

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:31 PM
To: PublicComment
Subject: Vote no to 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 Texans cannot afford a rate increase. Vote NO to any rate increase!

[REDACTED]
Galveston resident

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:09 PM
To: PublicComment
Subject: 📢 Say NO to 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.

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

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

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

Sincerely,

[REDACTED]
Brazoria County Resident

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:01 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: Saturday, July 27, 2024 10:28 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.

Hello,

We cannot afford a rate increase for our wind insurance policy. Vote NO for any rate increase. I am a resident of Surfside Beach.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:23 PM
To: PublicComment
Subject: SAY NO TO 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.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:09 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.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:00 PM
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.

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

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 9:55 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.

I vote NO to any rate increase for windstorm insurance. I live on the Texas coast and am retired and on disability. Being on a fixed income I can't afford an increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 9:42 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: Saturday, July 27, 2024 9:08 PM
To: PublicComment
Subject: No to Rate Increases

[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 Vote NO to any rate increase.

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:57 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.
Why are y'all trying to put us out of our life long communities??? Find another way to make your money. No to rate increase!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:58 PM
To: PublicComment
Subject: NO to TX Windstorm Insurance 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]
Chambers Co.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:49 PM
To: PublicComment
Subject: Insurance 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.

Coastal Texans can not tolerate another hike! I own a small business in Crystal Beach Tx. The three policies required cost me over \$9,000.00 per year! And the policies on my personal home are just as high. This is crushing us!!

Please vote NO to this proposed rate hike.

Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:43 PM
To: PublicComment
Subject: 2024 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 opposed to the proposed 10% rate increase. We cannot afford more increases and will cause us to move away from the Coast!

[REDACTED]
Crystal Beach

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:36 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.

[REDACTED]

League City TX

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:32 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.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:26 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.

I'm opposed to the TWIA rate increase. As a retiree , on a limited income living here full time is getting expensive. Mainly due to insurance

Many Thanks,

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:25 PM
To: PublicComment
Subject: TWIA Public Comment

[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.

Hello,
I strongly OPPOSE the proposed increase in windstorm insurance premiums.
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:01 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.

Coastal Texans cannot afford a rate increase, I vote NO to any rate increase for the Coastal Texans.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:59 PM
To: PublicComment
Subject: TWIA Insurance 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]

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:56 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.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:51 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. We
cannot afford a rate increase.

Vote NO to any rate increase.

We are still recovering from Beryl WITHOUT the help of TWIA which did not approve our claim.

Thank you for your understanding,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:47 PM
To: PublicComment; [REDACTED]
Subject: Insurance rate meeting in Galveston Tues August 6th

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 have 2 houses in Jamaica Beach and both have had increases and no claims made!
Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:37 PM
To: PublicComment
Subject: Proposed 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 writing to express my displeasure in the proposed rate increase for windstorm insurance. Please vote no to the proposed increase. If you wish to discuss this further I am including my phone number.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:34 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.

Windstorm insurance is so high already. All insurance is so high. I implore you to not increase costs because we cannot afford it.

Sincerely,

[REDACTED]

[Sent from AT&T Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:31 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 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.

!!Say NO to TWIA Rate Increase!!

I cannot even get paid appropriately on my current claim from Hurricane Berryl and have to appeal while the roof is off my home and storms keep pouring in!!!! 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.

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

NO RATE INCREASE.
NO RATE INCREASE.
NO RATE INCREASE.



Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:14 PM
To: PublicComment
Subject: NO 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.

We coastal Texans cannot afford a rate increase for TWIA. Vote NO to any rate increases.

So many years have gone by with no storms and now suddenly after one hurricane you want to raise rates astronomically. You are not supposed to be making profit here and if you are losing money during these idle times perhaps you need to look internally, may I suggest a major audit.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:05 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.

It is bad enough that you built an automatic increase into renewals - and now this???!!! Worse - if you don't contact the agent to complain, the automatic increase applies! This is sneaky/disingenuous and wrong! We cannot trust a government agency that operates like this.

[REDACTED]
24 year policy holder

No one afford a rate increase - automatic or inflationary! Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:04 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: Saturday, July 27, 2024 6:58 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. from, [REDACTED]
[REDACTED] who live in Bayou Vista TX.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:39 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 say vote yes for the rate increase. We need to keep twia funded with enough money to cover the storm damage especially since we will be having more and stronger storms due to climate change. Raise the rates!

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:24 PM
To: PublicComment
Cc: [REDACTED]
Subject: TWIA 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 TWIA increase! Vote NO to any rate increase!

Thank you

[REDACTED]
A Coastal Texan who currently has a 17k dollar deductible!

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:22 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.

The rates you charge are already obscene and crippling. We have had very little significant hurricanes and/or storms and the premiums you are charging are ridiculously high

I have paid -60k over the last 10 years and never filed a claim or received

If you need a rate increase you are completely mismanaging this organization. Improve efficiency and cut costs by 10%. I assure you that is very easily done.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:22 PM
To: PublicComment
Subject: NO RATE INCREASES

[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

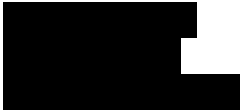
Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:22 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: Saturday, July 27, 2024 6:19 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 a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:18 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: Saturday, July 27, 2024 6:14 PM
To: PublicComment
Subject: Rate increase opposition

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

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:13 PM
To: PublicComment
Cc: [REDACTED]
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 a rate increase!

Vote NO to any rate increase!

[REDACTED]
La Marque, TX

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:13 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.

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

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:12 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.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:01 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.

Good evening,

Thank you all for hearing me. It is getting very hard to afford all the increases owning a home. Our homeowners insurance has increased, flood insurance has increased, and auto insurance has increased. I am requesting that rates not be increased as that is one more thing going up. It is especially difficult since Hurricane Beryl since that cost money also. Thanks

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 5:58 PM
To: PublicComment; [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.

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

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 5:54 PM
To: PublicComment
Subject: Please raise

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 raise the TWIA rates as much as possible.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 5:43 PM
To: PublicComment
Subject: NO TO 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: Saturday, July 27, 2024 5:42 PM
To: PublicComment
Subject: TWIA RATE INCREASES.

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.

Our Windstorm rate for 2024/2025 went from \$2200.00 to \$2900.00, due by mid August. That's a \$700.00 dollar increase and TWIA is increasing the rates by another 10%.

Would you like to buy our home and save us the agony of watching the rates increase every year?

At this point these rates will make us homeless. Not just retirees but anyone who has a home, including apartment communities and any other rental that serves as one's home! This is predicable!! Everyone is faced with the trickle down increases.

When will this stop??

This makes me very anxious. I can't imagine how everyone else is feeling!

We are people not chess pieces being moved around like pawns for your leisure, just to see what the public will tolerate! Be human!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 5:36 PM
To: PublicComment
Subject: Insurance 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.

PLEASE do not raise windstorm insurance rates. I am 82 years old and cannot afford homeowners insurance now. The deductibles are also unaffordable. I can't file a claim to get my home repaired because after the deductible is applied I don't get sufficient funds to repair the damage. And even thinking about raising the rates is ridiculous.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 5:23 PM
To: PublicComment
Subject: This proposed 10% raise 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.

Please reject the proposed raise in
Twia insurance policies cost. These policies
Should've lowered not raised again.

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:50 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.

I am resident of La Marque texas and my insurance it's already too high and I have never filled a claim.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:41 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 a rate increase. Vote no to any rate increase.

[REDACTED]
Crystal Beach, Texas

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:41 PM
To: PublicComment
Subject: Vote NO to 10% 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 Texas Windstorm Insurance Association (TWIA) Board of Directors,

It has come to my attention that y'all are considering a 10% rate increase on all windstorm insurance policies. An increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast. Coastal Texans cannot afford a rate increase as the current rates are expensive already. Therefore, I ask that y'all vote NO to any rate increase.

Thank you for listening from a Coastal homeowner,

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:34 PM
To: PublicComment
Subject: TWIA Aug 6 meeting

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 communities here cannot afford a rate increase. Please vote
"No" to a rate increase.

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:25 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.

Coastal Texans cannot afford a rate increase!!
I vote NO to any rate increase.
Our insurance policies are high enough as it is!!
[REDACTED]
Crystal Beach, Bolivar peninsula

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:21 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: Saturday, July 27, 2024 4:15 PM
To: PublicComment
Subject: Windstorm Insurance

[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.

Sent from my iPhone

No to a 10% rate increase! Its ridiculous 😡

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:04 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 have never filed a claim with TWIA and should not be held responsible for others who have had to. This is why we pay for insurance. If you continue to raise rates, people like me, single parents, will be priced out of being a homeowner. I am a teacher and this state refuses to pay us a livable wage. If you increase rates, I will be forced to sell.

I will protest this in any way that I have to. This is ridiculous.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:01 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.

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

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:00 PM
To: PublicComment
Subject: Vote No on 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 on the rate increase proposal. Those of us who rely on this insurance can not afford a rate increase.

Thank you.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:56 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.

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

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:56 PM
To: PublicComment
Subject: No to 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.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:54 PM
To: PublicComment
Subject: Vote "No" to a 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]
Dickinson, Texas 77539

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:43 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.

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

Thanks

[REDACTED]

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:40 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.

--

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



Virus-free. www.avast.com

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:38 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.

Coastal Texans cannot afford a rate increase. Vote "NO" to any rate increase.
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:33 PM
To: PublicComment
Subject: Please vote no on any 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 - especially those of us who did not file a claim after the recent storms.
Vote NO to any rate increase.

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:35 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]
Bayou Vista, Texas

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:35 PM
To: PublicComment
Subject: Increase of wind insurance

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 increases! It is unaffordable now!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:34 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.

I cannot afford a rate increase in our Windstorm insurance. As it is, the price of everything is incredibly high - food, electricity, rent. I won't be able to carry the insurance if it goes higher.

Please help keep our costs down.
Thanks

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 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.

Dear all,
Vote no to a 10% increase!!
Thank you
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:25 PM
To: PublicComment
Subject: Proposed 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 home owner on the Bolivar peninsula I have to say that insurance is already unaffordable and that increasing our rates would put hardship on too many of us.
Please don't increase our insurance.
Thank you
[REDACTED]

Public Comment

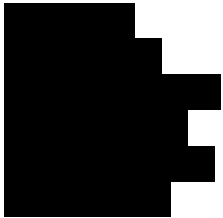
From: [REDACTED]
Sent: Saturday, July 27, 2024 3:23 PM
To: PublicComment
Subject: Rate increase

[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.

!!Say NO to TWIA Rate Increase!!

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



Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:13 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.

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

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:08 PM
To: PublicComment

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.

I cannot afford a 10% increase by TWIA. TWIA increased rates last year and does not deserve another rate increase this year.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:00 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.

Good afternoon!

It seems that our rates continue to increase. With everything increasing it seems to be forcing families into making hard decisions of what to prioritize. Young adults almost have to make \$30 a hour to survive which is ridiculous.

Coastal Texans cannot afford another rate increase. Please vote NO to any rate increase. We would appreciate it and know that our voices are being heard.

Thank you and have a blessed day!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:56 PM
To: PublicComment
Subject: NO to 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.

Dear TWIA Board of Directors,

Coastal Texas cannot afford a rate increase in our windstorm policy. with increased inflation sky rocketing insurance premiums, health insurance, and property taxes. It's making it very difficult for working families to afford just to live. So please consider a no for rate increase.

Best Regards

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:56 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 to a rate increase! Bad timing right after a hurricane. Please do not raise rates. Thank you, Scott and Susie Calvin
Sent from my iPad

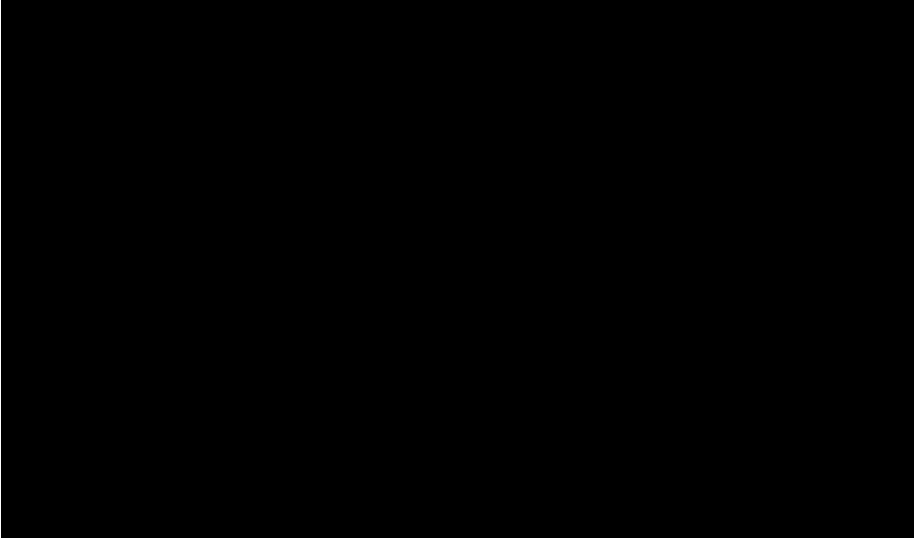
Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:52 PM
To: PublicComment
Subject: 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: Saturday, July 27, 2024 2:50 PM
To: PublicComment
Subject: 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.

Coastal Texans cannot afford a rate increase! Vote no for any rate increase [REDACTED] 😊

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:48 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.

The Texas coastal citizens that are required by law to have this insurance CANNOT afford another rate increase. It is already extremely too high. Please vote NO to the rate increase. We simply cannot afford this again.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:43 PM
To: PublicComment
Subject: Vote No

You don't often get email from s [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. We Vote No.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:37 PM
To: PublicComment

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

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"Costal Texans cannot afford a rate increase. Vote NO to any increase."

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:28 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.

I have been paying premiums for 23 years with one claim at \$1700. Please do not raise rates.

Regards,

[REDACTED]
Galveston Island West End

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:27 PM
To: PublicComment
Subject: Regarding the Proposed Rate Increase for Coastal Texas

[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,

As a homeowner in Brazoria County, regarding the proposed insurance coverage increase to be voted on in Galveston on August 6, 2024, please know, myself and my community VOTE NO. The cost of living is unprecedentedly high, and homeowners should not be forced to bear the brunt of bad financial management and planning.

As TWIA insurance is a required tax on homeowners, it is incumbent on your organization to ensure accessible and affordable coverage for all. This increase serves only to further limit the ability of individuals to access and maintain the basic need for owning a home in this area. Any increase during this time of financial stress and insecurity highlights the disconnect between your organization and the people it serves.

Please understand your duty to the community and drop this proposed increase in favor of reevaluation of your finances, and outline ways to reduce operating costs instead of passing the burden on to the homeowners in the areas you serve.

Best,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:19 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.

Good afternoon,

Thank you for accepting my comments on the proposed rate increase for 2025. It would be a hardship to have a 10% increase in windstorm coverage, particularly with the rise in inflation during this administration. We have lived in Brazoria county for 24 years, never filed a claim, yet the rates continue to increase. Please reconsider.

Thanks,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:17 PM
To: PublicComment
Subject: Proposed 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!

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:15 PM
To: PublicComment
Subject: Voting 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.

Coastal Texans cannot afford a rate increase.

Times are tough as it is. The inflation that is through the roof, is making it hard for any of us to survive. Going up on rates, will make it hard, on alot of us texans. Who live pay check to pay check.

Voting NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:11 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: Saturday, July 27, 2024 2:09 PM
To: PublicComment
Subject: Vote no to 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 Texas can not afford a rate increase. VOTE no to any rate increase!

[REDACTED]
CrystalBeach,TX
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:07 PM
To: PublicComment
Subject: Windstorm

[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 vote NO to any and all rate increases!

Thanks,
[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:07 PM
To: PublicComment
Subject: Vote no on increasing by 10%

[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.

This area can't afford the constant increased costs of homeowners, windstorm and flood insurance. In the last 4 years, 2 of my homeowner insurance companies have stopped writing in Galveston county, allowing those who still write to increase their costs.

I had friends who needed to use their windstorm after Beryl who could not, because the deductible is \$20,000!! That means we are paying for insurance we will never be able to use. Please consider this and do not vote for an increase. Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:06 PM
To: PublicComment
Cc: [REDACTED]
Subject: Texan coastal homeowner

[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 for TWIA rate increases. As a coastal owner, we carry 3 mandatory insurances on our home already- a rate hike would be unmanageable. Thank you.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:04 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.

Re: rate increase proposal

I would like it on record that we protest this rate increase. We are already held hostage with TWO expensive policies during an economic downturn for the last four years. The board that proposed this should be ashamed.

[REDACTED]

[Sent from AOL on Android](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:02 PM
To: PublicComment
Subject: Vote no to any 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]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:02 PM
To: PublicComment
Subject: Against 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.

Dear TWIA,

It has come to my attention that the board of directors are meeting on August 6th to discuss a potential 10% rate increase. Coming from a fellow customer of TWIA, please stop destroying us and increasing our insurance premium!! Inflation is already screwing us all but we are required to have insurance and y'all are making it to where we cannot afford to have insurance! Also, meeting right after we have been deeply affected by Hurricane Beryl shows a lot. We are already struggling to get back on our feet and y'all are wanting to tear us back down. Please do not approve this rate increase. I hope you take this into deep consideration.

Best,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:01 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.

Do not increase rates/tax

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:59 PM
To: PublicComment

[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 residents simply cannot afford an increase in windstorm rates. You are bleeding us dry. Some of us will have to TRY to sell because of insurance costs. Please do not raise rates. [REDACTED] Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:57 PM
To: PublicComment
Subject: Insurance increases

[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.

Insurance rates are already to expensive. TWIA should not raise rates by any means.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:55 PM
To: PublicComment
Subject: Ridiculous 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 whom it may concern,

Coastal Texans cannot afford a rate increase in this economy. As a majority bread winner for a family with an 18 month old, I'm already at the end of my rope trying to stay afloat. Vote no to any increase.

Regards

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:55 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.

Dear TWIA Board,

I have been a coastal Texas resident for 24 years. In that time I have owned two homes that have survived multiple storms.

A 10% increase to our required TWIA premiums would make this already difficult economy even more challenging. As a household with 2 public servants (an educator & police officer), our incomes are not increasing anywhere near as quickly as the cost of living.

Please do not add additional financial stress to my family & our community. I am asking you to please vote NO to a 10% rate increase on TWIA premiums.

[REDACTED]
Resident of Dickinson, TX (Galveston County)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:54 PM
To: PublicComment
Subject: NO Rate Increase, please!

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 never had a claim and even survived Hurricane Harvey with no damage. Now Beryl had destroyed my fences, but don't seem to be covered by TWIA. Even with my high deductible, it will not cover much of my damage if at all.

Again, please vote NO to any rate increase.

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:49 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.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:45 PM
To: PublicComment
Subject: TWIA 10% 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 opposed to this insurance rate increase of 10%. Our cost of living is already to high and we are retired and on a fixed income. This increase would create a huge burden on everyone, especially those people on fixed incomes.

Thank you

Gregory Sonneville
[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:45 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.

I live on the coast, and I am not supporting a rate increase. I understand there is a meeting being held in Galveston regarding this topic on Tuesday. People simply can't handle all the increases it's not affordable.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:43 PM
To: PublicComment
Subject: Vote No for 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 for a rate increase on insurance in August. We cannot afford anymore increases. Thank you.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:43 PM
To: PublicComment
Subject: TWIA RATE INCREASE MEETING

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.

Texas Gulf Coast residents cannot afford another rate increase. It's becoming ridiculously expensive to live near the coast and even multigenerational families will be forced to leave their homes.

[REDACTED]

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:38 PM
To: PublicComment
Subject: Public meeting comment

[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]. I live in Galveston County at [REDACTED], and have been forced to purchase insurance from TWIA for many years due to the incompetence of the Texas Insurance Board. Raising rates will put me out of the home I've worked for all of my life. Rates are already ridiculously high and continue to go up with NO oversight or thought for those you continue to fleece. I say NO to any increase!!!

Thank You,
[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:36 PM
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.

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

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:27 PM
To: PublicComment
Subject: Please vote NO

[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.

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

Thank you

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:20 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.

We vote No to a rate increase on TWIA insurance.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:19 PM
To: PublicComment
Subject: No 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: Saturday, July 27, 2024 1:15 PM
To: PublicComment
Subject: Insurance 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 have paid TWIA insurance for years and have never had a claim yet my insurance rates rise. This year Beryl did damage to my home and I am still waiting for action from TWIA.

I cannot afford a rate increase. No one can, stop the insanity, your are ensuring that people can not have insurance.

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:11 PM
To: PublicComment
Subject: Windstorm insurance 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.

Please vote no on rate increase. Costal Texans can not afford an increase. I am already paying \$392.00 a month in windstorm insurance premium simply to continue living in my home. I am 84 years old and my wish is that I can afford to spend my remaining years here in the home I love. Thank you [REDACTED] Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:06 PM
To: PublicComment
Subject: Coastal Texans cannot afford a 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.

Vote NO to any rate increase. As it is, you have ripped me off by not paying for previous damages.



Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:07 PM
To: PublicComment
Subject: NO to wind insurance 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 wind insurance rate increase. Vote NO to any rate increase.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:07 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 cannot afford a rate increase to my windstorm insurance. This would create an unnecessary burden to my already challenging budget.

[REDACTED]

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:05 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. NO! to TWIA rate increase. People cannot afford another insurance rate increase.

NO NO NO!

GALVESTON COUNTY
CHAMBERS COUNTY

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:05 PM
To: publicvomment@twia.org; PublicComment
Subject: Coastal Texans

[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 can not afford a rate increase. Vote NO

Thank you,
Galveston home owner

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:02 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.

Coastal Texans cannot afford a rate increase. We just spend hundreds of dollars on fuel for our generators and still have damage costs incurred from Hurricane Beryl.
Please vote NO to any rate increases.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:45 PM
To: PublicComment
Subject: Windstorm increasing

[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.

[REDACTED] here: State Representative Terri Leo Wilson

Windstorm Insurance Association (TWIA)

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

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:45 PM
To: PublicComment
Subject: TWIA 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 Texas residents cannot afford an increase. Vote NO to any increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:42 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.

Please vote against increasing Windstorm Insurance!! People are having a hard time with paying for it as it is! Please vote no increase!!

[REDACTED]
Galveston, Texas

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:41 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.

Absolutely ridiculous that this even being considered at this time. Allow us, your customers, an opportunity to recover from the pathetic economy without the worries of another price hike on something that is required for many to protect their homes for the sake of their family. Please consider the consumer and do NOT raise rates at this time. Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my T-Mobile 5G Device
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:40 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.

Coastal Texas resident can't afford a rate increase Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:40 PM
To: PublicComment
Cc: [REDACTED]
Subject: Texas Windstorm Insurance Association (TWIA) PLEASE VOTE NO TO A 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."

Best Regards



Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:33 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.

We are seniors living on the Texas coast & cannot afford an increase in windstorm rates. Please vote NO.
Our rates & deductibles make it difficult or impossible to make necessary repairs after a storm.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:31 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: Saturday, July 27, 2024 12:24 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.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:09 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.

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:02 PM
To: PublicComment
Subject: Windstorm rate increase proposal

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 resident of Ingleside Texas and I want to go on record OPPOSING a rate increase to the Texas windstorm program. Even though this has been an active season the windstorm trust is fully funded and there have been minimal payouts over the past several years. So the wind storm program has plenty of funds to cover projected expenses. So once again I say NO Rate increase

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:51 AM
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.

We are retired and barely able to keep up with non insurance related expenses now after storms. Please do not raise our rates. Thank you

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:48 AM
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.

Please do not raise our rates in the Galveston area. We have been hit with too many non insurance related expenses(clean-up) and we are not able to keep up. Thank you

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:40 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.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:30 AM
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. The proposed rate increase is terrible timing for so many coastal AND inland homeowners along the coast as we are dealing with rising cost of virtually EVERYTHING we need. I personally ask everyone on the board to either look elsewhere to cut or leave as is and exhaust every state , federal and or private funding available.

Kind Regards,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:30 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.

Coastal Texas CANNOT afford a rate increase!! Vote NO to ANY rate increase.

A Proud Texan!

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:23 AM
To: PublicComment
Subject: Vote No to rate increase

You don't often get email from meri [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 whom it may concern,

Coastal Texans can not afford a rate increase. Please vote NO to any rate increase.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:18 AM
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.

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

Thanks,



Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:11 AM
To: PublicComment
Subject: TWIA Insurance 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.

Good morning,

Thank you for trying to stop this. We own 3 businesses and one house. 2 of the businesses are barely solvent and the 3rd was started to pay off the debts of the first two. That alone is insurmountable. We are trying to honor our debts at great personal and financial sacrifice.

Costs across the board have gone up to the point that there is no profit in a small business, there never has been for us. We have not taken a paycheck/draw in over 6 years but we have kept people employed and lost 100s of thousands of dollars. I work full time plus (at a regular job) as does my wife in the businesses; it wounds us every time someone else takes more money from us. We cannot raise prices to pass on to the consumer any more.

I can list the woes of business and how everyone else makes money but us but that is not what this is about.

We have never filed a claim and consider ourselves lucky. We pay no less than 30k and closer to 40k per year to insurance companies for everything. (housing, business, auto, flood, wind, workers comp) Not looking for a handout (although we would love one) but it needs to stop.

Please curb the cost!

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:06 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.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:05 AM
To: PublicComment
Subject: TWIA

[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.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:02 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.

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

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:01 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.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:58 AM
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.

Thanks,

[REDACTED]
Galveston County, TX

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:22 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.

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



Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:20 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.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:15 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.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:14 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.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:06 AM
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

[REDACTED]

"Life is not about waiting for the storm to pass, but learning how to dance in the rain"

Public Comment

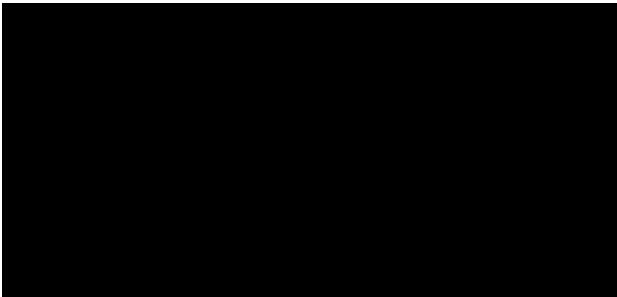
From: [REDACTED]
Sent: Saturday, July 27, 2024 10:00 AM
To: PublicComment
Subject: NO Rate Increase

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.

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

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