

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 11:38 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.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 11:04 PM
To: PublicComment
Subject: NO to rate increase for Gulf Coast residents

[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! Especially after Beryl hit us in July. Vote NO to any rate increase!

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:35 PM
To: PublicComment
Subject: TWIA proposed increase - public comment from Galveston resident

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

CAUTION: This email originated from outside of the 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,

Please do NOT increase TWIA premiums for Galveston residents. We are already going to be footing the bill for Centerpoint's electricity losses during Hurricane Beryl, per their statements. In addition, many of us suffered losses or are in need of home repairs/improvements before the next storm or season. We have been struggling continuously for 4 years without reprieve, due to the pandemic. It would be more productive to keep premiums the same and maybe even offer some incentives for home improvements that help prevent storm damage. If you want to make up costs, please consider ONLY raising premiums on non-homestead properties (second and third homes). Residents in this tourist town are having a hard enough time staying afloat to stay here full-time.

Thank you for your consideration.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:28 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 Board of Directors,
Please do not raise TWIA rates at this time. Homeowners are already struggling with repairs from Beryl, followed by increased electrical rates to recoup Centerpoint's costs. We can't afford another increase right now.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:15 PM
To: PublicComment
Subject: Against 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.

Subject: Oppose TWIA Rate Increase

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]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:39 PM
To: PublicComment
Subject: Please do not 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.

Our growing family wants to continue to establish roots in Galveston. However, it is exceptionally difficult to pay into higher premiums.

Please do not increase the rates.

With Peace from a local,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:33 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: Tuesday, July 30, 2024 9:32 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. We just recently received our FEMA funds for reconstruction of our law enforcement and emergency facilities 7 years after we were devastated by Harvey.

- We have two separate buildings that we requested FEMA reimbursement on. The Public Safety Building (Police, Constable, etc) building which we have received commitment on from FEMA and the Fire/EMS building, which we are still waiting on FEMA to respond on how much money they will commit to reimburse us on once we finish the building. This has been a grueling experience for our local government.

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: Tuesday, July 30, 2024 9:31 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: Tuesday, July 30, 2024 9:27 PM
To: PublicComment
Subject: Fw: NO RATE INCREASE!

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

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

NO RATE INCREASE!!!

----- Forwarded Message -----

[REDACTED]
[REDACTED]
Sent: Tuesday, July 30, 2024 at 09:21:10 PM CDT
Subject: NO RATE INCREASE!

WHY? I have lived in Galveston County 71 years. And In Galveston 32. I have had TWIA on my home for 32 years, only using it one time after IKE. I'm on a fixed income and I don't have alot of capital. I try to do the right thing, so I insure my property. Instead of an increase you should be proposing a decrease for seniors, no gaps, good credit, etc. You are pushing people like me from insuring, instead I'll be like a lot others and not have insurance and let the Federal govt help me out in the event of a windstorm.

Do the right thing and SAY NO TO A RATE INCREASE!! Thank you.

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:34 PM
To: PublicComment
Subject: Proposed 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.

As a homeowner on the West end of Galveston Island, I am opposed to a windstorm insurance policy increase of any kind. This will undoubtedly contribute to homeowners' ability to afford their home and associated expenses.

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

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:29 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: Tuesday, July 30, 2024 8:28 PM
To: PublicComment
Subject: Vote NO

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

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

Vote NO to Coastal Texans can not afford a rate increase

Vote NO to any rate increase

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:26 PM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

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

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

Good evening,

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

Thank you.

A costal property-owning Texan,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:06 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: Tuesday, July 30, 2024 8:04 PM
To: PublicComment
Subject: Do not raise 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.

Do not raise premiums.

Thank you Jesus



Sent via the Samsung Galaxy S21 5G, an AT&T 5G smartphone
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:03 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: Tuesday, July 30, 2024 7:52 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: Tuesday, July 30, 2024 7:42 PM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase

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

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Vote no for windstorm increase it's already expensive [REDACTED] Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:26 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: Tuesday, July 30, 2024 7:24 PM
To: PublicComment
Subject: Costal Texas 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 landowners in Texas cannot afford a rate increase. Please vote NO on any rate increase.

Thank you from a Galveston Costal Landowner.

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:24 PM
To: PublicComment
Subject: Vote NO Texas Coastal 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 landowners in Texas cannot afford a rate increase. Please vote NO on any rate increase.

Thank you from a Galveston Costal Landowners.

[REDACTED]
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:23 PM
To: PublicComment
Subject: Property insurance increase proposal

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

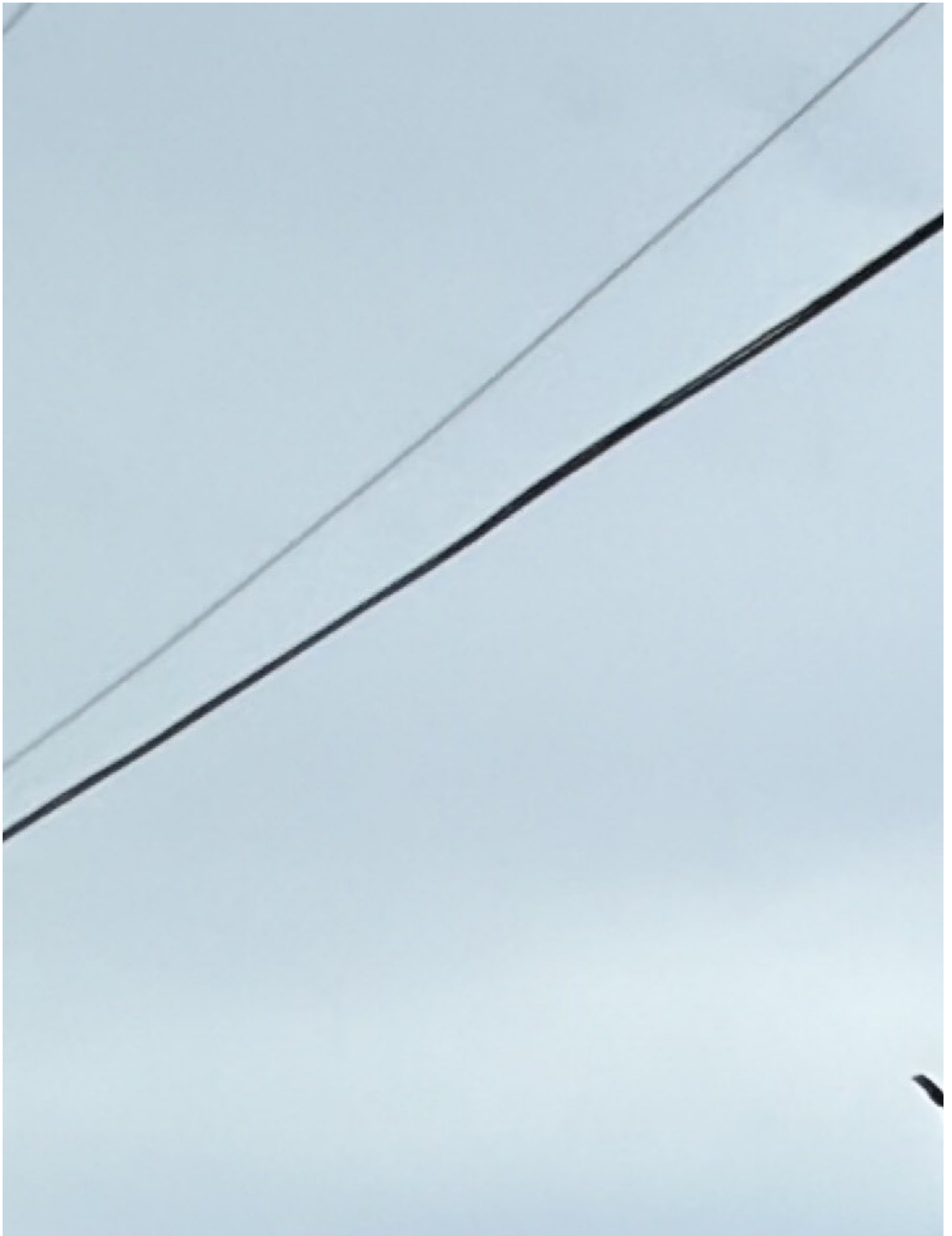
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

[REDACTED]

TWIA Board of Directors ;

I am writing in regards to the proposed rate increase for the island. Please reconsider this proposal at this point the island just got hit with a HUGE property tax increase and at this point the property owners are at their breaking point like myself. I am trying to send two kids to college abd make ends meet.





Now when we get just a simple rain storm it floods rivers down our streets. I am begging you please reconsider. I have attached several photos showing what the island has been looking like after a few showers.

Kind regards,

A black rectangular redaction box covering the signature area.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:53 PM
To: PublicComment
Subject: No rate Hike

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

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No rate hike

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:52 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 to Rate Hike”

Blessings,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:50 PM
To: PublicComment

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

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We don't need a another increase in our windstorm policy

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:41 PM
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>]

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. We are already paying more than we can reasonably afford.

[REDACTED]
Beaumont, TX

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:38 PM
To: PublicComment
Subject: TWIA RATE INCREASE

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

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

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

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:15 PM
To: PublicComment
Subject: Increase

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I vote no the the increase for our insurance

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:12 PM
To: PublicComment
Subject: No to rate hike!

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

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

Please vote no on the rate hike. It is already very expensive to own property at the beach.

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](#)

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Coastal Texans can not afford a rate increase.

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:57 PM
To: PublicComment
Subject: No to rate increase

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

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

Coastal Texans can not afford a rate increase

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:56 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.

Hi,

I am opposed to this ludicrous rate increase. With inflation and skyrocketing insurance premiums, people across our community are already hurting. An increase in windstorm insurance rates would be disastrous for homeowners and small businesses on the Gulf Coast.

Thank you for your time and consideration in this matter.

Sincerely,

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:50 PM
To: PublicComment
Subject: 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.

I urge you to vote against any increase in Windstorm Insurance for coastal counties. I live on Galveston Island and I think it's unfair to increase my insurance premiums simply because of where I live. Thankfully I have not filed a claim in the last 16 years. We don't deserve to be dumped into a group that includes the Houston metropolitan area. Thank you for your fairness and for voting against a rate hike for Galveston. Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:44 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.

Coastal residents cannot afford a TWIA increase.
Vote NO to any rate increase.
THANK YOU

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:31 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:25 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.

I am opposed to a rate increase for windstorm insurance. In the current inflationary economic environment a rate increase would be especially burdensome to homeowners and small businesses. If rates are increased I will remember the elected officials associated with this when I cast my ballot in upcoming elections and will encourage others to do the same.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:24 PM
To: PublicComment
Subject: NO to rate increase!

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

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

I am saying NO to a rate increases. I have opposition to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:19 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

--

Cheers,

[REDACTED]

"When you want to succeed as bad as you want to breathe, then you will be successful" - Eric Thomas

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:18 PM
To: PublicComment
Subject: 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.

I'm in opposition to this ridiculous rate increase. Inflation, cost of homes, Food, Gas, Electric, appliances, are all skyrocketing. Insurance premiums are going through the roof hurting everyone across our community. An increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

There needs to be limits on the profits insurance companies make and each year and, be required to reimburse home and business owners when cost of coverage exceeds actual insurance needs.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:08 PM
To: PublicComment
Subject: Insurance 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.

To whom it may concern:

As a home owner who has paid insurance for years, I am asking that the rates not be raised to higher levels. They are becoming unaffordable for most people, including me. We are already insurance poor since all rates continue to rise for flood, cars, health,etc. And deductibles are, for the most part, unobtainable. Please hear the plea of us as homeowners.

Thank you for your time and do please understand for what we are asking.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:01 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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

I VOTE NO TO RATE INCREASE

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 12:50 PM
To: PublicComment
Subject: 10% Rate Hike Opposition

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

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

I am totally opposed to the 10% rate hike. A 10% rate hike is unacceptable and not affordable. I am currently struggling to pay for my current TWIA coverage (which increased from previous year). A 10% rate hike will be unaffordable to continue coverage.

Thank you,
[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:52 PM
To: PublicComment
Subject: Coastal Texans cannot afford an INCREASE

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

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

I VOTE NO to an increase in rates.
77541

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:49 PM
To: PublicComment
Cc: Mayes Middleton
Subject: No to a TWIA Rate increase

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

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

Dear TWIA Board,

I am opposed to the proposed TWIA rate increase. While I think you need to be fiscally responsible with the fund, by ensuring that claims are not inflated, you do not need to add to inflation (or incentivize inflated costs of repairs), with a significant rate hike.

The unintended consequences will be that more and more people will forego windstorm insurance (if they don't have a mortgage) leaving fewer people to carry the load, due to the very high rates.

My suggestion is to vote NO on a TWIA rate increase!

Regards,

[REDACTED]

CC: State Senator Mayes Middleton

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:42 PM
To: PublicComment
Subject: No rate increase

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

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

I am in opposition to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:42 PM
To: PublicComment
Subject: Opposing 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.

TWIA,

There should be no rate increase for TWIA insureds.

In these times, cost of claims will surely be up because home values are up.

Since home values are also up insurance premiums will go up without an increase in rates.

If there is a rate increase on any kind of insurance that is based on the value of the property it should not be approved on basis of inflation because both the value and the cost to replace go up in parallel.

If there was an increase in risk, then a rate increase would be appropriate.

There has been no increase in risk of wind or hailstorm damage since the last rate increase.

Therefore, there should be no rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:38 PM
To: PublicComment
Subject: NO to TWIA Rate Increase

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

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

I am opposed to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast. I can barely afford now to pay my insurance premiums. Any further increase and I won't be able to!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:36 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: Tuesday, July 30, 2024 4:27 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: Tuesday, July 30, 2024 4:14 PM
To: PublicComment
Subject: Vote NO to Texas Windstorm Increases - 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.

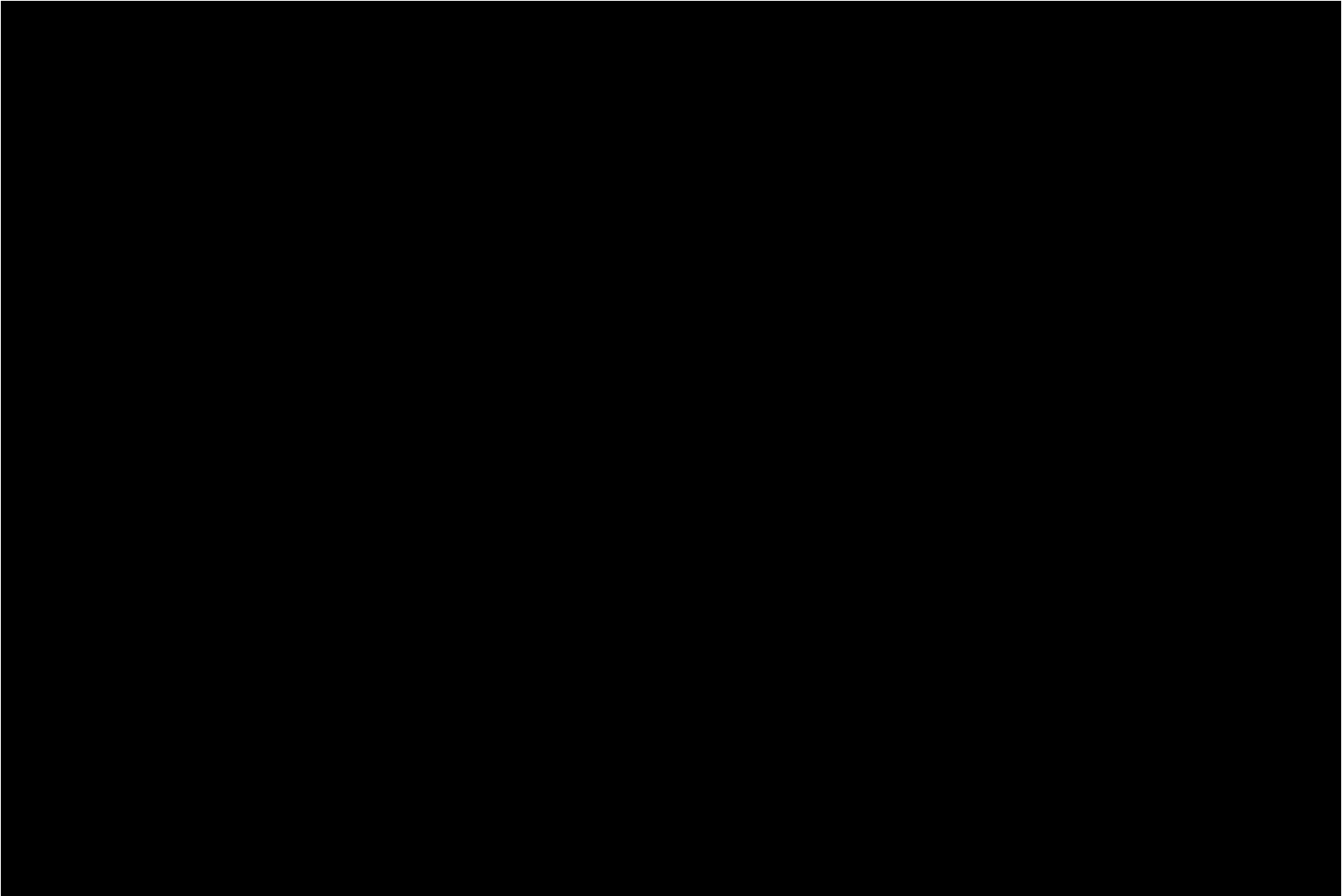
Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:14 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.

I vote NO for the 10% rate increase on all windstorm insurance policies. Windstorm policies are already extremely high and any time we try and get help for damages during hurricane we have to fight and argue with the amounts with TWIA. So no I think the rates should not be increased.



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:08 PM
To: PublicComment
Subject: Vote No on any Rate Increase

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

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

Galveston County cannot absorb any rate increase! Vote NO!



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:04 PM
To: PublicComment
Subject: Vote No to Any Rate Increase

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

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

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

Thank you,

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:03 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.

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

Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:00 PM
To: PublicComment
Subject: DO NOT RAISE THE RATES

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

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

Not my issue that your company does not have enough money For years I have paid into TWIA. And a lot of people have in Texas. Makes no sense that your company does not have enough funds. That to me is poor management of funds in your part. I DO NOT agree on any 10% raise. That is uncalled for period. You guys should be ashamed of yourself and have someone else run ur business.

Thank you

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:52 PM
To: PublicComment
Subject: TWIA No 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.

Date 30 July 2024



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:49 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: Tuesday, July 30, 2024 3:48 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.

Hello,

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

Sincerely,

[REDACTED]
Texas City, TX

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:47 PM
To: PublicComment
Subject: Insurance rates

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

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

Hello,

I am writing to inform TWIA NOT to increase homeowners premiums. The federal government needs to foot the difference not homeowners. TWIA in Texas should pound the federal level (like the banks do)to bail out the people instead of bailing out corporations and other countries. Demand the money to come from elsewhere to bridge the gap.

Regards,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:43 PM
To: PublicComment
Subject: coastal Texans cannot afford a rate increase!

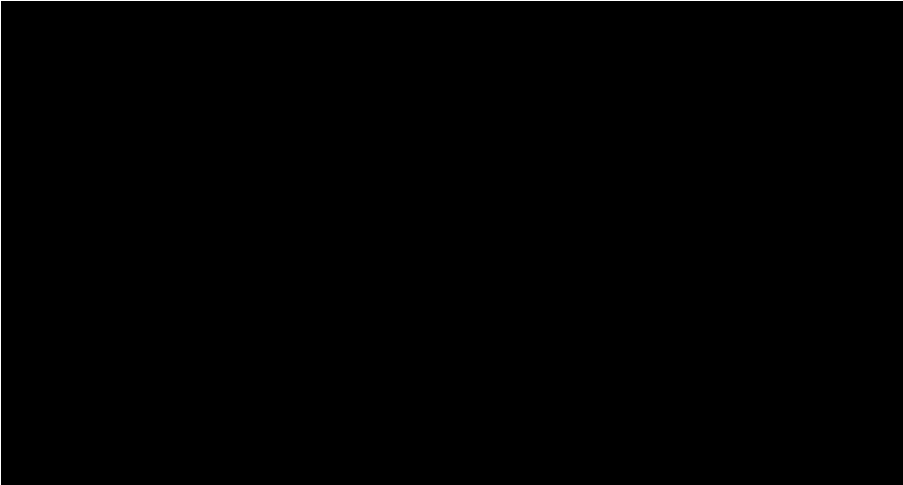
You don't often get email from [REDACTED] [Learn why this is important](#)

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

Please do not increase the rates on TWIA for Coastal Texans!

Do you lower rates when we don't have claims NO! So it is NOT appropriate for you to increase the rates due to recent storms.

just say NO- !



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:34 PM
To: PublicComment
Cc: [REDACTED]
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 members and representatives

We have owned our home in Texas for over 35 years. Recent increases in property taxes and insurance premiums have place a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:11 PM
To: PublicComment
Subject: No rate increase

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

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

I vote NO rate increase for Galveston
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:10 PM
To: PublicComment
Subject: No to rate increase

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

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

I vote NO to any increase in insurance rate increases!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:09 PM
To: PublicComment
Subject: NO Rate Increase

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

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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: Tuesday, July 30, 2024 3:08 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.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:06 PM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

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

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

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

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:07 PM
To: PublicComment
Subject: NO RATE HIKE 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.

TWIA's reinsurance costs are artificially high and driven by broken modeling predictions. We know what you are doing and we request 'NO RATE HIKE'

[REDACTED]

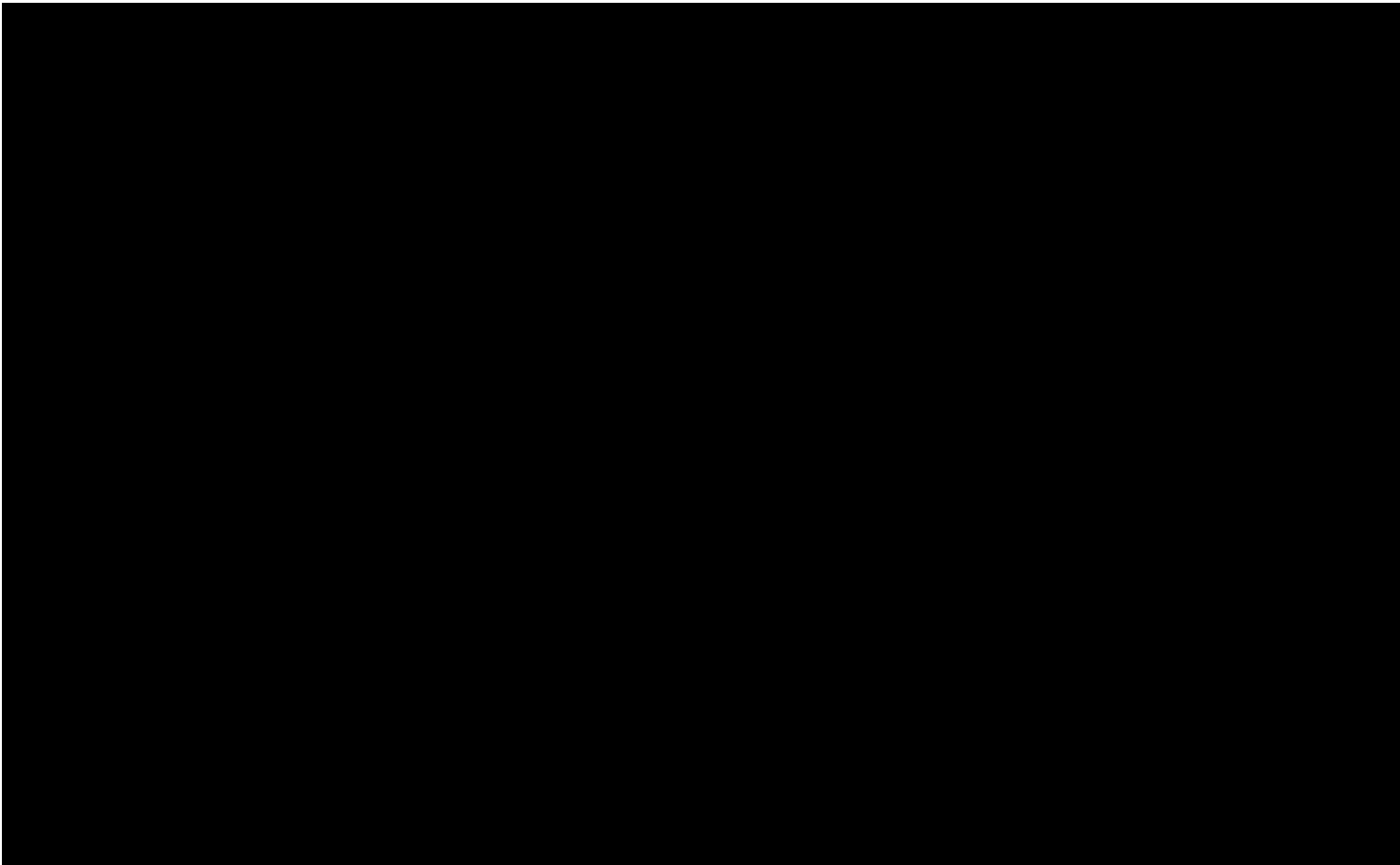
Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:04 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: Tuesday, July 30, 2024 2:54 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: Tuesday, July 30, 2024 2:50 PM
To: PublicComment
Subject: Costal 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.

Costal Texans cannot afford a rate increase. Vote NO to any rate increase Sent from my iPhone

Public Comment

From: David Parsons <davidparsons@cityofportaransas.org>
Sent: Tuesday, July 30, 2024 2:21 PM
To: PublicComment
Subject: Port Aransas against rate hike
Attachments: TWIA No rate hike resolution 2024.pdf

You don't often get email from davidparsons@cityofportaransas.org. [Learn why this is important](#)

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

Dear TWIA Board members –

Please see attached City of Port Aransas city council passed resolution against TWIA rate hike. Please read this resolution into the August 6th, TWIA rate hike meeting.

Thanks,

David

David Parsons
City Manager
City of Port Aransas, TX
361-749-4111

RESOLUTION NO. 2024-R51

A RESOLUTION OF THE PORT ARANSAS CITY COUNCIL OF THE CITY OF PORT ARANSAS, TEXAS, URGING THE COMMISSIONER OF INSURANCE TO OPPOSE AN INCREASE IN WINDSTORM INSURANCE RATES BEING CONSIDERED BY THE TEXAS WINDSTORM INSURANCE ASSOCIATION (TWIA).

WHEREAS, the City of Port Aransas City Council, is charged with leading efforts to enhance and preserve the economic development and vitality of the City; and

WHEREAS, the Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee recommends a 10% increase in 2024 residential rates and an 10% increase in 2024 commercial rates; and

WHEREAS, the proposed rate increase, on top of the challenges caused by record inflation, will severely impact the cost of living and economic vitality along the Texas coast; and

WHEREAS, preserving affordable windstorm coverage is essential to keeping home ownership within reach for coastal residents; and

WHEREAS, affordable windstorm is important to retain and attract industries along the Texas coast that provide critical services for the state and nation; and

WHEREAS, there are sufficient premiums, assessments, and reinsurance to cover potential TWIA liabilities for 2024.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PORT ARANSAS, TEXAS:

Section 1: That City opposes any increase in Texas Windstorm Insurance Association (TWIA) annual rates, as such a rate increase would significantly stifle economic development and increase the cost of living along the Texas coast.

Section 2: The City requests that the TWIA Board of Directors vote not to increase any TWIA annual rates.

Section 3: The City requests that the Commissioner of Insurance disapprove any proposed TWIA annual rate increases.

Section 4: It is hereby officially found and determined that the meeting at which this resolution is passed is open to the public as required by law, and that public notice of the time, place and purpose of said meeting was given as required.

PASSED and **APPROVED** by the Port Aransas City Council, County of Nueces, State of Texas, on this the 18th day of JULY, 2024.



CITY OF PORT ARANSAS, TEXAS

Wendy Moore, Mayor

ATTEST:

Francisca Nixon, City Secretary

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 2:07 PM
To: PublicComment
Subject: NO Rate Increase

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

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

The people of the Texas coastal area cannot afford a rate increase!

[REDACTED]

Public Comment

From: Brett Oetting <brett@visitcorpuschristi.com>
Sent: Tuesday, July 30, 2024 1:51 PM
To: PublicComment
Cc: Sam Canavati; Rick Patel
Subject: TWIA Rate Increase Opposition
Attachments: VCC - TWIA.pdf; TPID TWIA Executed.pdf

You don't often get email from brett@visitcorpuschristi.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 Corpus Christi tourism and hospitality industry, we strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences to our local tourism industry that is already facing numerous challenges.

We urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on our 28,000 hospitality workers. Tourism is the 2nd largest industry in the Coastal Bend and this increase would have a devastating impact on the local businesses supporting tourism that already operate on razor thin margins.

Attached are two letters from the Visit Corpus Christi Board of Directors and the Corpus Christi Tourism Public Improvement District Board of Directors opposing this proposal.

Thank you



Brett Oetting

President & CEO

D 361-881-1877

E brett@visitcorpuschristi.com

W visitcorpuschristi.com



ANNUAL POWER OF TRAVEL IN CORPUS CHRISTI

28,000 Hospitality Employees; Welcoming
9 Million Coastal Bend Visitors; Spending
\$1.4 Billion Per Year; Generating
\$30 Million In Sales Tax Revenues



A RESOLUTION opposing Texas Windstorm Insurance Association rate increases.

WHEREAS, affordable windstorm insurance coverage is vital for the stability and prosperity of the 14 coastal counties of Texas including Corpus Christi as a tourism destination; and

WHEREAS, tourism to the Texas Gulf Coast is an annual economic driver of \$1.45 billion in spending to the Texas economy, and

WHEREAS, the Corpus Christi hotel industry is comprised of over 110 hotels with over 10,000 hotel rooms and another 3,500 individual short-term rental units, and

WHEREAS, TWIA's recent proposals forecast a notable increase in insurance rates, which could create substantial economic challenges for property owners and tourism businesses in the 14 coastal counties;

WHEREAS, the rate increase proposed by TWIA overlooks the significant economic challenges faced by tourism businesses, particularly those impacted by recent natural disasters;

WHEREAS, the local Corpus Christi hospitality and tourism industry provided jobs for over 28,000 residents, and

WHEREAS, Higher insurance rates may cause economic difficulties, force relocations, and reduce property values for individuals and enterprises across the 14 coastal counties.

WHEREAS, It is essential to safeguard the economic health of coastal tourism businesses and communities, which depend significantly on affordable insurance coverage from TWIA;

WHEREAS, the TWIA Board of Directors voted for no rate increase for the past five consecutive years; and

WHEREAS, the State Legislature is developing a comprehensive catastrophe plan for the ENTIRE state; and

NOW, THEREFORE, BE IT RESOLVED, Visit Corpus Christi urges the TWIA Board of Directors to exercise restraint and allow the State Legislature, which convenes in January of 2025, the opportunity to implement a statewide comprehensive catastrophe plan.


Brett Oetting (Jul 30, 2024 11:58 CDT)

Brett Oetting
President & CEO

July 29, 2024

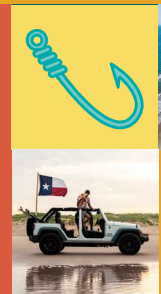
Date


Sam Canavati (Jul 30, 2024 11:19 CDT)

Sam Canavati
Chair, Board of Directors



Main Office
400 Mann St. Suite 1100
Corpus Christi, TX 78401
(361) 881-1888



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 1:34 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]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 1:22 PM
To: PublicComment
Subject: Fwd: 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!!!

Kindest Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 1:10 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: Tuesday, July 30, 2024 12:48 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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

Public Comment

From: Rochelle Limon <RochelleL@cctexas.com>
Sent: Tuesday, July 30, 2024 12:07 PM
To: PublicComment
Subject: test

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

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

Rochelle A. Limon

Executive Assistant | Office of the Mayor
City of Corpus Christi
Office: 361-826-3100
rochellel@cctexas.com
1201 Leopard Street
Corpus Christi, TX 78401

To place a Mayoral Request for a meeting or event appearance, please visit [Mayoral Request | City of Corpus Christi \(cctexas.com\)](#)



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

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 11:25 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.

I am a resident and real estate agent in Aransas County. I OPPOSE any rate increase. PLEASE DO NOT INCREASE THE COST. It is crucial to the survival and well being of our community.



Texas Law requires all Real Estate License holders to provide Information About Brokerage Services notice to prospective clients.

<http://https://www.trec.texas.gov/forms/information-about-brokerage-services>

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 11:25 AM
To: PublicComment
Subject: FW: Message received by TDI Media Relations today

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:10 AM
To: MediaRelations [REDACTED]
Subject: Media Relations question

ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown or unexpected emails.

Please pass this email to the Board of Directors as they consider an increase as per this article.



Insurance rates could climb for some Texas coastal homeowners, businesses
[texastribune.org](https://www.texastribune.org)

I am so sick of organizations constantly looking for ways to raise the cost for people being responsible by having insurance. I wish there was a mechanism, where insurance companies would return revenue, if there were no claims for a whole year. Unfortunately once the fees are raised, they never come down.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:45 AM
To: PublicComment
Subject: 2025 Proposed Rate increase

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

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

Dear TWIA Board,

As a property owner in the coastal community, our family is strongly against the proposed windstorm insurance rate increase.

We ask that you consider not placing an increased financial burden on the coastal property owners.

We will be praying about your Aug 6th meeting.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:40 AM
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: Tuesday, July 30, 2024 10:36 AM
To: PublicComment
Subject: No 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.

This increases to our TWIA will put us in a huge strain to our household income.
Please reconsider this for the sake of loss....
Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:32 AM
To: PublicComment
Subject: 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.

NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:26 AM
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]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:19 AM
To: PublicComment
Subject: TWIA

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

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

I oppose the proposed increase in insurance premiums by TWIA. Premiums are already sky high and this proposal will only push coastal homeowners to lower or drop all their coverage.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:59 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]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:58 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]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:55 AM
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: Tuesday, July 30, 2024 9:50 AM
To: PublicComment
Subject: Opposition to rate increase for 2024

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

CAUTION: This email originated from outside of the 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 property owner in coastal Chambers County, Texas, I want to voice my opposition to the proposed 10 percent increase in premiums passed on to property owners. I had minor storm damage to my garage walls and elected to do the repairs myself. A lot of property owners probably do the same as the cost of filing a claim comes back in the form of higher premiums. I hold the opinion a claim should only be filed when damage is severe.

We as coastal property owners already pay some of the highest premiums in the nation according to media reports.

Please do not increase the already high rates on those who have suffered from Hurricane Beryl and who will suffer from future storms. We have no other options to protect our properties and most people mitigate and avoid claims for minor damage in the hopes of keeping premiums low and resources available for those who truly need them.

Thank you,

[REDACTED]
Policy holder and property owner

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:48 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, we are bleeding.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:26 AM
To: PublicComment
Subject: NO 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.

I am a Rockport, TX resident. NO TWIA rate increase!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:29 PM
To: PublicComment
Attachments: 07-22-2024 Resolution R-17-2024 TWIA Rate Increase.pdf

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

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

Sent from my iPhone

THE STATE OF TEXAS §
 §
COUNTY OF ARANSAS §



COMMISSIONERS' COURT

RESOLUTION #R-17-2024

A RESOLUTION OF THE COMMISSIONERS COURT OF THE COUNTY OF ARANSAS, TEXAS, TO OPPOSE THE PROPOSAL OF THE TEXAS WINDSTORM INSURANCE ASSOCIATION (TWIA) TO INCREASE RATES:

WITNESSETH:

****WHEREAS**, the Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee recommends a 10% increase in 2025 residential rates and also a 10% increase in 2025 commercial rates; and**

****WHEREAS**, the proposed TWIA rate increase, on top of the challenges caused by record inflation, will severely and negatively impact the cost of living and economic vitality along the Texas coast; and**

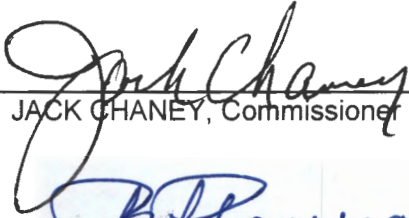
****WHEREAS**, preserving affordable windstorm coverage is essential to keeping home ownership within reach for coastal residents; and**

****WHEREAS**, affordable windstorm coverage is important to retain and attract industries along the Texas coast that provide critical services for the counties, state and nation;**

NOW, THEREFORE, BE IT RESOLVED by the Commissioners' Court of Aransas County, Texas, that the Commissioners' Court hereby approves Resolution R-17-2024 to oppose the proposed rate increase by TWIA:

RESOLVED AND PASSED by the Aransas County Commissioners' Court by affixing our signatures this 22 day of July, 2024.

RAY A. GARZA, County Judge

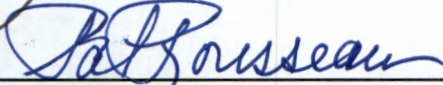


JACK CHANEY, Commissioner Pct. 1-1A



LESLIE CASTERLINE, Commissioner Pct. 2

Aransas County Judge Pro Tem

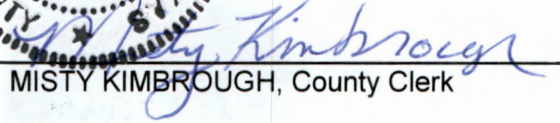


PAT ROUSSEAU, Commissioner Pct. 3



BOB DUPNIK, Commissioner Pct. 4-4A





MISTY KIMBROUGH, County Clerk



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:54 PM
To: PublicComment
Attachments: TWIA No Rate Hike Letter 2024.pdf

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

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

Sent from my iPhone



**CORPUS CHRISTI REGIONAL
TRANSPORTATION AUTHORITY**

602 N. Staples St.
Corpus Christi, TX 78401

361-289-2712
ccrta.org

July 23, 2024

Texas Windstorm Insurance Association (TWIA)
P.O. Box 99090
Austin, Texas 78709-9090

Dear TWIA Board of Directors,

Corpus Christi Regional Transportation Authority's (CCRTA) mission is to provide our riders with safe, accessible, convenient, and sustainable transportation solutions that unite communities and promote local economic growth.

Raising windstorm insurance rates for Corpus Christi residents and our neighboring communities would hinder economic development and prosperity in the region. These additional costs would adversely affect both current and potential residents, as well as our local business owners and entrepreneurs. Such financial pressures could force businesses to shut down or relocate, further disrupting our community's economic growth.

Given the negative consequences that an increase in windstorm insurance rates would have on the public served by the CCRTA, we respectfully request that any proposed increases currently under consideration by TWIA be withdrawn.

On behalf of the CCRTA Board of Directors and all those we serve, thank you for considering our concerns.

Sincerely,

Derrick Majchszak
Chief Executive Officer

Arthur Granado
Board Chair

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:47 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.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:49 AM
To: PublicComment
Subject: Windstorm 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.

Hello,

I understand that the board for TWIA will be meeting soon to discuss windstorm rate increases. I request that there be no rate increases as it's effecting whether people can own homes anymore. Pricing in general from insurance companies is outrageous and rates have seen dramatic increases every year with no end in sight. . No more rate increases for a while!!

Sincerely,

[REDACTED]

[Sent from AOL on Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:46 AM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

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

Dear TWIA Board,

As a resident in the coastal community of North Padre Island in Corpus Christi, 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]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:38 AM
To: PublicComment
Subject: Vote NO to insurance 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.

Hi TWIA,

Coastal Texans cannot afford a rate increase! We can barely afford keeping up with our current taxes and insurance payments. PLEASE help us Vote NO to any rate increase!

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:40 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.

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

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:39 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 do not raise the rates. Many people are tapped out financially. With the inflation people can barely feed their families. Another rate increase will push people out of homeownership. Do the right thing for the people & do not raise the rates.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:38 AM
To: PublicComment
Subject: Fwd: No 2025 rate increase

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

Please see corrected e-mail below. Please disregard first one sent yesterday (it had several type-os but the overall message is exactly the same). Can you please confirm you will remove the first version from the records

[REDACTED]

To the TWIA Board,

I represent 276 owners of the Casa Del Mar condominiums in Galveston. I am also a homeowner on the Island and can attest that TWIA's rates are already becoming unsustainable for commercial as well as residential customers.

We understand the main justification for the proposed rate hike is reinsurance costs. However, we also understand that those costs are artificially based on broken modeling predictions.

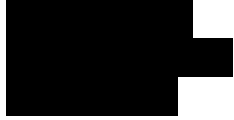
Last session, Senate Bill 1217 and House Bill 1588 would have addressed these issues but unfortunately the House failed to support this legislation. We intend to strongly support these legislative efforts again in the next session.

In the meantime, until these flawed methods in estimating reinsurance are addressed, we will adamantly oppose a rate increase.

On another front, the service levels at TWIA do not justify an increase either. Having tried to file claims in the past, I have first hand experience that supports the statement "Insurance is always there until you need it"!

In order to even afford the cost of coverage, most folks have such high deductibles that claims often fall entirely on the insured. Additionally, red tape and increases in costs for construction due to over the top building requirements have continually mounted.

But for today, absolutely no rate increase should be considered until the “broken” reinsurance modeling system is addressed. After that, we need to tackle many other Insurance issues so that Texans can afford and receive better insurance benefits.



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:35 AM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

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

Dear TWIA Board

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

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:28 AM
To: PublicComment

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

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

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

Thanks
[REDACTED]

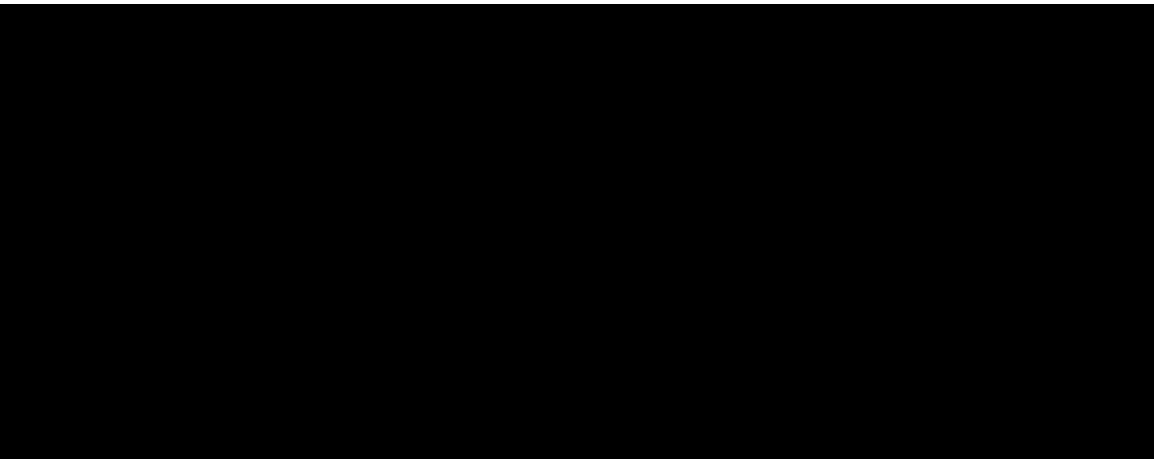
Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:27 AM
To: PublicComment
Subject: no rate hike

You don't often get email from lshelton@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.

Please take this as a formal request to NOT RAISE OUR RATES!
Thank you
[REDACTED]



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:26 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.

Please. No rate hike! Thank you.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:21 AM
To: PublicComment
Subject: Gulf Coast 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.

TWIA,

I am a resident in Tiki Island Texas and want to voice my concerns over the upcoming meeting to raise windstorm rates yet again. Being one that has never filed a claim and being mindful for inflation, we can't afford another rate increase.

My windstorm has doubled in a short period of time and there has been hardly in damage in the area where I live. This blanket approach is unjust and unfair to everyone.

With the current economic situation, you're placing additional undo burdens on people in my community.

There should not be any rate increases after what we have been paying through continued rate hikes. I am currently paying \$4600 per year which is already a ridiculous amount.

Best Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:19 AM
To: PublicComment
Subject: TWIA rate increase

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

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

People in the coastal counties cannot afford another insurance increase!!
Vote NO to proposed TWIA rate increase!!!

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:18 AM
To: PublicComment
Subject: Rate increase

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

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

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

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:14 AM
To: PublicComment
Cc: [REDACTED]
Subject: Commercial Rate Increase

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

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

sMy name is [REDACTED] and I am President of the corporation that owns The Tarpon Inn in Port Aransas, Texas. To those of you unfamiliar with The Tarpon Inn, it is a historic inn located across from the turning basin in Old Town, Port Aransas. As is the case with most historic inns, it struggles to make a profit with the two biggest expenses being insurance and property taxes.j I would hope that the TWIA board is comprised of people with business management experience, and as a result, are cognizant of the impact that a 10% rate increase will have on the businesses that are already struggling to make a profit. As a hotel owner, to overcome the loss of revenues, the property damage and the loss of workforce and workforce housing this area has and is suffering from is virtually unfathomable! We then had to contend with government mandated shut downs due to Covid on the heels of Hurricane Harvey. The bad economic conditions did not end there, next came 10 days of temperatures in the teens, which killed water supplies destroyed the plumbing and was generally financially devastating to our small (less than 3000 population town).

As a business owner in this community with a hotel, two restaurants and two bars, any increase in insurance rates prior to financial recovery from our previous disasters will only further destroy the incentive for entrepreneurs to invest their capital in our area and will ultimately result in irreparable damage to the business sector in this community and most likely in this entire area of the state.

At some point these businesses have got to have a reasonable rate of return on their capital outlays! We have not seen that since the period prior to Hurricane Harvey!

I hope that you board of directors have enough business experience collectively to understand the very real economic threat insurance rates have on every single business in this part of the state!

The burden on your shoulders is great and I truly hope you heed my warning, as I think your decisions may well be more important now than at any other time in your agency's history!

Sincerely
[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:09 AM
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.

Dear TWIA Board,

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

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:03 AM
To: PublicComment
Subject: Rate increase

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

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

Coastal Tex can not afford a rate increase Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:47 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.

We cannot afford another rate hike from TWIA. The reinsurance costs are highly inflated and based on prices that are no longer applicable. Please vote NO to a rate hike.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:42 AM
To: PublicComment
Subject: Windstorm premium increase

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

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

I cannot afford more increases on insurance. Vote NO on the proposed windstorm premium increase.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:32 AM
To: PublicComment
Subject: 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 on the proposed rate increase. People are being increased in all areas of insurance and have gotten to the point where they cannot afford any more increases.

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:32 AM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

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

Dear TWIA Board,

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

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:32 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.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:31 AM
To: PublicComment
Subject: No 2025 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 the TWIA Board,

I represent 276 owners of the Casa Del Mar condominiums in Galveston. I am also live on the Island and can attest that TWIA's rates are already becoming unsustainable for commercial as well as residential customers.

We understand the main justification for the proposed rate hike is reinsurance costs. However, we also know that those rates are artificially based on broken modeling predictions.

Last session, Senate Bill 1217 and House Bill 1588 would have addressed these issues but unfortunately the House failed to support this legislation. We intend to strongly support these legislative efforts again in the next session.

In the meantime, until these flawed methods in estimating reinsurance are addressed, we will adamantly opposed a rate increase.

On another front, the service levels at TWIA do not justify an increase either. Having tried to file claims in the past,I have first hand experience that supports the statement "Insurance is always there until you need it"!

In order to even afford the cost of coverage, most folks have such high deductibles that claims often fall entirely on the insured. Additionally, red tape and increases in costs for construction due to over the top building requirements have continually mounted.

But for today, absolutely no rate increase should be considered until the "broken" reinsurance modeling system is addressed. After that, we need to tackle many other Insurance issues so that Texans can afford and receive better insurance benefits.

Thanks so much,

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

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:29 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.

Texans CANNOT afford an increase!!! NO INCREASE!

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:20 AM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

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Dear TWIA Board,

As a business owner and resident of Port Aransas and North Padre Island, I vehemently oppose the proposed windstorm insurance rate increase. This substantial cost hike will inflict significant economic hardship on our already struggling community.

I urge the TWIA Board to reconsider this detrimental proposal and explore alternative solutions that avoid placing an additional financial burden on coastal residents and businesses.

Thank you for your attention to this critical matter.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:36 AM
To: PublicComment
Subject: Proposed Rate Increase

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Dear Sir/Madam,

I am contacting you to inform you of my objection to your proposed rate increase.

Property owners in Aransas County are being priced out of home ownership with the local government's outrageous property tax increases. We simply cannot continue to sustain home ownership with a TWIA rate increase on top of the out of control property taxes.

I respectfully request that TWIA abandon this proposed rate increase.

Sincerely,
A TWIA Policy Holder

[REDACTED]

Sent from my [REDACTED] iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:15 AM
To: PublicComment
Subject: Insurance rate increase

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

[REDACTED]
Wallisville TX

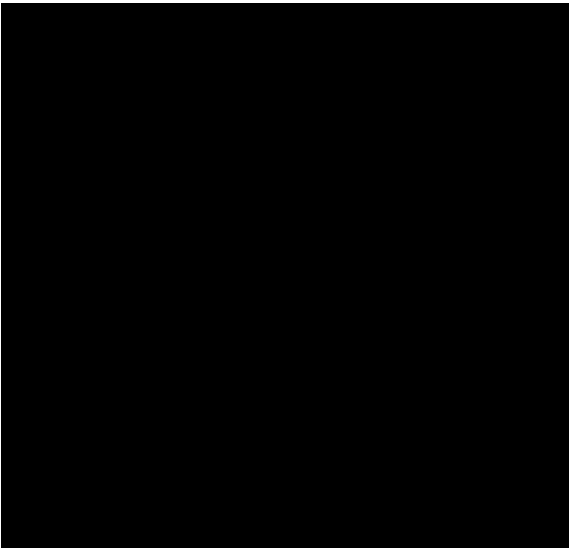
Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:12 AM
To: PublicComment
Subject: Insurance rate increase

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Coastal Texans cannot afford a rate increase. PLease vote NO to any rate increase. Insurance premiums for my small business has skyrocketed in the last few years.



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 12:53 AM
To: PublicComment
Subject: Rate Hike Coastal Bend

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I live in the coastal bend area, Aransas Pass to be exact. I am also a local realtor in my area and would like to speak out against any rate hike! I personally cannot afford windstorm due to the current rates and most of my clients have been unable to obtain funding for a home because when you factor in the windstorm insurance cost it's just not feasible. Any rate hike should be denied!! The rest of texas should have to pay their fair share and if everyone contributed equally there would be no need for a rate hike.

Thank you,
[REDACTED]