plus years of experience in owning and living in Galveston, I have endured many challenges and one of them is increasing insurance premiums. Relative to inflation and claims, I have doubts as to the necessity of this increase.

If I recall correctly, TWIA was to be an *affordable alternative* to commercial insurance.

What it appears to me is it is now another commercial product aimed at being profitable whilst under the guise of maintaining a reserve.

Increase should be incremental; relative to inflation. Large increases in just one year does not allow any average family; especially a fixed income homeowner, to absorb this into their budget.

Please also recognize that TWIA is not the only product that is increasing. Auto insurance, homeowners and liability have all jumped over and above the rate of published inflation.

I am confident that there will be a collective conclusion that a substantial increase is not prudent in this economic environment.

Regards,

[REDACTED]

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 11:12 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Sent from AOL on Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 11:12 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Sent from AOL on Android](#)

## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 10:45 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 10:44 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thank you  
[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 10:40 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 10:17 PM  
**To:** PublicComment  
**Subject:** Coastal Texans cannot afford a rate increase. Vote NO to any 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.

[REDACTED]  
Business Owner

## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 10:15 PM  
**To:** PublicComment  
**Subject:** Rate increase on insurance for coastal homes

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.

NO! TO RAISING HOME INSURANCE  
Sent frOM my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 9:54 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

[REDACTED]

[Do not go where the path may lead, go instead where there is no path and leave a trail. - Ralph Waldo Emerson](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:56 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Too many people are barely making it in this screwed up economy. As a policy owner of TWIA I ask you to not raise rates at this time.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:53 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:46 PM  
**To:** PublicComment  
**Subject:** NO 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.

We are seniors on a fixed income. My husband is a disabled veteran with many health issues and I have had 3 surgeries and need both knees totally replaced. We CAN NOT afford more increases  
!

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:35 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:34 PM  
**To:** PublicComment  
**Subject:** PLEASE VOTE NO

[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.

Coastal Texans cannot afford a rate increase. Vote no to any rate increase.  
Please & thank you.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:31 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:29 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:12 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:06 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.  
People living in coastal areas cannot afford a 10 % increase! Do not do it or I will move and I am from Texas First Family. Sam Houston is my Uncle on my Mother's side of the family.  
Again, do not do it .

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:05 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.

NO RATE INCREASE  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:03 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase I can't afford it.

[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.

Coastal Texans like me on a fixed income cannot afford a rate increase. Vote NO to any rate increase.

Please vote NO!!

[REDACTED]

Sent from [REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 8:01 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

I have quit covering my rental homes due to the cost.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 7:58 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 7:49 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 7:47 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 7:25 PM  
**To:** PublicComment  
**Subject:** Raising Rates

[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.

Do not raise our windstorm rates! They are already too high!! In fact, please consider lowering them. It's not insurance if the cost is so high homeowners can't afford it. Then only the super rich will purchase it. I represent the community of Ingleside on the Bay.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 7:21 PM  
**To:** PublicComment  
**Subject:** NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.  
I'm opposing any rate increases to TWIA premium !

Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Friday, July 26, 2024 7:20 PM  
**To:** PublicComment  
**Subject:** Windstorm cost

[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.

Coastal Texans CANNOT afford a rate increase. Vote NO to any rate increase!

Thank you,

[REDACTED]

Sent from my iPhone