

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 11:33 AM  
**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.

To Whom It May Concern:

The entire state of Texas and many businesses, including yours, benefits from the money generated in Galveston, Texas. The residents of Texas, and beyond, benefit with the availability of visiting, vacationing, and living on the Galveston coast.

However, those of us as permanent residents, can not afford a 10% increase to our windstorm insurance.

10% is almost triple a COLA for one year, and many residents on the island do not even receive a COLA. As a recently retired educator, if history repeats itself, I would not receive a COLA for about 15-20 years. So, where am I going to find an additional 10% for windstorm insurance???

Just like Texas educators and ISDs are having to make cuts, then perhaps an internal review is needed at TWIA to make cuts.

All I know is an insurance increase would have harmful effects on the citizens living here full time. This could cause permanent home owners, who genuinely care about the island, its upkeep, and its environment, to sell their properties to the many out of state developers, who are turning the island into a STR nightmare, which will eventually devalue the real estate properties in Galveston and cause harm to the overall economy and the state's citizens.

Many of the STR properties owned by companies were the ones that did not notify their renters after this last Hurricane about putting up their trash cans in a locked area because there would be no service. These companies did not prepare their properties, tie the furniture, prepare outside items, etc.

So what happened???

Tons of extra debris everywhere significantly slowing down repairs and causing additional damages to properties. This is what happens when permanent residents have to sell, not because they can't afford their homes, but because they can't afford their insurance.

I ask that you consider the outcomes of raising the insurance by 10% and make the decision not to for the sake of the island its people, and the state of Texas.

Sincerely,

[REDACTED]



## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 11:29 AM  
**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.

A rate increase would be crippling to Texans. The middle class is already struggling to make ends meet.

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 11:24 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.

No to a rate increase . Being retired on a limited income a rate increase is unaffordable for us. We seniors are being priced out of our homes.

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

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 11:24 AM  
**To:** PublicComment  
**Subject:** Rate Increase 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.

Good morning,

I am writing this email in the hopes it will reach a listening ear.  
Prices are high everywhere and an increase of 10% is hitting us hard while we're all down.  
Please reconsider this increase.

Thank you,

[REDACTED]  
Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 11:08 AM  
**To:** 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.

Hello, Coastal Texans cannot afford a rate increase.

Please vote NO to any rate increase at this time!

Thank you

Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 11:07 AM  
**To:** PublicComment  
**Subject:** TWIA 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.

Costal Texans can not afford a rate increase. Please vote NO rate increase for the proposed 10%rate increase.  
Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 11:01 AM  
**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! Please vote NO to any rate increase.

Thank you,  
[REDACTED]



## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 10:53 AM  
**To:** PublicComment  
**Subject:** PLEASE!! 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.

Between the skyrocketing costs of homeowners insurance, flood insurance, an auto insurance, it is slowly bankrupting us. My insurance company refused to cover my house, so I told them there was no way in hell they were going to get my auto insurance business. Please, please, please do not increase our rates. Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED] 🐱

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 10:48 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.

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

Sent from my iPad

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 10:47 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.

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

Sent from my iPad

Public Comment

From: [redacted]  
Sent: Sunday, July 28, 2024 10:17 AM  
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.

Vote NO for any Texas Windstorm Rate Increases --

[redacted]

[redacted]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 10:15 AM  
**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:** Sunday, July 28, 2024 10:08 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.  
I paid \$1410 for TWIA Ins, besides all the usual home insurances -- NO MORE RATE INCREASE,  
PLEASE!!!

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 9:38 AM  
**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.

Good Morning,

As a small business owner and long- term resident I would appreciate the Windstorm Insurance not be increased by 10% . For many years there haven't been any claims at all on my properties in fact I have only made one claim in 35 years.

Kind Regards,

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 9:35 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:** Sunday, July 28, 2024 9:35 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 vote no on any rate increase. The rates are already too high.

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 9:33 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.  
Your rates are already high. I suffered damage from Beryl and had to pay for it all out of my own pockets. There should be no increase. Learn to fund the insurance program the same way I had to fund my damage expenses: from available funds!

[REDACTED]  
Sent from iPhone 15

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 9:10 AM  
**To:** PublicComment  
**Subject:** NO Rate Increase

[You don't often get email [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:** Sunday, July 28, 2024 9:05 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 another rate increase. Please vote no to any increase.

Thank you,

[REDACTED]

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

## Public Comment

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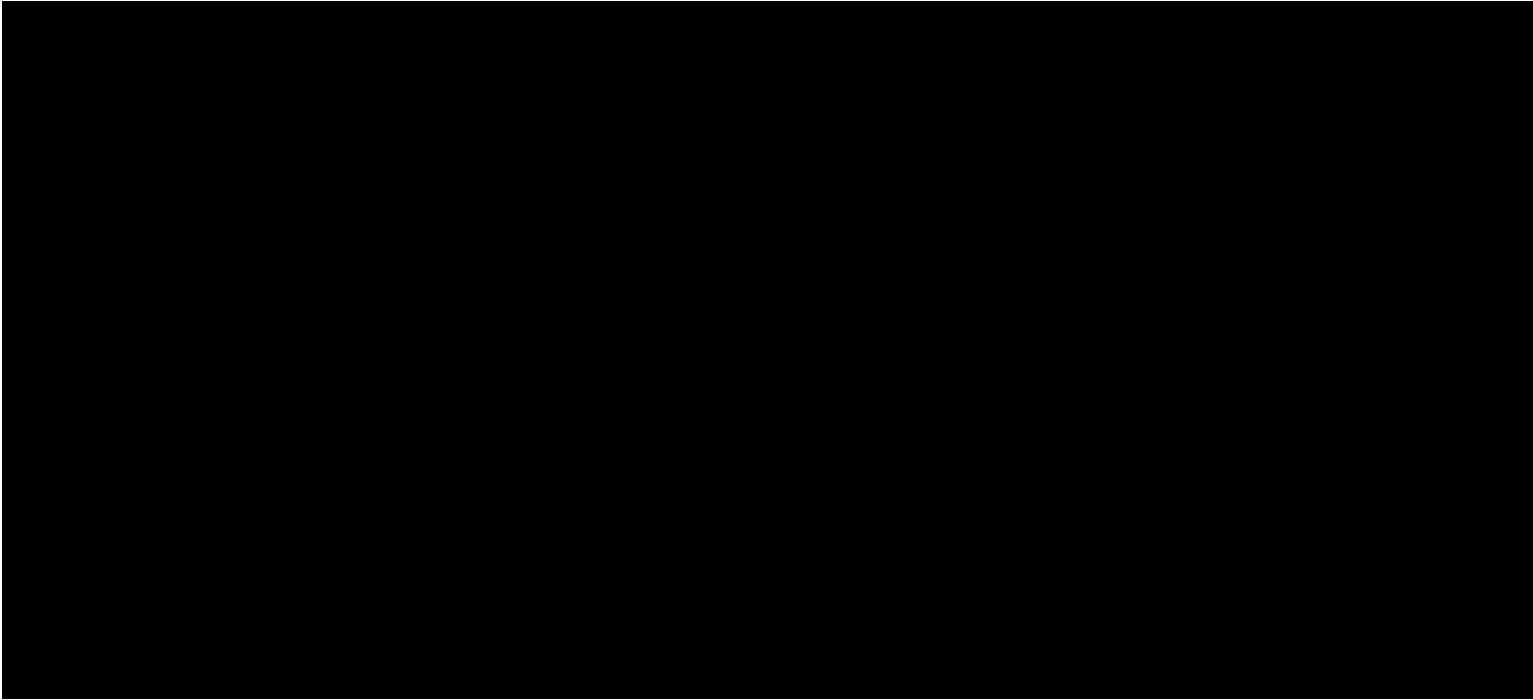
**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 8:59 AM  
**To:** PublicComment  
**Subject:** TWIA Rate Increase

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.**

*The Texas Real Estate Commission requires us to give you two notices: [CONSUMER INFORMATION](#) and [INFORMATION ABOUT BROKERAGE SERVICES](#).*



## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 8:52 AM  
**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.

To whom it may concern:

I am urging you to vote no to any increase for Texas Coastal folks.

Sincerely

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 8:32 AM  
**To:** PublicComment  
**Subject:** Texas Windstorm Insurance 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.

I am a resident on Bolivar Peninsula living on a fixed income. Insurances on my home have become a huge cost burden. I am almost to the point that I must consider leaving the place that I love. Never have I filed a claim with TWIA, yet have paid premiums for 15 years. Many of my neighbors have or are planning to leave the Texas Coast as tax and insurance costs have become too expensive. No to the proposed 10% rate hike.

[REDACTED]  
Sent from my iPad

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 8:26 AM  
**To:** PublicComment  
**Subject:** Use Common Sense

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 TWIA executives

Your offices are located in Austin where Im sure you have plenty of office space for meetings. However, you feel the need to come to Galveston and hold a meeting at an expensive hotel. Heads up, those travel, meeting, expensive meals and undoubtedly happy hours with costly cocktails are ALL PAID BY US! And you're spending all this money to ask for a 10% rate increase because you just can't make ends meet. The irony



## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 8:24 AM  
**To:** PublicComment  
**Subject:** Windstorm 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 can not afford a increase in windstorm insurance, vote "no"

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 8:22 AM  
**To:** PublicComment  
**Subject:** Coastal Texas 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.

Dear Sirs,

Coastal Texas residents can NOT afford any rate increase at this time. Vote NO to any rate increases. Many residents are suffering the damages brought with Beryl and paying out of pocket expenses as deductibles are too high to reimburse anything short of catastrophic damage. Much like myself, on a fixed income and rampant uncontrolled inflation, this is not affordable and any rate increase would be impossible to bear.

Thank you,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 8:20 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 iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 8:13 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.

This is ridiculous. You propose a rate increase and yet your not paying out any claims! I have yet to here anyone that has gotten a check from TWIA

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

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 7:57 AM  
**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.

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

Sent from my Verizon, Samsung Galaxy smartphone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 7:54 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. Not only do I say NO, I say HELL NO!!!

## Public Comment

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**From:** Mike Foreman <mforeman@friendswood.com>  
**Sent:** Sunday, July 28, 2024 7:05 AM  
**To:** PublicComment  
**Subject:** NO Rate Increase

[You don't often get email from mforeman@friendswood.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 to any rate increase.  
Mike Foreman  
Mayor  
City of Friendswood

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 6:48 AM  
**To:** PublicComment  
**Subject:** Say 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.

We bought a house in Mont Belvieu Texas in July of 2023. We just received our renewal and the policy increased \$500 for the next year. We have not had a claim. And now there's talk of further rate increases!

Coastal Texans cannot afford another rate increase! Please vote no to any more rate increases!

Sincerely,

[REDACTED]



## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 5:20 AM  
**To:** PublicComment  
**Subject:** rate hikes

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

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

No new rate hikes please!! Bidenflation is killing us already..

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 4:52 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. No to this suggested rate Increase

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

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 3:41 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 communities cannot afford a rate increase  
Vote No to a rate increase

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 3:38 AM  
**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 . No rate increase

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

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 12:20 AM  
**To:** PublicComment  
**Subject:** 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.

As a resident and property owner in Galveston County I'm writing to raise my objection to the consideration of an increase in the rates for windstorm coverage. Considering the increase in property values and the proposed tax increase to be imposed as a result, an increase in insurance coverage is an undue burden on property owners in the coastal counties and will only drive residents, property owners and ultimately visitors away from the area. I urge you to reconsider.

Thank you.

[REDACTED]

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 10:38 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. My claim from Beryl has been refused. No no no to Increase. [REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 10:13 PM  
**To:** PublicComment  
**Subject:** Rate increase

[You don't often get email [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.

An increase in our home insurance will bring us closer to selling our house. I am retired and my husband is about to retire. We will be on a fixed income. Insurance is already so high, it is a burden. I feel like the insurance companies know they have us over a barrel, these comments probably mean nothing to them. It is a shame to have to pick between having a house and possibly moving in with relatives.

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 9:51 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.

[REDACTED]

Sent from my iPhone so please excuse any typos.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 9:51 PM  
**To:** PublicComment  
**Subject:** Rate increase from Windstorm Insurance Association

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.

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

[publiccomment@twia.org](mailto:publiccomment@twia.org)

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 9:50 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 for rate increase.

Thank you  
[REDACTED]

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

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 9:25 PM  
**To:** PublicComment  
**Subject:** Proposed Windstorm rate increase for Texas Gulf Coast

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! Most of us have not even filed a windstorm claim since Ike in 2008. We are asking our state representatives to VOTE NO TO ANY TWIA INCREASE.

[REDACTED]  
[REDACTED]

-

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 8:24 PM  
**To:** PublicComment  
**Subject:** I 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.

TWIA customers already pay so much for homeowners' insurance. In addition, we have to buy flood and regular insurance. The total for insurance is higher than it is for my mortgage. We cannot afford another rate increase. I vote NO.

[REDACTED]  
77571 zip code

Get [Outlook for iOS](#)

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 8:15 PM  
**To:** PublicComment  
**Subject:** Windstorm 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.

Board,  
Hurricane Beryl was an exception. As you apply data on hurricanes there are storms that do not follow any pattern. The hurricanes have moved east. Most Cane's now are Atlantic and eastern gulf Cane's. The ones that form in the southern Gulf usually go into Mexico or curve eastward to Alabama Mississippi and Florida.  
Additional the tornado belt has also moved east. Now the belt runs predominantly way east of Austin to Kansas line. Check it.  
Texas has seen less dangerous Hurricanes. The Hurricanes that form off Africa now go to the Atlantic and Florida. I attended Dr. Grey's class to train local EOC Red Cross Hurricane shelter reps on hurricanes in 1989. I have them studied ever since.  
Check my claims...the dangerous hurricanes and Tornado belt have moved east.  
Warmer water has changed the way Canes go.  
The Texas Gulf is NOT going to see an increase of dangerous storms. The data supports it. (Nation Hurricane Center). The data does not support raising rates.  
VOTE NO.  
Do the research. Beryl was an exception to the historic patterns. One rogue hurricane does not a pattern make.  
[REDACTED]

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

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 7:14 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 a rate increase.

[REDACTED]  
77515

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 6:14 PM  
**To:** PublicComment  
**Subject:** Say 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.

Texas coastal homeowners cannot afford a rate increase of any kind. This will kill the already distraught housing industry ! Borrowers cannot afford homeowners and windstorm insurance right now , so an increase of any kind will put the final nail on the coffin. Please consider future homeowners when making these decisions !  
I'm betting most folks could hardly make a claim from Beryl due to their higher deductibles this time. A lot of out of pocket was paid instead of claims.

Thank you for your consideration and action in no increase.

Sent from [REDACTED]

## Public Comment

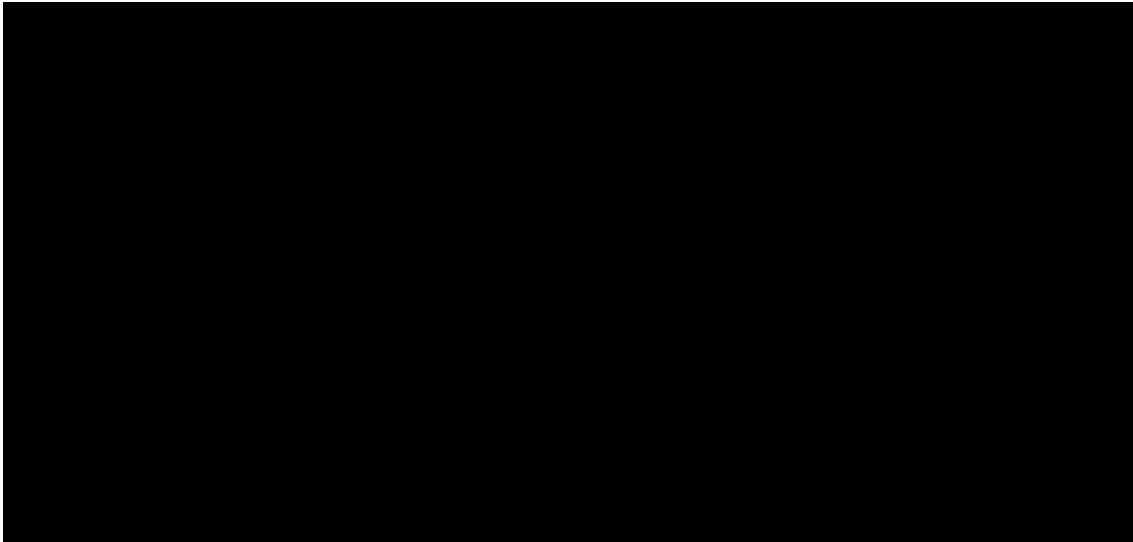
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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 6:03 PM  
**To:** PublicComment  
**Subject:** Insurance is too high.

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 continue paying more... either the whole state should pay and share the costs or we should not pay for dallas tornadoes or normal insurance should not pay any windstorm claims in other counties



### Required Documents Per Texas Law:

- [Information About Brokers Services](#)
- [Consumer Protection Notice](#)



## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 5:38 PM  
**To:** PublicComment  
**Subject:** Windstorm 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 cannot afford higher rates. Inflation is killing the people. Please vote against any rate hike.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 4:54 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. Any increase is going to cause a larger number of people who will seek commercial coverage or will simply be priced out of the home ownership market.

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 4:05 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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 3:23 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

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 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.

Sincerely,

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 3:20 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.

Dear TWIA board members,  
I am writing to request that you reconsider raising windstorm rates for homeowners in Texas again this year.

Increases made last year were significant and a hardship for Texans, especially with inflation making the cost of everyday living already difficult. We have families and are trying hard to make ends meet.

Another increase, in addition to the current cost of living, will tax Texans right out of their homes.

Instead, please give us another year, and the opportunity to wait for our economy to hopefully stabilize.

Respectfully,  
[REDACTED]

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### CONFIDENTIALITY NOTICE:

This e-mail communication and any attachments may contain confidential and privileged information for the use of the designated recipients. If you are not the intended recipient, (or authorized to receive for the recipient) you are hereby notified that you have received this communication in error and that any review, disclosure, dissemination, distribution or copying of it or its contents is prohibited. If you have received this communication in error, please destroy all copies of this communication and any attachments and contact the sender by reply e-mail or telephone ([REDACTED])

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 2:53 PM  
**To:** PublicComment  
**Subject:** 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.

To the TWIA,

My wife & I are elderly and living on a fixed income In Jamaica Beach since 1994. Inflation is causing us great harm because everything costs more, food, medicine, other taxes. We can Not afford a 10% increase in our windstorm insurance. Please don't penalize the old folks in Texas, so insurance companies can make more money.

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 2:35 PM  
**To:** PublicComment  
**Subject:** 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.

Please vote no to a rate increase August 6th. With inflation out of control, property taxes arbitrarily increasing by monumental and ridiculous amounts and insurance more than doubling - this is one more step in making it impossible to own down here in Galveston .

VOTE NO!

[REDACTED]

Typos courtesy of iPhone



## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 2:33 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.

Please do not increase the rate using the inflated numbers as shown on your report. We are already paying too much for insurance and many people can't afford it.

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 2:24 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

CAUTION: This email originated from outside of the 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 the windstorm rates! The economy is so bad right now for those of us who are working hard and can barely afford groceries. Everything is so expensive, this would add undo stress to the citizens of South Texas.

Thank you,

[REDACTED]

Portland, TX

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 2:02 PM  
**To:** PublicComment  
**Subject:** 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.

My husband and I are retired on limited income. We live in a small 24x48 foot wood frame house on blocks. Our Texas Windstorm insurance is almost \$2500 a year. Then add general homeowner insurance and property taxes, we pay just over \$1000 a month for all this.

Any additional increase in any of these would adversely affect us.

DO NOT INCREASE OUR INSURANCE COSTS.

[REDACTED]  
Chambers County Texas

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 1:33 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.

No need for a rate increase for my wind insurance!! It's not cheap, but I'm paying the premium for peace of mind.

I'm not getting ahead on my social security with the THREE health insurance premiums I have to pay and, of course, they will increase this year AGAIN also.

You've managed to keep my premium every year without a claim from me and you don't hear me complaining do you?  
You. Have. One. Job.

VOTE NO!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 1:33 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. Vote NO to any rate increase.

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 1:29 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.

To Whom It May Concern,

Good afternoon, I am writing today in regards to windstorm insurance, to say that

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

It is ridiculous that this is even being considered, especially so soon after a hurricane in our area. It seems that someone saw all the claims coming in after a hurricane and decided it would be a good time to skyrocket insurance rates as a way to make a whole bunch of extra money. This is ludicrous. If anything, we should see a DECREASE in rates because of all the claims. Stop trying to bury people in fees and rate increases. VOTE NO TO ANY RATE INCREASE.

In Health and Harmony,

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 12:12 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

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 12:03 PM  
**To:** PublicComment  
**Subject:** 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:** Sunday, July 28, 2024 12:02 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

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 11:59 AM  
**To:** PublicComment  
**Subject:** Potential 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 -

Please, please, please, we are begging you not to increase the windstorm rates!!

My husband and I are retired and can barely afford to buy the basic needs for everyday living. The price of everything right now is so detrimental to all of us.

ALL insurance rates have gone up so much the past few years that another rate hike will probably bankrupt us! 😞

Please reconsider not to increase the rates!

Sincerely,

[REDACTED]

Sent via the Samsung Galaxy S23 Ultra 5G, an AT&T 5G smartphone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Sunday, July 28, 2024 11:41 AM  
**To:** PublicComment  
**Subject:** 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.

!!Say NO to TWIA Rate Increase  
Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

Thank you  
[REDACTED]  
Sent from my iPhone