



CONNIE SCOTT
NUECES COUNTY JUDGE

July 24, 2024

Chandra Franklin Womack, Chair
Texas Windstorm Insurance Association
P.O. Box 99090
Austin, TX 78709-9090

RE: TWIA Rate Hike

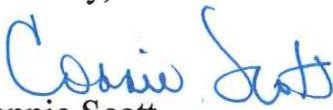
Dear Chair Womack:

On behalf of the residents, premium holders and businesses of Nueces County I am writing to express my strong opposition to any potential Texas Windstorm Insurance rate increase. The Texas coastal community continues to not only recover from damages from Hurricane Harvey but is now in full recovery from the recent devastation from Hurricane Berly.

I encourage you to work with our legislators to find solutions that will not negatively impact our coastal communities. The Nueces County Commissioners Court, on behalf of our 350,000 plus residents, respectfully ask that you do **NOT** vote for a rate increase at your upcoming August Board meeting.

Thank you for your time and consideration and please feel free to reach out if you have any questions.

Sincerely,


Connie Scott
Nueces Count Judge

cc: Chairman Todd Hunter, HD 32
Senator Chuy Hinojosa, SD 20

County of Nueces

2.L

ROBERTO G. HERNANDEZ

Commissioner
Precinct 1



CONNIE SCOTT

County Judge
Nueces County Courthouse, Room 303
901 Leopard Street
Corpus Christi, Texas 78401-3697

JOHN MAREZ

Commissioner
Precinct 3

JOE A. GONZALEZ

Commissioner
Precinct 2

BRENT CHESNEY

Commissioner
Precinct 4

COMMISSIONERS COURT RESOLUTION IN OPPOSITION TO TWIA RATE INCREASE

WHEREAS, Hurricane Harvey made landfall as a Category 4 hurricane on the Texas coast on August 25, 2017 causing catastrophic flooding through the Coastal Bend Region; being the first major hurricane to make landfall along the Middle Texas Coast since Hurricane Celia in 1970;

WHEREAS, coastal residents and businesses are still attempting to recover from the economic hardship caused by rebuilding after Hurricane Harvey, as well as the continued rising inflation;

WHEREAS, coastal residents and communities were recently impacted significantly by Hurricane Beryl throughout the Texas Coast and communities, businesses, and premium holders are bracing for increased hurricane activity this hurricane season;

WHEREAS, preliminary estimated economic impact reports estimate \$30 billion in damages with the brunt of the loss coming from the damage to homes, businesses and infrastructure, facilities, roadways, and vehicles;

NOW, THEREFORE, BE IT RESOLVED THAT THE COMMISSIONERS COURT OF NUECES COUNTY, is hereby opposed to any windstorm insurance rate increase and requests that the Texas Windstorm Insurance Association vote NO rate hikes for 2024.

DULY ADOPTED BY VOTE OF THE COMMISSIONERS COURT OF NUECES COUNTY, TEXAS, ON THIS THE 24th DAY OF JULY, 2024.


ROBERTO G. HERNANDEZ
Commissioner, Precinct 1



JOE A. GONZALEZ
Commissioner, Precinct 2



CONNIE SCOTT
County Judge



ATTEST:


KARA SANDS, County Clerk


JOHN MAREZ
Commissioner, Precinct 3


BRENT CHESNEY
Commissioner, Precinct 4

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:58 AM
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.

We are senior citizens, 80 and 75, and our recent windstorm bill took up 2.5 months of our combined social security income! Windstorm insurance is our biggest bill all year – higher than taxes, medical costs, and groceries! We absolutely can't take another rate rise!

We've only used Windstorm insurance once.

Can you PLEASE forgo rate hikes – or at least exempt Senior citizens, handicapped, and veterans from increased prices? We're all three ! Seniors, handicapped, AND military veterans!

I know you don't care about us little people, but I'm writing the governor, lieutenant governor, my state senator and representative to PLEASE rein in these arbitrary and terrible rate hikes on poor and old people!

Your sincerely,

[REDACTED] citizens of northern Galveston County Texas

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:50 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO RATE HIKE!!!

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:49 AM
To: PublicComment
Subject: NO RATE INCREASE FOR TWIA

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,

I am a resident of Galveston, Texas, and I would like for you to vote NO to a rate increase. Coastal Texans CANNOT afford a rate increase. We are overburdened with rate increases, property taxes, and inflation.

Sincerely,

[REDACTED]

Public Comment

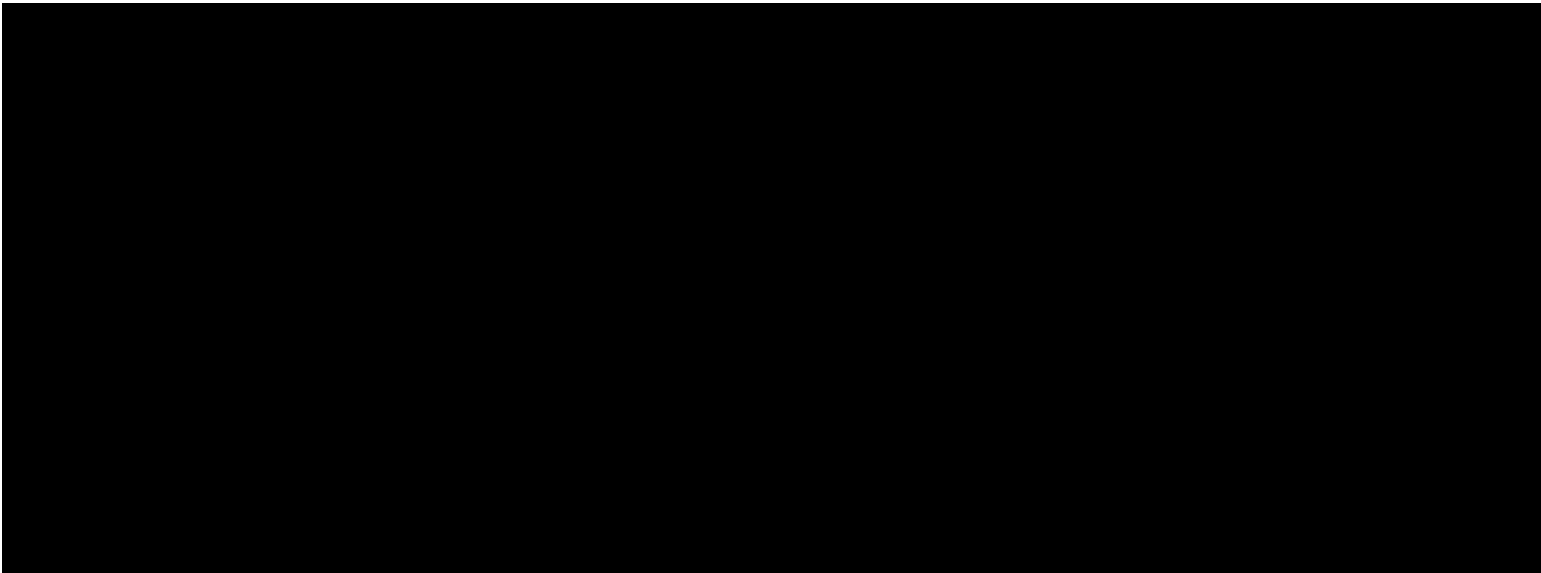
From: [REDACTED]
Sent: Monday, July 29, 2024 10:39 AM
To: PublicComment
Subject: Rate Hike

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.

Hello, I am writing to voice my opposition to a windstorm rate hike. I realize inflation and rising costs make it hard to keep rates down, but costs to live in TX are already higher than most states. I come from Illinois, and my car insurance, property taxes, homeowners insurance including windstorm, and utility bills are more expensive here than they were up in Bartlett, IL (A suburb of Chicago) for almost the same size/value of home. Moving from a liberal state, we were told it would be cheaper to move here, but that is not the case. The premiums homeowners pay their insurance, should be making lots of money in interest if invested properly, and not just paid toward salesperson commissions and operating costs. Many people are already selling their homes in the coastal bend because they cannot afford the taxes and insurance. Wise spending can cut costs; we don't need to increase rates to stay solvent.

Thank you,



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:13 AM
To: PublicComment
Subject: Vote NO to TWIA rate increases

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

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

Coastal Texans cannot afford ongoing increases to their premiums. We are all doing the best we can to manage through difficult weather/storms and most come out of pocket an incredible amount. Increasing premiums makes living on the coast too difficult and unaffordable for many. Vote NO to rate increases.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:04 AM
To: PublicComment
Subject: ANNUAL RATE FILING AT AUGUST 2 MEETING

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

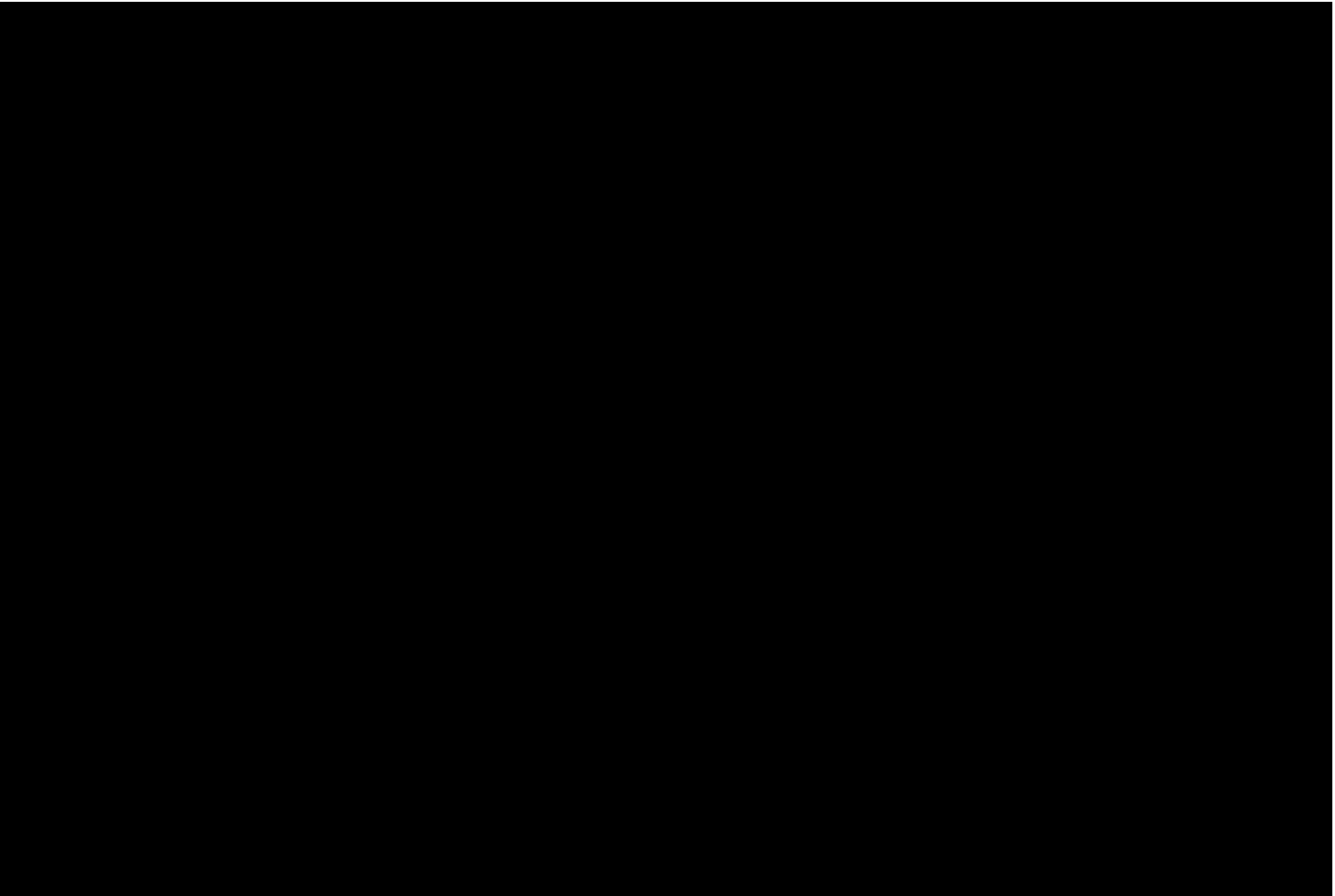
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Hello,

Coastal Texans cannot afford a rate increase. I vote no to any increase. New homeowners are already facing higher rates and costs of insurability..

[Texas Real Estate Commission Consumer Protection Notice](#)
[Texas Real Estate Commission Information About Brokerage Services](#)

At your service,



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:48 AM
To: PublicComment
Subject: Objection to Proposed Rate Increase in Galveston County

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

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

Coastal Texans cannot afford a rate increase. Please don't do this to us.

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:43 AM
To: PublicComment
Subject: Rate Increase in Premiums

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 PublicComment@TWIA.org increase. Please vote **NO** to any rate increase.

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:16 PM
To: PublicComment
Subject: Vote NO to rate increase! Coastal Texans cannot afford this!

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.

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 6:26 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 an older couple on a fixed income. Just went through Beryl and sky rocketing insurance premiums. We simply cannot afford another increase in our premiums. Please vote no. Thank you for your consideration.

[REDACTED]
Brazoria County residents

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 8:31 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.

Board of Directors,

I have a beach shop on coastal Texas in Crystal Beach. With 95% of my revenue received during 6 months of the year, my business is seasonal and depends on strong tourism. A 10% increase in windstorm insurance is too big a hit for us.

This increase hits my house, my business, and my customers. Rate increases are passed on to the renters. These added costs push tourism away from Texas to other states. It also lowers available spending money for tourists to spend at local businesses. It is not just the business income that takes a hit but employment. If my costs increase and revenue decreases, I will have to reduce employee headcount, pay, or both.

This is bad for Texas, bad for tourism, and will exponentially impact small and local businesses, and employees (local residents).

Vote NO to a rate increase!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 11:09 PM
To: PublicComment
Subject: NO to wind 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.

You are kidding me!!! We already pay enough!!! Areas that are not affected at all, and the worse areas.... it all comes out in the already shotty coverage and then go up 10 % ridiculous.... but then again, this is pointless as it is out of our control. If you keep doing this no will be able to sustain living on this island, which I do not the city of Galveston wants! Permanent Residents

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:13 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.

Thank you,
[REDACTED]

Homeowner
Dickinson, Texas

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:34 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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 1:36 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 Texas cannot afford a rate increase. Please vote "NO" to any rate increase.
Thank you

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 9:34 AM
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.

Dear TWIA,

As a home and business owner in Galveston, we oppose a 10% price increase. With already high inflation and high tax and insurance rates, Texans are getting priced out of their homes and businesses.

Please help keep Texas strong and do not raise rates any further!

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:37 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.

To Whom it May Concern:

My name is [REDACTED] and I do not agree with a 10% rate increase of windstorm in SE Texas. I live in Hankamer, Chambers County and insurance rates are too high already.

I vote NO to any rate increase.

Thank you in advance for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:06 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>]

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:42 AM
To: PublicComment
Subject: Windstorm Insurance Rate Increase

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

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

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:11 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 please.

I am a senior citizen that lives in Galveston County and I definitely cannot afford an increase. Vote no!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:05 AM
To: PublicComment
Subject: PLEASE HELP US WITH 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]

Bacliff Texas

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Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:04 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.

Please vote NO to any rate increase. Coastal residents cannot afford any rate increase.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:04 AM
To: PublicComment
Subject: Raising cost of 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.

Our rates are too high, already. You're going to cause everyone to move away from the island.
Please don't increase our windstorm insurance.

[REDACTED]
Tiki island, TX

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:03 AM
To: PublicComment
Subject: PLEASE HELP US WITH 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.

In the Galveston County area we are struggling enough to just survive. Between taxes and insurance, I spend 10,000 a year for a house note of 600.00 per month.

Please help the citizens in Galveston county.

The information contained in this e-mail message may be privileged, confidential, and/or protected from disclosure. This e-mail message may contain protected health information (PHI); dissemination of PHI should comply with applicable federal and state laws. If you are not the intended recipient, or an authorized representative of the intended recipient, any further review, disclosure, use, dissemination, distribution, or copying of this message or any attachment (or the information contained therein) is strictly prohibited. If you think that you have received this e-mail message in error, please notify the sender by return e-mail and delete all references to it and its contents from your systems.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 7:42 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.

To whom it may concern,

Texans along the gulf coast including our community, Jamaica Beach on Galveston, cannot afford a rate increase. We urge everyone to vote NO to any rate increase at this time. We already have to carry multiple types of insurance and it is not reasonable to hike the rates by this much at this time.

Thank you for consideration,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 7:26 AM
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.

Vote NO on tax increase
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:14 AM
To: PublicComment
Subject: Windstorm 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 live in Southeast Texas very near the Gulfcoast. I was recently widowed and am on my retired teacher's salary. Please do not increase the insurance rates. No one can afford that. You will be encouraging generations of home owners and small businesses to relocate and move their families. As humans, we are not in control of the weather so please do not make us pay for it.

Sincerely,

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:20 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!

[REDACTED], REALTOR

Texas Law Requires All License Holders to Provide the following forms to prospective clients:

[Information About Brokerage Services](#)

[Consumer Protection Notice](#)



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:08 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.

Hello

We live on North Padre Island and cannot afford a TWIA rate increase.

Do not raise our rates!

Thank you

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:16 PM
To: PublicComment
Subject: Port Aransas, Texas Homeowner

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.

To whom it may concern:

As a homeowner on the Texas Gulf Coast in the town of Port Aransas, Texas I am writing today to let you know that I STRONGLY OPPOSE the proposed rate increase for windstorm insurance.

I urge you to please reconsider and find another avenue that will not place financial burdens on homeowners and business owners.

Thank you for your attention to this matter.

[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:10 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:53 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: Monday, July 29, 2024 4:36 PM
To: PublicComment
Subject: Oppose TWIA 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.

TWIA,

I am writing today to make my opinion known that I highly disapprove any rate increase. We are a small veteran owned business barely making ends meet as it is. Any sort of increase will likely push us out of our home which will in turn force us to close the business. This not only negatively impacts us personally but also the employees we have on staff. And we will no longer be able to provide a welcome and needed service to the community.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:31 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.

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

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:28 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.

TWIA,

I am on a fixed income and live in a 2 bedroom townhome and still have not finished paying for last years Windstorm Insurance. The majority of residents are on a fixed income and can't afford food or medication muchless the exhorbatent Make it equitable throughout the State. EVERYONE PAYS THE SAME!!

NO RATE HIKE NO RATE HIKE NO RATE HIKE NO RATE HIKE NO RATE HIKE NO RATE HIKE!!!

Sincerely,

NO RATE HIKE!!

DISCLAIMER: Please match the sent FROM email address to the DISPLAY NAME email address. If the sent FROM email address does not match, it is not verified to be sent from [REDACTED] please DELETE.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:27 PM
To: PublicComment
Subject: Opposition to prior 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 oppose the proposed 10% rate increase. Coastal Texans cannot afford such a drastic price hike in our insurance that is already too expensive.

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:08 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:03 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:03 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:00 PM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

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

Dear TWIA Board,

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

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:58 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:30 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:29 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 can't afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:26 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.

Vote NO to any type of TWIA rate increase!
No reason for increase is acceptable.
PLEASE AND THANK YOU.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:24 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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

NO NO NO NO!!! I have had NO CLAIMS and still my rates go through the roof!!! Paying more for insurance than I have my HOUSE!!!

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:16 PM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

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

Dear TWIA Board,

As a business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges. This would have significant negative impacts on small businesses like mine.

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:07 PM
To: PublicComment
Subject: Please, vote NO to any TWIA rate increases ... keep Coastal Texans living and working on the 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.

TWIA,

Please, vote **NO** to any TWIA rate increases to:

(1) Allow Coastal Texans, as opposed to corporations that own rent houses, to continue living and working along the Texas Gulf Coast, and

(2) Prevent the Texas Gulf Coast from slowly turning into a place of deteriorating taxable value and quality of life.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:00 PM
To: PublicComment
Subject: Vote no to a rate increase

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

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

Coastal Texans cannot afford a rate increase. Please vote no to a rate increase.

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:56 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. Please vote NO to any rate increase.

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:46 PM
To: PublicComment
Subject: Vote No to Coastal increase

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

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

I am a home owner in Crystal Beach, Texas. Coastal Texans cannot afford a rate increase.

I vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:44 PM
To: PublicComment
Subject: TWIA 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.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:38 PM
To: PublicComment
Subject: Vote 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 can not afford a rate increase.

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:32 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.

At a time when middle class can't afford to eat and credit card debt is at an all time high, you want to raise rates? Really? If you want people's homes just send them an offer! No rate increase at all!

[REDACTED]
Gilchrist Texas

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:24 PM
To: PublicComment
Subject: Vote NO to any rate increase

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

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

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

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:11 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:52 PM
To: PublicComment
Subject: No TWIA Rate Hike - Don't Kill the TX 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.

I am a resident, business owner, and REALTOR® in the Corpus Christi, Texas area in Nueces County. I was also the 2023 President of the Corpus Christi Association of REALTORS. I also have my windstorm insurance through TWIA on my personal Homestead.

Our Texas legislature has been hard at work keeping up abreast as to the proposed changes to TWIA and the proposed rate hike. TWIA and the insurance system in Texas is broken and needs reform. The entire state should share in the offset of costs and premiums because of wildfires, straight line winds, tornadoes, etc. Not just the Texas coast with regards to Tropical systems. In fact, parts of Northeast Texas near Galveston aren't even included in the TWIA coverage area. How is that fair?!

I respectfully ask that you do NOT raise premiums/rates on TWIA policies. Thank you.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:49 PM
To: PublicComment
Subject: TWIA 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 residents in Galveston County cannot afford another rate increase of this magnitude. We vote "NO" to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:48 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: Monday, July 29, 2024 1:43 PM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

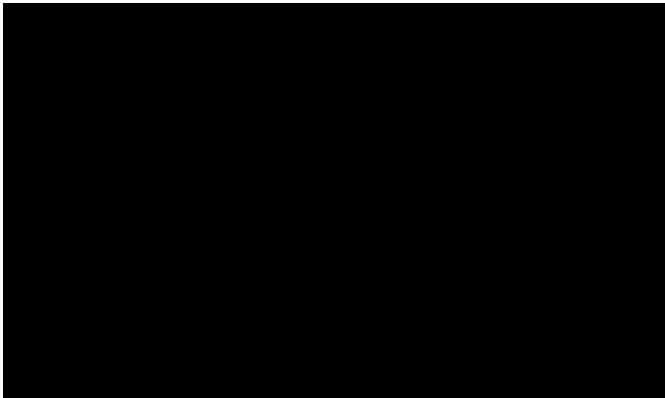
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA Board,

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

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

Thank you for your attention to this matter.



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:41 PM
To: PublicComment
Subject: Raising Rates by 10%

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,

It has come to my attention that the Texas Windstorm Insurance Association (TWIA) is considering raising rates by 10% in the coastal bend. I highly disagree with this future decision. TWIA is already boarding on unaffordable for most homeowners in the area. I urge you to reconsider this decision and leave your rates as they are. Thank you for your time.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:35 PM
To: PublicComment
Subject: TWIA 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.

As a business owner and property owner, I oppose any rate hikes. In Texas, we already pay some of the highest insurance rates in the country and we have to have 3 policies for each property, including flood, windstorm, and Multi peril. We also pay some of the highest property taxes in the country, making Texas one of the most expensive states in the nation to own property.

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:32 PM
To: PublicComment
Subject: TWIA DO DONT INCREASE 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.

I would like to send a letter asking to stop the rate increase from happening. Cost of insurance is already threw the roof.

I will voted NO to any increase in TWIA premiums.

[REDACTED]
Galveston, Tx

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:09 PM
To: PublicComment
Subject: NO Rate Increase

You don't often get email from thedunamisgroup@sbcglobal.net. [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.

As a small business owner, I can't afford an increase. I appeal to on behalf of other small business owners like ours to not add insult to injury by increasing our insurance rate. I repeat, Vote NO, NO, NO to any rate increase.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:19 PM
To: PublicComment
Subject: Coastal business owner

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

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

Dear TWIA Board,

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

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:17 PM
To: PublicComment
Subject: Rate hike

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

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

I completely disapprove and disagree with the purposed 10% rate hike.
Thank you. [REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:17 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.

We are a small business here in Port Aransas, this rate increase would make things very difficult for us to afford. Please do not raise the rate at this time, Thanks.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:03 PM
To: PublicComment
Subject: Vote No

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

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

Best Regards:

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:00 PM
To: PublicComment
Subject: NO Rate Increase

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

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

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:58 PM
To: PublicComment
Subject: Please

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

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

No rate hikes.

[REDACTED]
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:57 PM
To: PublicComment
Subject: A plea to not raise rates!

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

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

In an unprecedented time of inflation this is not the time to raise our rates. We continue to be under significant pressure financially from all fronts and this will only make it worse. Vote no!

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:55 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.

Dear TWIA

I oppose any rate increases to my TWIA policy. It's hurricane season for petes sake. Its expensive enough for regular insurance. You all are not being fair. We pay enough!

Thank you,
[REDACTED]

Powered by Cricket Wireless
Get [Outlook for Android](#)

Public Comment

From: County Judge Connie Scott <Connie.Scott@nuecescountytexas.gov>
Sent: Monday, July 29, 2024 12:49 PM
To: PublicComment
Subject: Nueces County TWIA Resolution
Attachments: 2.L_Resolution-In Opposition to TWIA Rate Increase.pdf; TWIA No Rate Hike Letter 2024.pdf

You don't often get email from connie.scott@nuecescountytexas.gov. [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 see attached for official comments in regard to TWIA- NO RATE HIKES for Nueces County.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:26 PM
To: PublicComment
Subject: Opposition 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.

Dear TWIA Board,

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

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:14 PM
To: PublicComment
Subject: Opposed 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.

Dear TWIA Board,

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

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

Thank you for your attention to this matter.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:14 PM
To: PublicComment
Subject: NO TWIA 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.

Dear TWIA Board,

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

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:12 PM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

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

Dear TWIA Board,

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

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

An alternative solution that I suggest is to only increase rates on non-homestead properties. Residents are always diligent in protecting their homes and investments. Non-residents with second homes typically won't ever board up for a storm and rely on insurance to cover their losses because they typically don't live in the same city their second homes are in. I've heard several say, "no need to board up, insurance will cover it." That's why I would propose more strict regulation on second home owners. If they fail to attempt to protect their properties during a storm then they should be the ones responsible for paying higher rates and not receive any insurance coverage in the event of a storm, not the local residents that are doing everything they can to protect their homes and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:11 PM
To: PublicComment
Subject: 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.

Dear TWIA Board,

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

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:09 PM
To: PublicComment
Subject: NO TWIA Rate Increase

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

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

Dear TWIA Board,

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

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:09 PM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

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

Dear TWIA Board,

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

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:00 PM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

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

Dear Twia Board-

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

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

Thank you for your attention to this matter.

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:00 PM
To: PublicComment
Subject: Oppose TWIA proposed rate increase

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

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

I opposed the proposed TWIA rate increase. These rates would place an undue financial burden toward the affordability of insurance in our coastal communities.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 11:43 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.

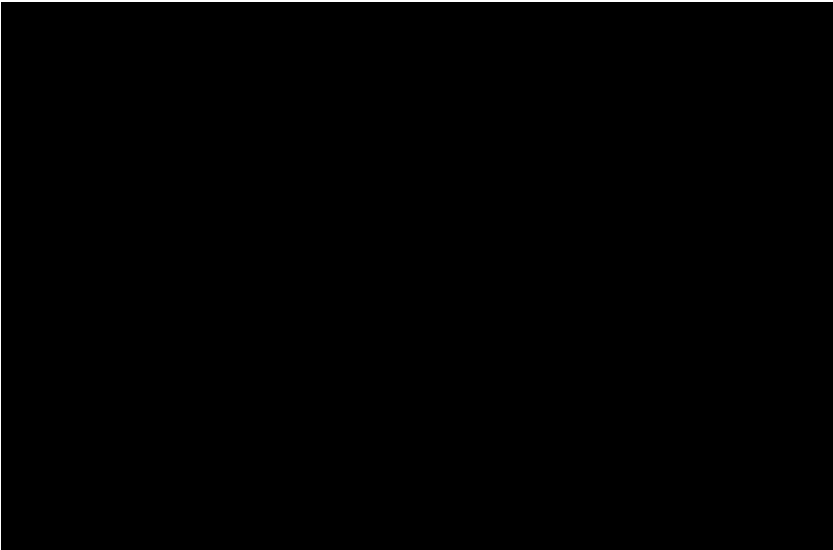
Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 11:31 AM
To: PublicComment
Subject: No rate hike

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

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Windstorm insurance is an unfair tax to Texans who live in coastal communities, making it more difficult for seniors and others on a fixed income to live in the area, businesses to recruit employees, and small businesses to prosper. Natural disasters occur all over the state and insurance should cover these repairs without taxing coastal residents with the necessity to buy extra insurance.



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 11:21 AM
To: PublicComment
Subject: TWIA Rate Hike

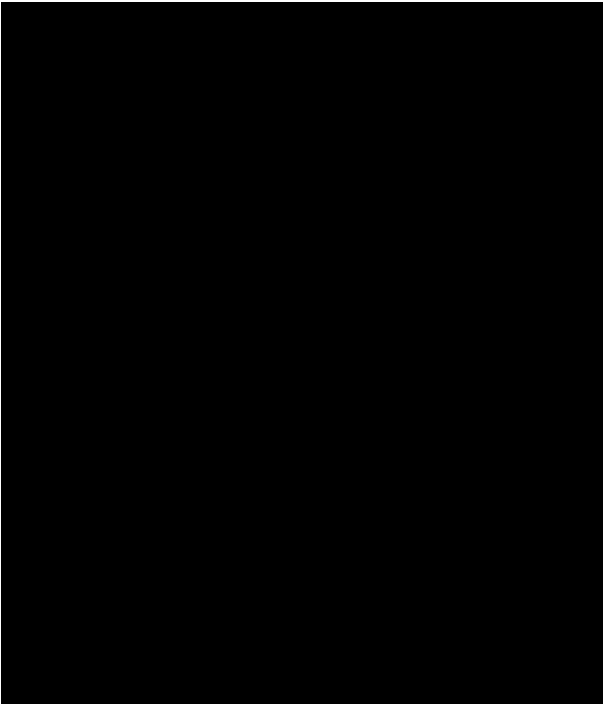
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Hi,

NO RATE HIKE>

As the person responsible to bring companies to Texas, this is a very bad idea to raise rates at a time when we are trying to get companies to move to Texas. They all need employees and this hits them hard in recruiting workers to Texas.



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 11:14 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.

Dear Sirs,

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. We are struggling to survive with the rates as high as they are now. Many people are being forced to sell their coastal property and relocate. Please vote NO to any rate increase.

Many thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 11:33 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>]

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Vote NO to rate increases

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:48 PM
To: PublicComment
Subject: Rate Increase

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

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Vote NO to a rate increase. Thank you, [REDACTED] Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:42 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:41 PM
To: PublicComment
Subject: Voting No To Increased INSURANCE RATE

[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 own property at Crystal Beach and our insurance rates are already outrageous. We don't need another increase!

[REDACTED]
Crystal Beach, Texas

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:28 PM
To: PublicComment
Cc: [REDACTED]
Subject: TWIA Rate Hike- 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.

I am contacting you to let you know that my family and I oppose the proposed TWIA Rate Hike

No to the rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:42 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:39 PM
To: PublicComment
Subject: No increase in TWIA

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

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Increasing Texas Windstorm Insurance Association (TWIA) rates by 10% is unacceptable. This is simply unacceptable and unaffordable for Coastal Bend families. Stand with the people.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:14 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.

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

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 7:26 PM
To: PublicComment
Subject: Rate increase

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

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Coastal Texans cannot afford any more increases. Vote NO to any rate increase in Windstorm Insurance!!!

Thank you-

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 6:54 PM
To: PublicComment
Subject: Re: 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 do not raise the TWIA insurance rates! Most Texans can't afford the current coverage. If your goal is to run everyone out of their hard earned homes, you will do it by continuing to raise rates!

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 6:43 PM
To: PublicComment
Subject: No Rate Increase on Windstorm 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.

Hello,

I have recently become aware of the possibility of a 10% rate increase for windstorm insurance. The people of our community cannot afford this increase! This would significantly impact our community in a horrendous way. Have compassion for your fellow citizens and think about the significant and negative impact this will have on families that are already struggling.

Vote no on Any rate increase for windstorm insurance!

Sincerely,

[REDACTED]
Precinct Chair 191

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 6:34 PM
To: PublicComment
Subject: No Rate Hike!

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

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

NO RATE HIKE!

To your success,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 6:08 PM
To: PublicComment
Subject: TWIA 10% Rate Increase

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

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Residents of the Texas Coast cannot afford a rate increase to already staggeringly expensive current rates. A 10% raise in rates will break most coastal residents forcing relocation. Windstorm insurance already exists as a monopoly for insuring coastal properties. Isn't that unfair enough without raising rates with no competition. Please vote NO to rate increases!

Public Comment

From: Brett Stawar <bstawar@visitportaransas.com>
Sent: Monday, July 29, 2024 5:58 PM
To: PublicComment
Subject: Port Aransas Community Urges Other Solutions - NO TO RATE HIKE!!!!

You don't often get email from bstawar@visitportaransas.com. [Learn why this is important](#)

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

Dear TWIA Board,

On behalf of the Port Aransas Tourism Bureau & Chamber of Commerce and its 350 partners, we strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

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

Thank you for your attention to this matter.

Sincerely,
Brett Stawar
403 W. Cotter Ave.
Port Aransas, TX 78373
bstawar@visitportaransas.com and 361/749-5919



BRETT STAWAR

PRESIDENT & CEO

Port Aransas Tourism Bureau &
Chamber of Commerce

bstawar@visitportaransas.com

visitportaransas.com

[361.749.5919](tel:361.749.5919) ext. 808

[c. 618.696.6477](tel:618.696.6477)

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:56 PM
To: PublicComment
Subject: Opposed to rate hike

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

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To Whom it May Concern,

I am opposed to the proposed rate hike as it will make living here in the costal bend unaffordable. As well as it would force me to close my small business. Please reconsider and stop the rate hike now.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:52 PM
To: PublicComment
Subject: Oppose TWIA rate increase

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

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

Dear TWIA Board,

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

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:48 PM
To: PublicComment
Subject: Ridiculous

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

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

Dear TWIA Board,

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

What a great idea to make us pay more when we don't even get the coverage we should get - ridiculous.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses. Yeah, like maybe stop making others pay for the multi-million dollar ceos in your company.

Do better.

Thank you for your attention to this matter.