



August 2, 2024

via email: PublicComment@TWIA.org

Board of Directors

Texas Windstorm Insurance Association

Re: August 6 Board Meeting- Rate Adequacy for TWIA 2024/2025

To Members of the TWIA Board of Directors:

These comments are submitted on behalf of the Insurance Council of Texas (ICT), a property and casualty insurance trade association representing the interests of nearly 400 insurers who do business in Texas. ICT member companies represent 86% of all property and casualty insurers. Our members are members of TWIA and have an interest in the financial well-being of TWIA and its funding structure.

These comments are submitted in anticipation of the TWIA board's upcoming consideration of rate changes. According to Texas Insurance Code §2210.352, TWIA must make its annual rate filing with the Department of Insurance (TDI) by August 15 each year. At its August 6, 2024, meeting, the TWIA board will review the required filing for the August 15 deadline. The TWIA Actuarial & Underwriting Committee, at their July 15 meeting, voted five to one to recommend that the TWIA Board of Directors approve a rate filing to increase rates by 10% for residential policies and by 10% for commercial policies when it meets on August 6. ICT strongly urges the TWIA board to approve the Committee's recommendation and file the 10% increase for both residential and commercial policies.

This increase is important for the sustainability of TWIA and its ability to meet the needs of its policyholders who may have to file claims after a catastrophic event. As you are well aware, TWIA's sole source of revenue is policyholder premiums. Although a 10% increase does not fully resolve TWIA's funding challenges, it is a positive step forward. We ask that you consider the information below.

TWIA's Rates Remain Inadequate

In recent years, the debate over TWIA rates has centered on balancing insurance principles and TWIA's ability to pay losses against concerns about affordability and economic impact on policyholders. From 2013 to 2023, TWIA's rate analysis has shown rate inadequacy for residential policies ranging from 15% (in 2022) to 44% (in 2020), and for commercial policies from 11% (in 2022) to 50% (in 2019). Despite actuarial analysis indicating inadequate rates, TWIA has only implemented two five percent rate changes since 2017.

The 2024 Rate Adequacy Analysis indicated that TWIA's current rates are inadequate by 38% for residential coverage and 45% for commercial coverage. This shows that TWIA's long-standing rate inadequacy situation has worsened from last year's indications of 20% for residential and 22% for commercial. Deciding whether to increase

rates, even by the 10% recommended by the Committee, should be based on sound insurance and business principles for TWIA and its policyholders, as well as policyholders across the state. TWIA must ensure that rates are adequate to create a more sustainable financial situation for TWIA and increase the likelihood that TWIA has funds available to pay claims when policyholders need them most.

TWIA Growth in Policies and Exposure

TWIA continues to grow in policy count and exposure. According to TWIA's 2024 Annual Report, as of April 30, 2024, as compared to the previous year, TWIA's total policies in force have increased by 10.34% (from 231,197 policies to 255,093 policies) and TWIA's total exposure has grown by 23.76% (from \$82 billion to \$101 billion).

This growth in TWIA should not be overlooked and must be factored into the board's review of the committee's rate recommendations. Despite TWIA's direct written premium rising from \$518.3 million in 2022 to \$653 million in 2023, TWIA's expansion and increased exposure warrant a raise in premiums for 2024. Given that TWIA's primary revenue source is policyholder premiums and considering the higher exposure and reinsurance costs, it is essential for TWIA to acknowledge the need for additional revenue.

Insurance Law Requires TWIA to Maintain Adequate Rates

Texas Insurance Code §2210.355(c) requires that TWIA rates be:

(c) reasonable, **adequate**, not unfairly discriminatory, and **nonconfiscatory as to any class of insurer**. (Emphasis added)

Texas Insurance Code §2251.052(c), states that a rate is inadequate if:

- (1) the **rate is insufficient to sustain projected losses and expenses to which the rate applies**; and
- (2) continued use of the rate: (A) endangers the solvency of an insurer using the rate: or (B) has the effect of substantially lessening competition or creating a monopoly in a market. (Emphasis added)

In addition, the Texas Insurance Code requires TWIA rates to be "not unfairly discriminatory." Under Texas Insurance Code §2251.051, a rate is unfairly discriminatory if:

- (1) the rate is not based on sound actuarial principles;
- (2) the **rate does not bear a reasonable relationship to the expected loss and expense experience among risks**;
- or
- (3) the rate is based wholly or partly on the race, creed, color, ethnicity, or national origin of the policyholder or an insured. (Emphasis added).

The Committee's recommendation, while not fully meeting the rate indications required, represents a step toward fulfilling the legal rate standards. We urge the board to consider this and base its rate filing on statutory requirements and sound actuarial principles.

The Private Market Contributes to the Coast

Many of ICT's member companies provide wind coverage along the Texas coast, playing a crucial role in safeguarding the region. They offer both personal and commercial insurance, assuming significant risk for coastal wind damage. They remain ready to support TWIA losses through up to \$1 billion in assessments, while also maintaining their ability to help policyholders statewide recover after losses. For reference, in 2023, property and

casualty insurers paid over \$45 billion in direct losses representing a 22% increase from 2022 losses, of which nearly \$105 billion was for homeowner insurance losses. Homeowner losses were up nearly 50% over 2022 levels.

While we understand the desire to keep rates low for TWIA policyholders, given current economic pressures, TWIA must prioritize its financial health. This issue is not unique to TWIA; private insurers face similar inflationary pressures and increased costs.

Recently, as we have seen, one storm can severely deplete the CRTF. Hurricane Beryl, which made landfall near Matagorda, Texas on July 8th as a Category 1 hurricane, has resulted in over 25,000 claims for TWIA as of July 24. Payment of these claims will erode the current CRTF balance, which was \$467.1 million as of March 31, 2024, putting TWIA in an even more precarious financial situation. Should another hurricane occur, TWIA needs to be prepared to cover claims without jeopardizing its financial stability. With a depleted CRTF balance, TWIA might have to rely on loans and public securities, leading to long-term debt and higher future rate indications.

Failing to act on rate adjustments puts TWIA and its policyholders at risk, potentially leading to higher debt and assessments for non-TWIA policyholders. Increasing premium revenue and strengthening the CRTF in the future would reduce the need for additional debt and lessen reliance on public securities. Continued rate inadequacy not only affects TWIA policyholders but also impacts non-TWIA policyholders on the Texas coast and property policyholders statewide. For example, non-TWIA policyholders may face additional surcharges for Class 2 or Class 3 bonds following a storm.

Adopting the Committee's rate recommendations is essential for safeguarding TWIA's financial stability and minimizing future debt reliance. Ignoring TWIA's rate inadequacies puts both TWIA and its policyholders at risk, potentially leading to increased debt and assessments for non-TWIA policyholders. We urge this board to follow the recommendation of the Committee and file a 10% increase in residential and commercial rates with TDI. TWIA cannot afford to disregard the actuarial information and legal requirements which support the need for action on rates.

ICT appreciates the opportunity to review and provide feedback on these important matters. Please let us know if you have any questions or need additional information.

Sincerely,

A handwritten signature in black ink, appearing to read "Albert Betts". The signature is fluid and cursive, with a large initial "A" and "B".

Albert Betts
Executive Director



08/01/2024

RE: Texas Windstorm Insurance Association(TWIA) Rate Increase

To Whom it May Concern:

I am writing this memo to stress the importance of maintaining current residential and commercial rates through TWIA.

Having been in the insurance industry for the last 20 years, I understand the importance of the role that TWIA plays in coastal counties by insuring against the single highest exposure in our area-wind, hurricane and hail. While I understand that TWIA may need a rate increase I feel that now is not the right time to add, yet another, increased expense to the pocketbooks of homeowners and business owners. Insurance expenses have grown exponentially over the last decade to the point where homeowners either go uninsured or have to leave their homes and business owners have to take a risk of reducing coverage, so their premiums fall within an affordable range.

I would implore you to consider other ways to increase premiums and reduce re-insurance expenses for TWIA. I ask that you consider an expansion of TWIA that will allow TWIA to add the necessary premium they need and the creation of a reinsurance layer in the State of Texas to assist in mitigating overall cost of re-insurance for TWIA. Together, I feel that both options would build stability in the residential and commercial insurance markets of Texas.

Kindest Regards,

Jeffrey Barry

Republican Nominee, House District 29



August 2, 2024

David Durden
General Manager
Texas Windstorm Insurance Association
P.O. Box 99090
Austin, TX 78709-9090

RE: Biennial Report to the Legislature, 89th Legislative Session

Dear Mr. Durden:

Please accept these comments in regard to Item 11.C. on the agenda for the Texas Windstorm Insurance Association ("TWIA") Board of Directors meeting scheduled on August 6, 2024, in Galveston, Texas.

Hochheim Prairie Farm Mutual Insurance Association ("Hochheim") has been serving the insurance needs of Texans for more than 130 years. Farm mutuals, such as Hochheim, were excluded from participation in TWIA's funding in 1971 shortly after the creation of its predecessor entity, the Texas Catastrophe Property Insurance Pool. Hochheim writes property coverage throughout the State of Texas including wind coverage in Tier 1 counties. Some property insurance companies have stopped or reduced writing wind coverage in Tier 1 forcing consumers to seek coverage from TWIA increasing its number of policies and growth in exposure.

It is expected that the Texas Legislature during its 89th Legislative Session beginning in January 2025 will be considering new funding options for the Texas Windstorm Insurance Association ("TWIA"). Hochheim does not support the expansion of TWIA funding to include the policyholders of farm mutuals being a new source of funding. We believe this is not sound public policy based on the following:

- Including farm mutuals into TWIA's current funding mechanism does not expand or increase the amount of funds for TWIA losses through assessments. This will only reduce the amount of assessments paid by existing TWIA member companies.

- As a Texas only farm mutual insurance company, the ability to raise additional capital for assessments is more difficult because we can only raise additional revenue by increasing the premiums paid by our policyholders. Any requirement that places assessments on policyholders means Hochheim will be increasing rates on their policyholders when many have already experienced double-digit rate increases over the past few years.
- At this time, asking farm mutuals like Hochheim to pay for additional funding of TWIA would be a financial hardship due to extreme losses already experienced in 2023 and 2024 from severe convective storms, higher reinsurance costs, inflation, and other natural and man-made catastrophes.

Hochheim Prairie does support finding additional revenue for funding TWIA losses. However, we believe those options should look at non-insurance sources and existing state revenues that could be redirected to fund TWIA losses including a comprehensive statewide disaster program. Hochheim has already shared these ideas with insurance industry trade associations, and we will be visiting with individual legislative offices soon.

Hochheim looks forward to working with you in developing unique and dedicated funding sources for TWIA that will lessen the financial burden to coastal and statewide policyholders. Our hope, like your hope, is to adequately fund TWIA and protect the economy of the State of Texas.

Sincerely,

A handwritten signature in black ink that reads "David T. Weber". The signature is written in a cursive, flowing style.

David T. Weber
General Counsel

Cc: TWIA Board of Directors



City of Galveston

OFFICE OF THE CITY MANAGER

PO Box 779 | Galveston, TX 77553-0779
citymanager@galvestontx.gov | 409-797-3520

August 2, 2024

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

Dear Chairwoman Franklin Womack,

I am writing to express opposition to the proposed Texas Windstorm Insurance Association (TWIA) policy premium rate increases for the 2024 rate filing. On July 15, 2024, the TWIA Actuarial & Underwriting Committee approved rate filing recommendations for TWIA Board consideration that would increase residential and commercial policy premium rates by 10 percent, effective for 2025. The City of Galveston strongly opposes a premium rate increase to support a structurally dysfunctional funding system.

Without examining the TWIA funding structure and identifying real solutions, escalating premiums pose harmful implications for coastal communities who contribute significantly to the state's economy. We cannot move forward blindly with premium rate increases when clearly there is a consensus that the TWIA funding structure is flawed and needs significant reform.

Over the past several years, the Texas Legislature has attempted to correct a myriad of financial, adjudication, and policy problems. Prior to the 89th Texas Legislature convening in 2025, this effort is revived through House and Senate interim charges assigned by House Speaker Dade Phelan and Lt Governor Dan Patrick. House and Senate committees will review and make recommendations on the following Interim Charges:

- Examine the economic challenges on the escalating costs of insurance premiums.
- Protect the region's economic security, reduce reinsurance purchases, and maintain adequate affordable coverage for policyholders.
- Investigate solutions to achieve more affordable property and casualty insurance coverage
- Identify and encourage sustainable private market alternatives that ensure competitive and affordable insurance.



TWIA alternatives and improvements require attention, evaluation and thorough discussion that can only take place during the interim. Prior to the 88th Regular Session, the City of Galveston proposed restructuring TWIA in a limited reinsurance role that would improve risk-sharing for the private insurance market and enhance competition for providing windstorm insurance along the Texas coast. In a limited reinsurer role, TWIA assumes an interim reinsurance layer above a low-cost attachment up to a limited level, with any TWIA reinsurance above that level needed for added protection against massive events would be negotiated through the private market. Capitalization of this effort could occur through a small fee placed on all insurances policies across Texas, while also reducing expensive costs for administrative overhead, claims processing, and claims adjudication.

Numerous people living along the coast work for industries that play a critical role in the Texas economy. Workers who operate our coastal ports, petrochemical facilities that produce essential basic chemical stock for manufacturers across the state and the nation, refineries that produce the nation's aviation and military grade fuel, and small businesses that sustain our tourism must be able to afford to live in these coastal communities.

Property insurance – flood insurance – windstorm insurance are heavy burdens on the human supply chain that support industries along the Texas coast. Windstorm insurance costs contribute significantly to the unaffordability of housing in coastal communities. We cannot remain complacent as an essential coastal workforce that supports these industries are priced out of their homes due to increasingly unaffordable windstorm insurance.

Rather than taking a band-aid approach with additional premium rate increases driving affordable windstorm insurance further out of reach, the TWIA Board must work with legislators to correct a dysfunctional system and transition TWIA into a sustainable role for the 21st century. The City of Galveston proposal and the above-referenced interim charges are worthy of discussion and further examination to identify corrective legislation for consideration by the 89th Texas Legislature.

The City of Galveston urges the TWIA Board to oppose crippling premium rate increases and take a leadership role in working with stakeholders and the Texas Legislature to advance a real solution for sustainable affordable windstorm insurance in Texas.

Sincerely,



Brian Maxwell
City Manager

cc: The Honorable Mayes Middleton, State Senator, District 11
The Honorable Brandon Creighton, State Senator, District 4
The Honorable Terri Leo-Wilson, State Representative, District 23
The Honorable Greg Bonnen, State Representative, District 24
The Honorable Todd Hunter, State Representative, District 32



August 1, 2024

Dear Chairman and Board Members,

As members of the Texas coastal legislative delegation, we, the undersigned legislators, firmly request that the Texas Windstorm Insurance Association (TWIA) Board **NOT** consider any plans to increase residential and commercial rates.

We strongly urge you to recognize the significant impact such an increase would have on coastal policyholders, residents, and businesses. Implementing a rate hike during this period of unprecedented economic inflation would impose an undue financial burden on these communities.

We reiterate our firm opposition to any rate increase on TWIA policyholders and ask the Board to act in the best interest of those you serve by maintaining current rates.

Sincerely,

A handwritten signature in black ink, appearing to read "Dade Phelan".

Dade Phelan
Texas House of Representatives
District 21

A handwritten signature in black ink, appearing to read "Todd Hunter".

Todd Hunter
Texas House of Representatives
District 32

A handwritten signature in black ink, appearing to read "Judith Zaffirini".

Judith Zaffirini
Texas Senate
District 21

A handwritten signature in black ink, appearing to read "Lois Kolkhorst".

Lois Kolkhorst
Texas Senate
District 18

A handwritten signature in black ink, appearing to read "Terry Canales".

Terry Canales
Texas House of Representatives
District 40

A handwritten signature in black ink, appearing to read "Abel Herrero".

Abel Herrero
Texas House of Representatives
District 34

A handwritten signature in black ink, appearing to read "JM Lozano".

JM Lozano
Texas House of Representatives
District 43

A handwritten signature in black ink, appearing to read "Geanie Morrison".

Geanie Morrison
Texas House of Representatives
District 30



Morgan LaMantia
Texas Senate
District 27



Greg Bonnen
Texas House of Representatives
District 24



Mayes Middleton
Texas Senate
District 11



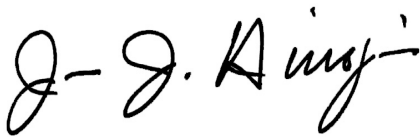
Janie Lopez
Texas House of Representatives
District 37



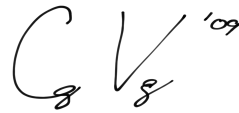
Joan Huffman
Texas Senate
District 17



Dennis Paul
Texas House of Representatives
District 129



Juan "Chuy" Hinojosa
Texas Senate
District 20



Cody Vasut
Texas House of Representatives
District 25



Oscar Longoria
Texas House of Representatives
District 35



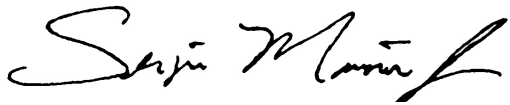
Ed Thompson
Texas House of Representatives
District 29



Briscoe Cain
Texas House of Representatives
District 128



Terri Leo-Wilson
Texas House of Representatives
District 23



Sergio Munoz
Texas House of Representatives
District 36



Christian Manuel
Texas House of Representatives
District 22



Brandon Creighton
Texas Senate
District 4



Erin Gamez
Texas House of Representatives
District 38

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:26 PM
To: PublicComment
Subject: I vote NO for TEXAS Gulfcoast windstorm increase

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

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

Hello,

To the TWIA, Gulf coast and all Texas residents cannot afford another.incr3ase of any kind on windstorm increase. Owners are being overcharged and overwhelmed with current home insurance windstorm policies.

Submitted by:

[REDACTED]

Sent via the Samsung Galaxy S22 Ultra 5G, an AT&T 5G smartphone
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:20 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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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.

The rising costs of insurance are affecting home buyers and making housing even less affordable. It's putting a strain on homeowners and small business owners.

Please, 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: Sandra Haverlah <sandie@texasconsumer.org>
Sent: Friday, August 2, 2024 12:18 PM
To: PublicComment
Subject: Texas Consumer Association - Vote No on Rate Hike

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

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August 2, 2024

To: TWIA Board of Directors

From: Sandie Haverlah, President, Texas Consumer Association

Texans in coastal areas are experiencing hardships due to frequent storm devastation, which is likely to continue into the future given changing climate patterns and intensity of storms. Our organization is opposed to any rate increase that would make the burden even greater on the residents. It is also difficult for many who are still recovering from hurricane Beryl to be involved in this process since the vote for the rate increase was July 15 and the hearing on August 6. Some residents did not even have power restored during the time when the vote was taken to recommend the increase and are likely focusing on their immediate needs for recovery.

Texas Consumer Association is asking that TWIA vote against a rate increase on August 6 and file for no change in rates on August 15, the statutory deadline for requesting the change. Texans in the coastal area are currently under the burden of paying for restoration and cannot afford the additional expense of higher insurance rates. All Texans in every area of the state are feeling the hardship of higher insurance and we hope this issue will be resolved during the next Texas legislative session. We ask that you vote no on the increase.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:16 PM
To: PublicComment
Subject: NO RATE INCREASE

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

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Sent from my iPhone

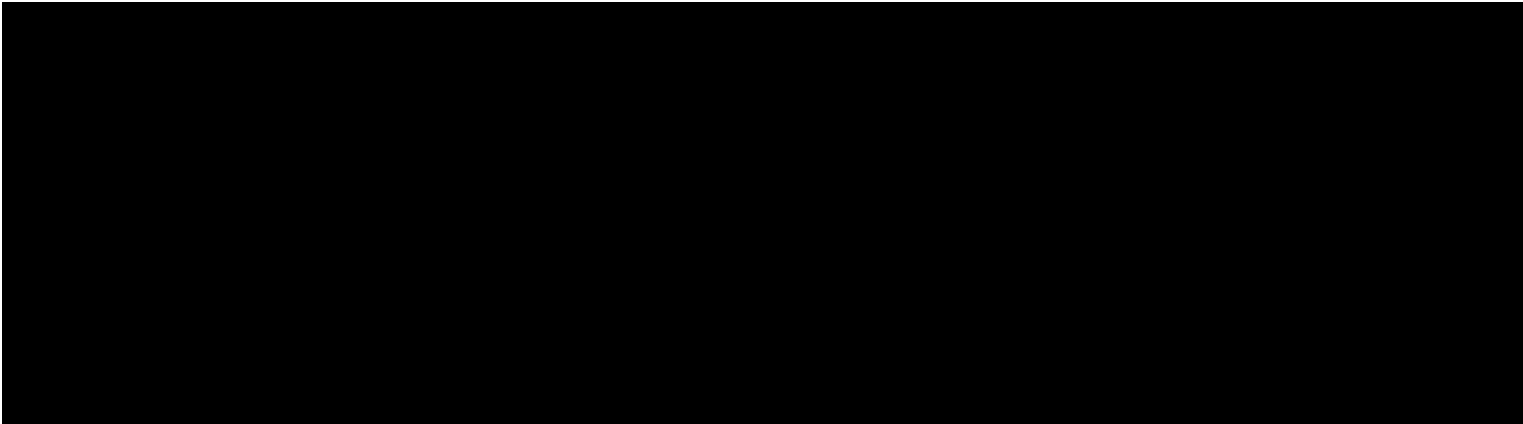
Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:08 PM
To: PublicComment
Subject: Vote NO to any rate increase

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



Public Comment

From: debbie@winnietexas.com
Sent: Friday, August 2, 2024 12:05 PM
To: PublicComment
Subject: Rate increase

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

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

Thank you,

Debbie Breaux

Executive Director
Winnie Area Chamber of Commerce
409-296-2231 – Office
[REDACTED]
winnietexas.com



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:01 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.

As a resident along the Texas coast in a small town, I implore you NOT to raise windstorm rates. Most cannot afford it. As a single mom and homeowner I am one of them. Many of us will be forced to move away from the coast, our home, and our families. Many of those that *will be* forced to move are the backbone of our community, working in our businesses, restaurants, etc., mostly the blue-collar workforce*. If we lose these people, our towns are at risk of dying. I don't need a degree in economics to understand this, it's common sense. No workers would mean less people to serve the public in our small businesses, (seeing that now especially after Harvey and COVID) and less people in the workforce means we can't attract new business. Without new businesses we run the risk of dying. Without workers for our small businesses, some small businesses may have to close. Closing small businesses means less tourism...you see where I'm going.

*Many of our workforce don't own homes, they rent. Average rents in Rockport are around \$1800. If rates increase, guess what, that rent goes up, the landlord just passes it on. Even though they don't own a home, windstorm rates affect them as well.

NO RATE HIKE.

Texas law requires all license holders to provide [Information about Brokerage Services](#) and [Information on Consumer Services](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:59 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

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

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Don't kill us anymore with your rate hikes please [REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:59 AM
To: PublicComment
Subject: No rate hike

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

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Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:54 AM
To: PublicComment
Subject: !!Public Participation and Comment!!

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

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

Hello to whom it may concern:

As a responsible homeowner who maintains my home with windstorm insurance (as well as homeowners insurance), I end up paying for other homeowners who do NOT carry windstorm insurance. Our premiums will increase drastically despite living in my home 20+ years and never needing to actually FILE a claim. It's getting to the point to where I almost cannot to afford to cover my home with this semi-pointless insurance. Please reconsider your vote and thank you for your time.

[REDACTED]

Sent from my email.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:51 AM
To: PublicComment
Subject: Increase on homeowners insurance

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

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I have lived on the coast of Texas for 24 yrs. I am asking and imploring you not to put the entire state of Texas on the backs of the coastal communities. We have been hit hard by hurricanes and are still in some places cleaning up. We are having to fight not only to get our claims paid as per the insurance policy (contract) but now to be able to afford to keep our insurance. If you do this rate increase it will force me out of my home. It is not fair that our insurance every year is going up double digits. Please reconsider this increase.

Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:46 AM
To: PublicComment
Subject: Public comment

[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.

Hello,
This is an email for public comment: NO RATE HIKE. I am opposed to any increase in rates.
Thank you,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:41 AM
To: PublicComment
Subject: 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.

As a resident if the Texas coast, I wanted to take the time to share my opposition on a twia rate hike.

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:38 AM
To: PublicComment
Subject: No rate increase

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

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No rate increase

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:37 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.

I am for the no rate hikes! Let our voices be heard!





Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:37 AM
To: PublicComment
Subject: No Rate Hike

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

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

NO RATE HIKE

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:34 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: Friday, August 2, 2024 11:31 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.

Hello,

My name is [REDACTED] and I am a resident of Port O'Connor. I do NOT support the rate hike and am not in support of any rate increase by TWIA whatsoever.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:31 AM
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.

On behalf of the residents of all Texas Coastal Communities – I encourage the TWIA board to vote “NO” on any proposed rate increase.

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:26 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: Friday, August 2, 2024 11:26 AM
To: PublicComment
Subject: No Rate Hike!

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

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:23 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.

No Twia rate hike!!!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:23 AM
To: PublicComment
Subject: Please 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.

I don't know if this is a scam or not, but if it is true, add me to the list of people desperate for at least 1 insurance to NOT GO UP.

ALL insurance has gone up, please be one that DOES NOT

Sent from my T-Mobile 5G Device

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:22 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.

No Twia rate hike!!!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:22 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.

No Twia rate hike!!!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:21 AM
To: PublicComment
Subject: Against 10% Rate Increase

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

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

Submitting this email as my formal comment against the recommended 10% rate increase.
Price's are too high as is. We are being priced out of our homes.

Thank you,
[REDACTED]

Public Comment


From: [REDACTED]
Sent: Friday, August 2, 2024 11:20 AM
To: PublicComment
Subject: TWIA INCREASE - 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.

TWIA —

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

 Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:17 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.

TWIA,

Please, No Rate hike!



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:17 AM
To: PublicComment
Subject: 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.

NO RATE HIKE!
You're killing us.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:17 AM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] | [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,

Please, No Rate hike!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:16 AM
To: PublicComment
Subject: 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.

TWIA,

Please, No Rate hike!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:16 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.

We are getting hammered by inflation on everything we buy! Please don't increase the rate on windstorm insurance!

Thanks 🙏

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:16 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.

TWIA,

Please, No Rate hike!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:16 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.

This community cannot have a rate increase. No rate hike please. Thank you, [REDACTED]
Disclaimer: This email and its content are confidential and intended solely for the use of the addressee. Please notify the sender if you have received this email in error or simply delete it.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:12 AM
To: PublicComment
Subject: 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.

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:09 AM
To: PublicComment
Subject: Coastal Texans

CAUTION: This email originated from outside of the organization. Do 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 ON A INCREASE

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:07 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: Friday, August 2, 2024 11:06 AM
To: PublicComment
Subject: Rate hike

[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.

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:58 AM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

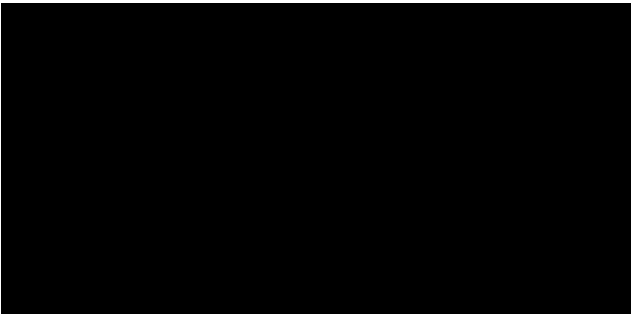
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA Board,

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

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

Thank you for your attention to this matter.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:10 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.

No increases for coastal Texans.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:04 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.

I'm a widow in port aransas and cannot afford anymore. It's so high already and I have 2 properties. NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:04 AM
To: PublicComment
Subject: No Rate Hike

[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.

No Rate Hike

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:59 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: Friday, August 2, 2024 10:59 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.

AS a licensed professional engineer in the state of Texas and having been a "Qualified Windstorm Inspector" since 1988 you are penalizing the the residences and commercial structures that have been built to the code and experiencing little or no damage as evidenced by Hurricane Harvey. You allow homes built prior to 1988 to enter the pool and again as evidenced by Harvey there was considerable damage or complete losses to homes that were not built to code. They pay the least amount for their insurance but contributed more to the damage amounts than homes that pay much more and had minimal or no damage. Roof ing has been basically exempt from the code wind requirements. The roof material blows off because they were not required to meet greater than 60 mph for years and finally they had to to at least meet 100 mph. The roof material blow off and we have water damage but not structural damage.

If anything the homes built to code should get a discount. THere are many simple requirements that would make the roof water proof such as a peel and stick product that would seal the roof if the composition shingle would blow off and even waterproof the roof if water blows under the shingle if for some reason they don't seal. And especially tile roofs.

And foaming tile has proven better than nailing. These little added costs to the structure will help eliminate losses and contribute to TWIA paying less in losses.

Don't penalize structures built to code.

I assume you have analyzed the causes and types of structures during Harvey. My question to you is what is the justification to raise premiums. Could it be because those paying less having more damage and creating more cost so the higher premium insurers with minimal if any losses have to take the hit.

Thank you for considering my concerns.

Ronald Voss, P.E.

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:55 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO RATE HIKE

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:54 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.

Good morning. A large rate increase is not in anyone's best interest and I know you can come up with a rate adjustment program that is more nimble and more accurately disperses risk over your customer pool.

If an area has been hard hit, those SPECIFIC zip codes can get a 10% bump for 2 years, then reduce down to where they would have been without the bump.

I know you can figure out how to make the cost of a disaster more localized to the area hit, while still having other areas "chip in" a small amount. Cost recovery should be a short term rise in rates—not a permanent fixture for the entire covered group.

Many, many, many of your covered homeowners are on fixed/low incomes and cannot afford rising rates. The state and these communities rely on workers, teachers, etc living in these communities and a rate increase is going to make it unaffordable for SO many people. Coastal communities are majority working folks—not wealthier real estate investors and vacation homeowners. The guy working hard repairing roofs flat out can't afford a rate increase.

I know you can figure this out without a large increase

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:53 AM
To: PublicComment
Subject: No rate hike

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

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Please no rate hike. Thank you Ronnie nance

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:52 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: Friday, August 2, 2024 10:51 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.

Please no rate increase. Thank you [REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:47 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.

If this 10% increase is passed, you are going to be responsible for many residents NOT renewing their policy and many residents NOT being insured. Ultimately, many will cut their losses and move off the Texas coast because they cannot afford to live here. This is nothing less than a monopoly raising rates because they have no competition from other companies. My families and thousands of other coastal residents implore TWIA to keep the rates where they are at for this year. If it truly is a bad year then an increase may be justified in the future. But to increase rates 10% because you're predicting a bad storm season if not valid. Please use caution in your decisions.

Thank you.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:49 AM
To: PublicComment
Subject: RATE HIKE

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

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NO MORE RATE INCREASE!!!

[REDACTED]

Sent from my iPhone

Public Comment

From: Jeffrey Barry <jeff@votejeffbarry.com>
Sent: Friday, August 2, 2024 10:47 AM
To: PublicComment
Cc: todd@toddhunterlaw.com; mayes.middleton@senate.texas.gov
Subject: TWIA Rate Increase
Attachments: TWIA Rate Memo.pdf

You don't often get email from jeff@votejeffbarry.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.

RE: Texas Windstorm Insurance Association(TWIA) Rate Increase

To Whom it May Concern:

I am writing this memo to stress the importance of maintaining current residential and commercial rates through TWIA.

Having been in the insurance industry for the last 20 years, I understand the importance of the role that TWIA plays in coastal counties by insuring against the single highest exposure in our area-wind, hurricane and hail. While I understand that TWIA may need a rate increase I feel that now is not the right time to add, yet another, increased expense to the pocketbooks of homeowners and business owners. Insurance expenses have grown exponentially over the last decade to the point where homeowners either go uninsured or have to leave their homes and business owners have to take a risk of reducing coverage, so their premiums fall within an affordable range.

I would implore you to consider other ways to increase premiums and reduce re-insurance expenses for TWIA. I ask that you consider an expansion of TWIA that will allow TWIA to add the necessary premium they need and the creation of a reinsurance layer in the State of Texas to assist in mitigating overall cost of re-insurance for TWIA. Together, I feel that both options would build stability in the residential and commercial insurance markets of Texas.

Jeffrey Barry
Candidate HD 29
www.votejeffbarry.com
jeff@votejeffbarry.com
281-352-3525
Donate Now: <https://secure.anedot.com/jeff-barry-campaign/donate>



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:44 AM
To: PublicComment
Subject: 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.

NO RATE HIKE!

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:44 AM
To: PublicComment
Subject: 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.

Seriously. Do right by Coastal Bend South Texans.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:43 AM
To: PublicComment
Subject: 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.

NO RATE HIKE
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:40 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.

don't kill the TX coast!

[REDACTED]
Rockport, TX homeowner & TWIA customer

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:40 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.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:36 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO TWIA RATE HIKE

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:36 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 find it hard to believe that you people want to increase the rates.

When we have a storm, you rarely pay what is needed to do wind damage repairs.

Just another useless government program.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:33 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: Friday, August 2, 2024 10:27 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: Friday, August 2, 2024 10:23 AM
To: PublicComment
Subject: NO TWIA RATE HIKE!!!

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

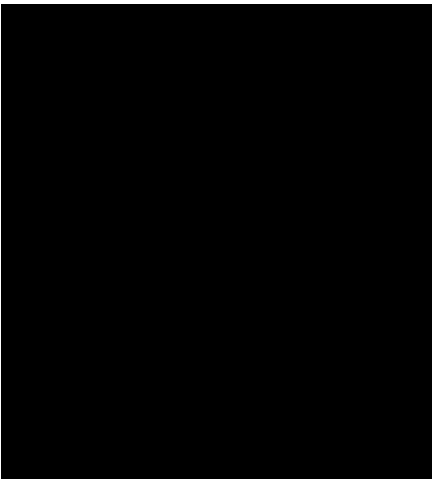
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No TWIA Rate Hike!!! Don't kill the coast!!

[REDACTED]

--

[Consumer Protection Notice](#)



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:24 AM
To: PublicComment
Subject: Proposed 10% 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.

To TWIA,

Coastal Texans cannot afford any rate increase. Vote NO to any rate increase!
Concerned Texan
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:23 AM
To: PublicComment
Subject: 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.

I vote No Rate Hike please!!!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:21 AM
To: PublicComment
Subject: No to Twia 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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:17 AM
To: PublicComment
Subject: NO TWIA 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.

Please don't raise our rates! I'm a lifelong resident of Corpus Christi and it has become very expensive to stay here and raise my family.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:15 AM
To: PublicComment
Subject: [REDACTED] Galveston, TX 77554 NO INCREASE IN INSURANCE RATES

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

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

I am the owner of

[REDACTED]

I write to tell you that coastal area residents cannot afford an increase in TWIA rates.

Homeownership, once the American Dream, and used by many (myself included) as investments for retirement purposes, is no longer affordable. With tax increases of close to 100% over a 10 year period and continuous increases in insurance rates; all the while TWIA denying claims and requiring owners to appeal or bring other action in order to get paid for damages when a storm does occur, is unrealistic.

North Texas areas that are plagued with hail damages and tornadoes which damages get covered while coastal storm damages are denied is not reasonable for one group to be charged while the others are paid.

I implore you to not increase the rates but instead be "fair and balanced" across the state in both rates and payouts when insurance is actually needed by the policy holders.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Sent with [Proton Mail](#) secure email.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:15 AM
To: PublicComment
Subject: 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.

Please consider this official communication my vote for NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:14 AM
To: PublicComment
Subject: NO RATE INCREASE

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

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

We, the American population, cannot afford a rate increase! I am asking you, please, do not increase the rate on our Texas Windstorm policies...we are ALL insurance broke and our income doesn't support the rate increase!

Signed

[REDACTED]

and

The American People

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:14 AM
To: PublicComment
Subject: [REDACTED], Galveston, TX 77551

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

CAUTION: This email originated from outside of the 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 the owner of

[REDACTED]

I write to tell you that coastal area residents cannot afford an increase in TWIA rates.

Homeownership, once the American Dream, and used by many (myself included) as investments for retirement purposes, is no longer affordable. With tax increases of close to 100% over a 10 year period and continuous increases in insurance rates; all the while TWIA denying claims and requiring owners to appeal or bring other action in order to get paid for damages when a storm does occur, is unrealistic.

North Texas areas that are plagued with hail damages and tornadoes which damages get covered while coastal storm damages are denied is not reasonable for one group to be charged while the others are paid.

I implore you to not increase the rates but instead be "fair and balanced" across the state in both rates and payouts when insurance is actually needed by the policy holders.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:11 AM
To: PublicComment
Subject: [REDACTED] TX 77554 NO INCREASE IN INSURANCE RATES

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

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

I am the owner of

[REDACTED]

I write to tell you that coastal area residents cannot afford an increase in TWIA rates.

Homeownership, once the American Dream, and used by many (myself included) as investments for retirement purposes, is no longer affordable. With tax increases of close to 100% over a 10 year period and continuous increases in insurance rates; all the while TWIA denying claims and requiring owners to appeal or bring other action in order to get paid for damages when a storm does occur, is unrealistic.

North Texas areas that are plagued with hail damages that get covered while coastal storm damages are denied is not reasonable for one group to be charged while the other is paid.

I implore you to not increase the rates but instead be "fair and balanced" across the state in both rates and payouts when insurance is actually needed by the policy holders.

[REDACTED]

Sent with [Proton Mail](#) secure email.

Public Comment

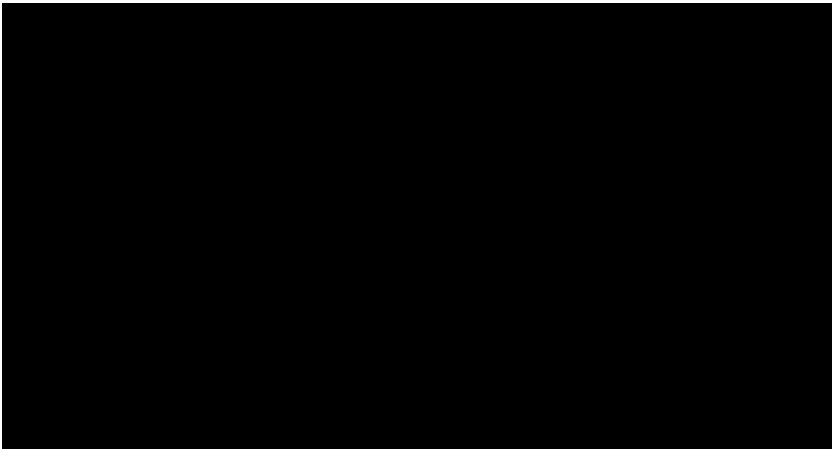
From: [REDACTED]
Sent: Friday, August 2, 2024 10:05 AM
To: PublicComment
Subject: Vote NO to increase!

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

Coastal Texans cannot afford another rate increase! The insurance costs are way too high now!

VOTE NO to any rate increases!

Texas Law requires we provide the following:
Information About Brokerage Services



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:59 AM
To: PublicComment
Subject: NO RATE HIKE!

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

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

NO RATE HIKE!

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:58 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.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:56 AM
To: PublicComment
Subject: TWIA Rate Increase - Resident of Jamaica Beach

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

CAUTION: This email originated from outside of the organization. Do 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 on their TWIA policies. Please reconsider this rate increase as this could not come at a worse time for most people residing on the coast.

We are totally against this. Please do not pile-on.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:53 AM
To: publiccomment@twia.com; 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.

My husband and I are both retired and on fixed income and a rate hike would be a financial hardship for us. Please reconsider. Thank you.

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:53 AM
To: PublicComment
Subject: 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.

We don't need another rate hike - NO RATE HIKE!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:50 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.

Sirs,

We recently moved to the Gulf Coast and experienced both Tropical Storm Alberto and Hurricane Beryl. We Texans cannot afford a rate increase as we are still hurting from inflation and other skyrocketing premium increases on homeowners, auto and other insurance policies. Please vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:49 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. Debra Cunningham

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:48 AM
To: PublicComment
Subject: No rate hike.....PLEASE

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

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

Tks.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:46 AM
To: PublicComment
Subject: Vote No for a Rate Increase

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

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

As a multi-property owner in Galveston County, I urge you to vote no to the rate increase. Current rates are very difficult for owners like myself to afford. Increases in insurance must be passed on to tenants which makes home rental unattainable for much of our population. These high rates will force people like me to self insure when possible, leaving less income to be generated.

On another note, having rates the same for the entire county (Galveston & Brazoria) does not seem fair just because they are "coastal" counties. Harris County is rated by tiers - why are Galveston & Brazoria Counties not rated by the same method? The risk for wind/storm damage for northern Galveston & northern Brazoria Counties is no different than our neighbors across the eastern county line in Harris County.

[REDACTED]

Please excuse any typos as this was sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:41 AM
To: PublicComment
Subject: 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.

NO TWIA RATE HIKE

Sincerely,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:40 AM
To: PublicComment
Subject: No rate increase is justified

[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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:40 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.

If you go through with this, it will only defer people from making home improvements and improving their quality of life.

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:39 AM
To: PublicComment
Subject: 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.

NO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:39 AM
To: PublicComment
Subject: Rate Increase For Texas Homeowners

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

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

Dear TWIA Board of Directors,

Recently, I received an alert that you are considering a 10% increase for TWIA customers. Texas homeowners can not afford such a drastic increase in the midst of the horrible economic conditions we are currently facing. While the risk we face is always there, Texas has not been hit by a major hurricane in the last few years and would think all the premiums collected during that time should be adding up to a pretty significant sum of money. If this money has been on deposit, it should be collecting at least 4-5% fixed interest in the current market. I would think that should be sufficient to offset future claims without a 10% rate increase.

Best regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:38 AM
To: PublicComment
Subject: Opposed to TWIA rate increase

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

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

We are opposed to the proposed 10% rate increase on all windstorm insurance policies. My husband and I purchased property in Galveston in 2012 and built a home here in 2013. We made Galveston our permanent home in 2020. As a resident of Galveston we have our home insured through TWIA. A 10% increase is a considerable cost and difficult on a fixed income. Please consider the hardship you will place on families and our community with a substantial hike in rates. We are strongly opposed to the 10% rate increase.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:37 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,

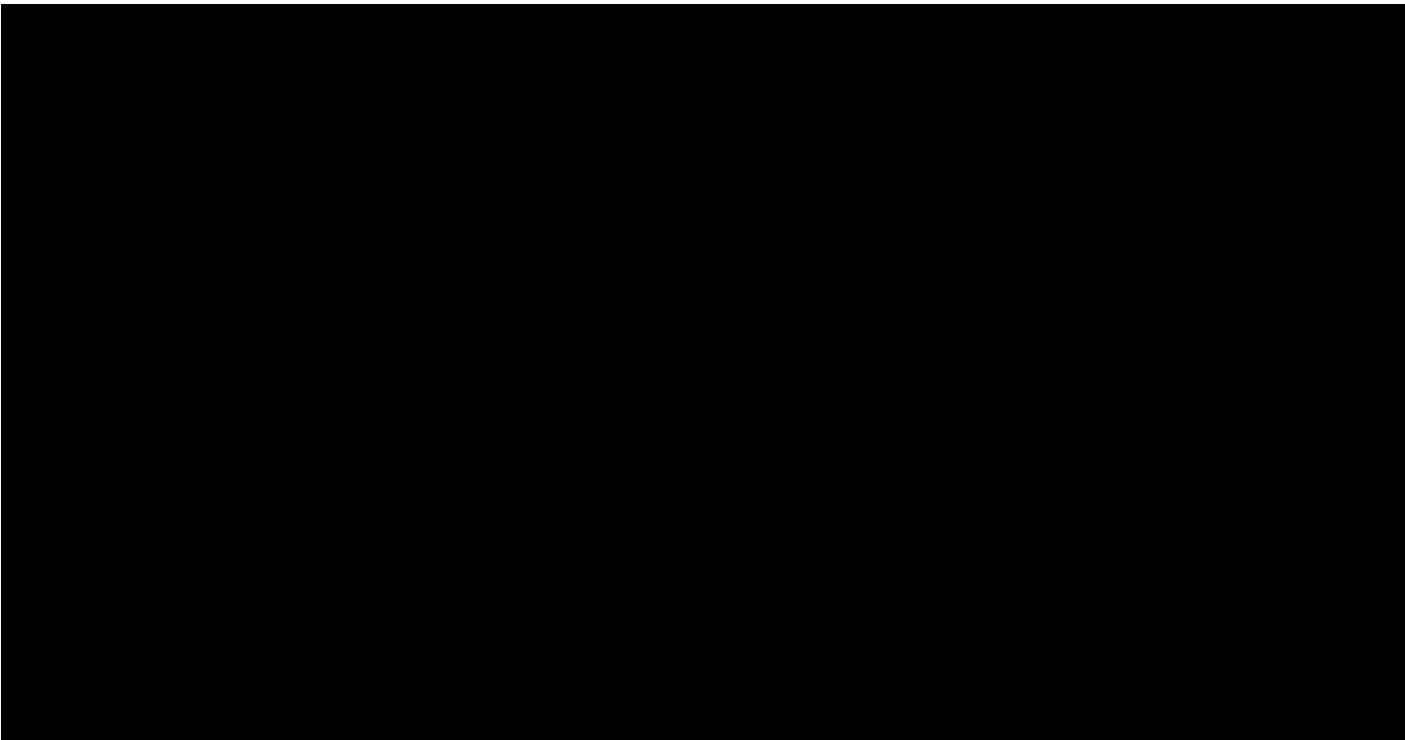
As a resident/condo owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

Rate increases, such as these, hurt families who own small businesses here and also need to live here to be in close proximity to their businesses. I see no need for an increase when costs are already astronomical.

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 reconsidering this proposal.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:37 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

We can barely afford current windstorm rates! Please please don't raise them!
Sent from Gmail Mobile

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:33 AM
To: PublicComment
Subject: NO RATE HIKE

[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.

NO RATE HIKE

TEXAS GULF COAST

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:33 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.

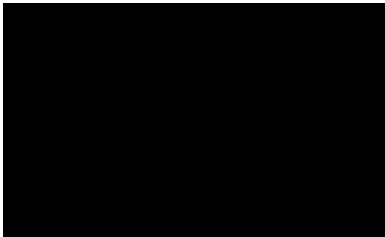
TWIA Texas Windstorm Insurance Agency,

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.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:33 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.

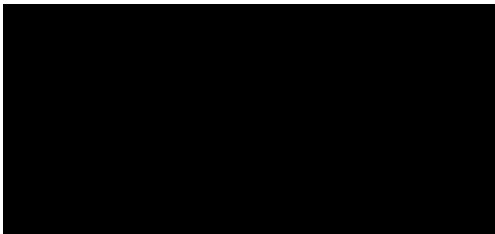
TWIA Texas Windstorm Insurance Agency,

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. People are trying to do home improvements and provide for thier families. Insurance is TRASH . Insurance companies do everything they can to not pay as it is. STOP THIS FRAUD. It is absolutely BS. Our community is trying to get better and do repairs and people like you are doing nothing to help and just getting in the way of progress.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:31 AM
To: PublicComment
Subject: 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.

TEXAS COASTAL RESIDENTS CANNOT AFFORD A RATE INCREASE!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:30 AM
To: PublicComment
Subject: NO Rate Increase!

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

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:29 AM
To: PublicComment
Subject: NO TWIA 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.

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:28 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: Friday, August 2, 2024 9:22 AM
To: PublicComment
Subject: Opposition to a rate increase

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

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

To Whom it may concern,

We would sincerely appreciate it if TWIA did not increase our rates across the board again.

Unlike some of the million dollar vacation homes built right on the gulf, we have a much smaller residence away from the water and have never had made a TWIA insurance claim.

It seems to me that those who choose to risk their investments, should be the ones who pay for the insurance.....

Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:21 AM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase.

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

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

In this current economy it is not unfeasible to increase TWIA rates. Every single Texan has been affected by this current economy. We feel it at the gas pumps, grocery stores, utilities, etc. Please do not make matters worse by once again increasing rates.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:20 AM
To: PublicComment
Subject: NO Rate Increase

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

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

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

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:19 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 do not increase our rates. Our family is barely making it month to month even while cutting costs. We cannot afford another rate hike.

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:18 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.

To: Texas Windstorm Board of Directors,

Coast Texans cannot afford a rate increase. Vote **NO** to any rate increase.

Thank you,

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:18 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.

Stop the rate hike!

--
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:16 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: Friday, August 2, 2024 9:11 AM
To: PublicComment
Subject: Rate hike

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

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

Just wanted to show no support for the rate hike that is proposed for wind insurance.

#dontkillthetexascoast.com

[REDACTED]

[Sent from Yahoo Mail for iPad](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:09 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:07 AM
To: PublicComment
Subject: Tax rate

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

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

I have lived in the Texas Gulf Coast zone for most of my life. I don't understand why we still need to continue to raise taxes on people who live in certain areas most people would call this discrimination, however, true as we all go through storms, hurricanes tornadoes, based upon where we live is it that we should charge people in tornado alley more money for tornado insurance when they have no way to mitigate this natural disaster. I do not think that an additional tax or raising taxes is necessary. In my opinion, the best remedy is to have TWA make it agreement with insurance companies and homeowners policies that they would work in joint effort to ensure that everybody received the proper coverage by living in these areas. The way things are going it's almost prohibited to live within the coastal areas, The federal government is the one who's in control of inflation. However, the federal government chooses not to control it to a point to where people can afford certain things they allow it to go out of control from time to time to continually show the people you need federal government when in reality The government works for the people, not the people working for the government.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:05 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:04 AM
To: PublicComment
Subject: Insurance Rates

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

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

I am very concerned about any rate increases on our insurance.

In the last few years every insurance policy I have has doubled. We have owned our home for seven years and the note has gone from \$1100 a month to almost \$1900 a month, taxes do have a little something to due with that. But our homeowners insurance has tripled in seven years. People can not afford to keep going like this and it is ridiculous for the rates to continue to rise.

I feel like they will just keep raising the rates because they know we have to have this and we have no choice. I have had to reshop every year for five years now because the company I have had is pulling out of our area. With so many pulling out and very limited options they are taking advantage of the people.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:03 AM
To: PublicComment
Subject: No Rate Increase

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

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

No rate increase for coastal bend

Thank you,



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:02 AM
To: PublicComment
Subject: NO Rate Increase

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

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

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:01 AM
To: PublicComment
Subject: Fw: Premium 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 writing to express my concern over the proposed 10% increase in premiums. As a property owner in Galveston we are currently coming to terms with losses due to Hurricane Beryl which will cost us thousands of dollars in repairs and lost rent. With the current inflation affecting the price of most everything I foresee that many will not be able to pay the increased premiums and will let their coverage lapse. That would have a negative impact on communities hit by future storms in that properties would be left in disrepair.

Please reconsider the proposed increase. If it is truly warranted perhaps an incremental increase over a few years would be more manageable for policy holders.

Thank you.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:58 AM
To: PublicComment
Subject: No Rate Hike

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

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

We cannot afford a rate hike of 10 %, as we cannot afford the current premiums.

NO RATE HIKE FOR THE COASTAL BEND!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:56 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

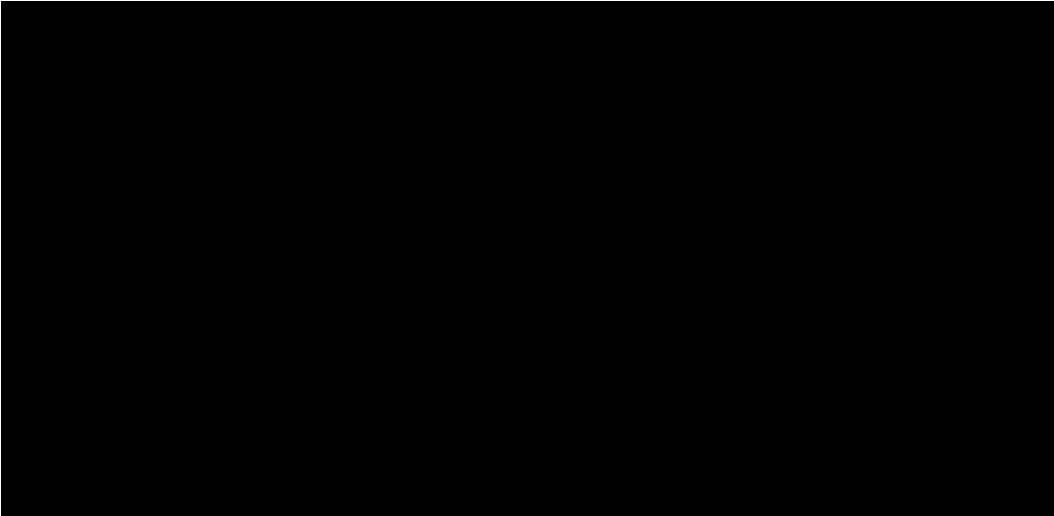
From: [REDACTED]
Sent: Friday, August 2, 2024 8:54 AM
To: PublicComment
Subject: No Rate Hike

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.

To Whom it may concern

Please do not higher TWIA - I cannot afford it and it will affect my business. And I will not be able to afford my home
Please !!!



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:54 AM
To: PublicComment
Subject: 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.

No rate hike please!
[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:54 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: Friday, August 2, 2024 8:52 AM
To: PublicComment
Subject: No Rate Hike

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

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

We cannot afford what we are paying now much less a 10% rate hike. NO RATE HIKE FOR THE COSTAL BEND IS ACCEPTABLE!!

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:51 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.

To Whom It May Concern:
I cannot afford a rate hike!

[REDACTED]

Please!!!! This will affect my business as well

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:51 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: Friday, August 2, 2024 8:49 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.

To whom it may concern:

I cannot afford a rate hike !!!

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:47 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 consider no rate hike

#DontKilltheTXCoast

[REDACTED]
Portland Texas
TWIA customer

Taylor Kerr

From: [REDACTED]
Sent: Friday, August 2, 2024 8:46 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.

Absolutely NO rate Hike !

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:45 AM
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 do not raise the rate!! We may too much already! Thank you!!

St. Joseph, Pray for us,
God bless,

[REDACTED]
Do not abandon yourselves to despair. We are the Easter People and Hallelujah is our song. St. JP II

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:41 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO RATE HIKE.

NO RATE INCREASE.

I can NOT afford what you charge now. An increase is UNACCEPTABLE!

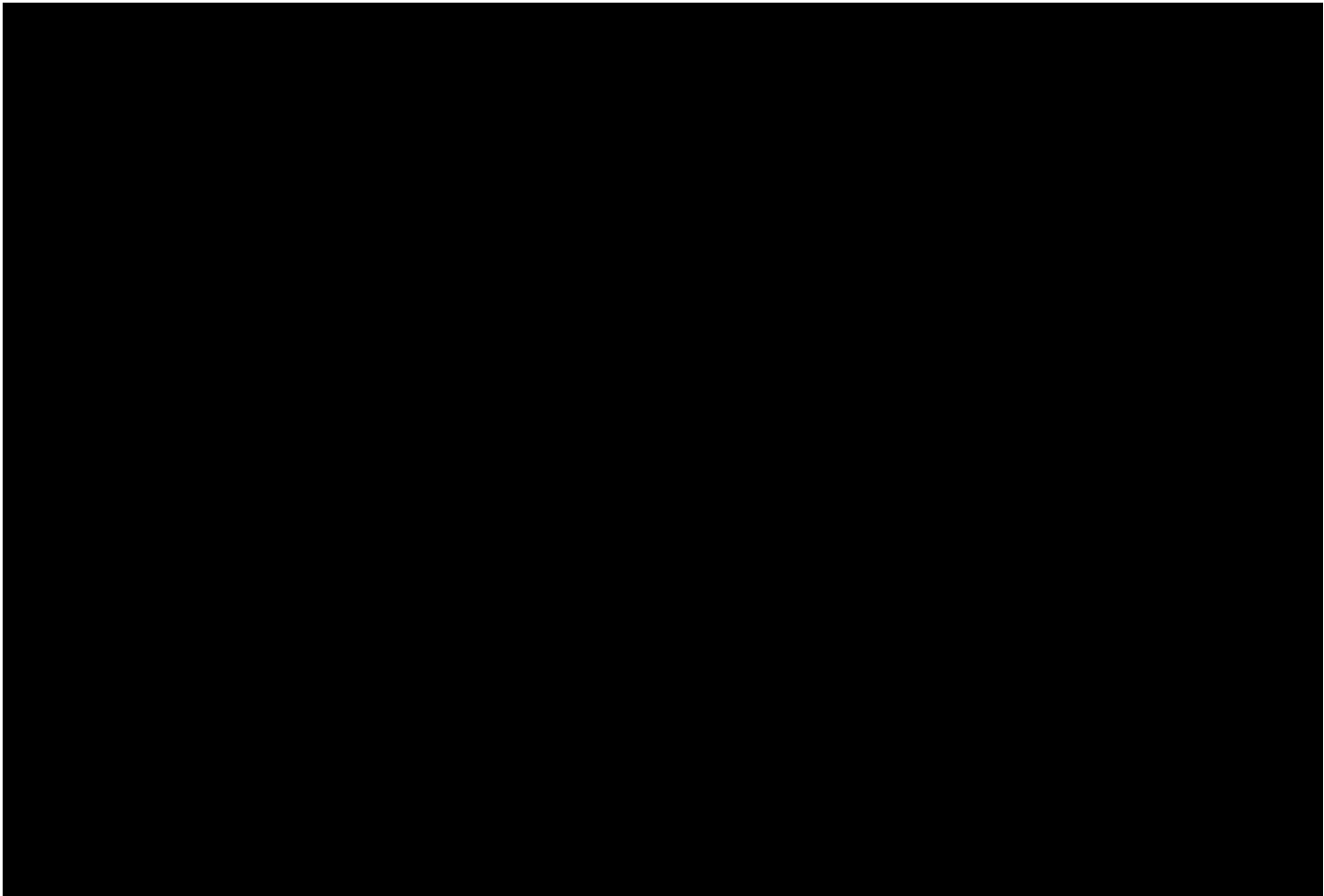
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:42 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.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:40 AM
To: PublicComment
Subject: Rate Hike

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

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

NONONONO!!!!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:40 AM
To: PublicComment
Subject: NO RATE INCREASE

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

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

NO RATE HIKE!!!

I can NOT afford what you charge me now!

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:39 AM
To: PublicComment
Subject: NO RATE HIKE!!!
Importance: High

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

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:37 AM
To: PublicComment
Subject: VOTE NO TO RATE INCREASE

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

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

COASTAL TEXANS CANNOT AFFORD A RATE INCREASE. I VOTE NO
TO ANY RATE INCREASE.

THE RATE INCREASES EACH YEAR AS IT IS.....

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:36 AM
To: PublicComment
Subject: NO RATE HIKE

[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.

No Rate Hike! Don't kill the Texas coast with an increase in our cost of living here!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:35 AM
To: PublicComment
Subject: No Rate Hike

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

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

No TWIA rate hike please.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:34 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: Friday, August 2, 2024 8:33 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: Friday, August 2, 2024 8:31 AM
To: PublicComment
Subject: "NO RATE HIKE"

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

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

"NO RATE HIKE"

Public Comment

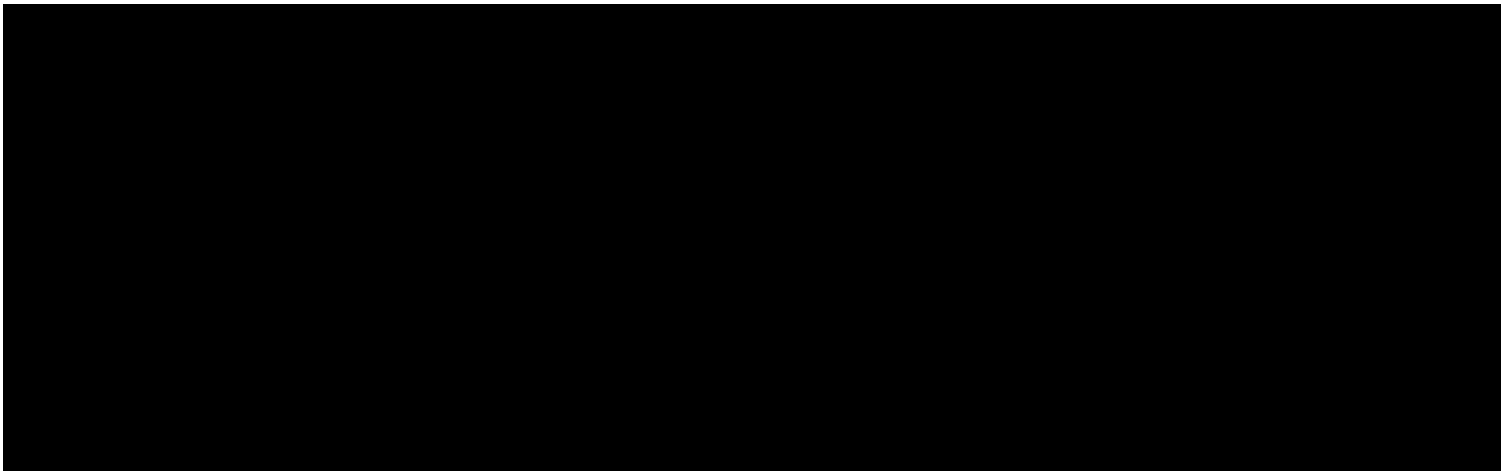
From: [REDACTED]
Sent: Friday, August 2, 2024 8:27 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO RATE HIKE

Texas law requires all license holders to provide [Information About Brokerage Services](#) to potential clients, as well as the [Consumer Protection Notice](#).



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:28 AM
To: PublicComment
Cc: [REDACTED]
Subject: 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.

Do NOT hike our windstorm rates! We are already subsidizing the state of Texas that has tornadoes without paying excessive windstorm fees. The coastal areas are a major economic industrial area with our refineries, ports, tourism and military. We cannot continue to live here, supporting these industries and subsidizing ALL of the Texas wind events.

[REDACTED]
Corpus Christi, Texas

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:28 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO RATE HIKE



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:27 AM
To: PublicComment
Subject: NO RATE HIKE

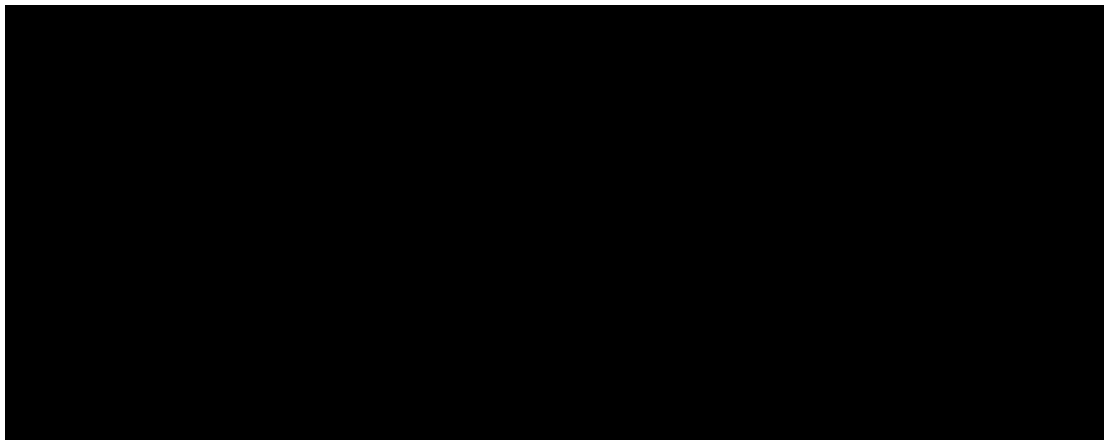
You don't often get email from [REDACTED] [Learn why this is important](#)

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

NO RATE HIKE

Texas law requires all license holders to provide [Texas Real Estate Commission Information About Brokerage Service](#) to potential clients, as well as the [Consumer Protection Notice](#).

*By wisdom a house is built, and through understanding it is established;
through knowledge its rooms are filled with rare and beautiful treasures. -Proverbs 24: 3-4*



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 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.

NO RATE HIKE

Texas law requires all license holders to provide [Texas Real Estate Commission Information About Brokerage Service](#) to potential clients, as well as the [Consumer Protection Notice](#).

*By wisdom a house is built, and through understanding it is established;
through knowledge its rooms are filled with rare and beautiful treasures. -Proverbs 24: 3-4*



Public Comment

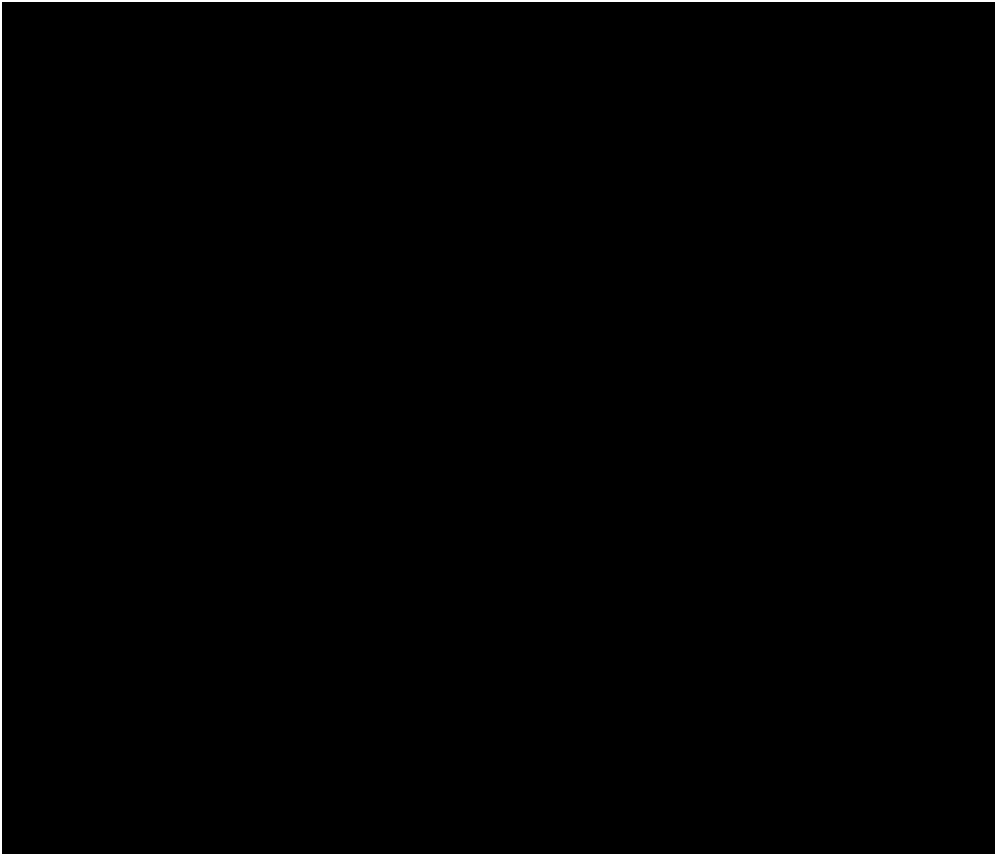
From: [REDACTED]
Sent: Friday, August 2, 2024 8:26 AM
To: PublicComment
Subject: NO RATE HIKE

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.

NO RATE HIKE

Texas law requires all license holders to provide [Texas Real Estate Commission Information About Brokerage Service](#) to potential clients, as well as the [Consumer Protection Notice](#).



*By wisdom a house is built, and through understanding it is established;
through knowledge its rooms are filled with rare and beautiful treasures. -Proverbs 24: 3-4*



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:22 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.

DO NOT PERMIT THE INCREASE IN RATES.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:16 AM
To: PublicComment
Subject: NO RATE HIKE

[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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:13 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.

The unfair burden and model is too much. Fix the problem, don't just raise rates.

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:11 AM
To: PublicComment
Subject: Vote NO to rate increase!!

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

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

Dear TWIA,

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

Also stop any moves to disguise rate increases by changing the rules. This refers to the rule that structures now have to be insured separately. This resulted in an overall increase in premium costs.

Thank you for your NO vote.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:11 AM
To: PublicComment
Subject: Rate hike

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

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

NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:05 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: Friday, August 2, 2024 8:04 AM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

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

Dear TWIA Board,

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

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

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:01 AM
To: PublicComment
Subject: No twia 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.

Please no rate hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:00 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: Friday, August 2, 2024 7:56 AM
To: PublicComment
Subject: "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.

No Rate Hike! Do not increase our rates. I repeat do not increase our rates.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:56 AM
To: PublicComment
Subject: Rate hike

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

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

My windstorm premium is three times higher than my home owner's premium. I am a disabled veteran who loves the gulf coast and don't know how to survive withe your raises and inflation!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:55 AM
To: PublicComment
Subject: 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.

NO RATE HIKE!

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:44 AM
To: PublicComment
Subject: proposed rate increase / bad idea

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

CAUTION: This email originated from outside of the 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 joining other residents to voice my opposition to any proposed increase in insurance rates. Inflation on ALL goods and services has impacted everyone. Many of us are struggling to keep up with the inflated cost of living where most wages have not kept up. The recent increase in rates was significant and difficult to manage. Another increase will put people in a position of simply not being able to cover that expense at all.

Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:35 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: Friday, August 2, 2024 7:19 AM
To: PublicComment
Subject: 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.

No Rate Hike!



“A mans’ excellence is determined by his friends “

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:15 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.

Every few yrs we go through this. We already pay some of the highest premiums in the nation. Perhaps it's past time for you to streamline your operational expenses like we used to do when I was on active duty for 26 yrs. Please, no rate hike.

Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:12 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO RATE HIKE

All the best,

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:11 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:17 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: Friday, August 2, 2024 1:11 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: Friday, August 2, 2024 12:32 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. Please vote NO to any rate increase!

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 3:53 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: Friday, August 2, 2024 3:48 PM
To: PublicComment
Subject: No on rate increases

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

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

Key allegro residents

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 3:30 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: Friday, August 2, 2024 3:24 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.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 3:14 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.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 3:09 PM
To: PublicComment
Subject: Rate increase

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

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

No rate increase!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:59 PM
To: PublicComment
Subject: 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.

“NO RATE HIKE” Don’t Kill the TX Coast!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:58 PM
To: PublicComment
Subject: Rate increase

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

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

Coastal Texans cannot afford a rate increase.

I Vote NO to any rate increase.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:56 PM
To: PublicComment
Subject: 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.

NO RATE HIKE!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:56 PM
To: PublicComment
Subject: Proposed rate hike

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

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

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

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:50 PM
To: PublicComment
Subject: 10% rate hike

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:38 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: Friday, August 2, 2024 2:38 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: Friday, August 2, 2024 2:37 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: Friday, August 2, 2024 2:35 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: Friday, August 2, 2024 2:22 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: Friday, August 2, 2024 2:20 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: Friday, August 2, 2024 2:20 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 am urging you not to instate the proposed 10% rate increase for 2025 residential and commercial windstorm policies. This increase would place an undue financial burden on our coastal communities, in our case small rural townships which are already facing significant financial challenges.

Please consider state legislative solutions and or alternative measures that do not disproportionately impact policyholders. Our communities rely on TWIA to present us with fair and affordable coverage opportunities, and this proposed rate hike would undermine that built up trust.

Thank you for considering the concerns of the cities, and small township.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:13 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: Friday, August 2, 2024 2:11 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: Friday, August 2, 2024 2:09 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: Friday, August 2, 2024 2:03 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: Friday, August 2, 2024 1:58 PM
To: PublicComment
Subject: Rate Hike

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

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

Please don't do a rate increase at this time, allow the legislature to address this issue. We have wind events all over the state and not just along the coast. Let's find a way to make this work without putting additional cost on many who are already struggling on fixed incomes.

Respectfully

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:59 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: Friday, August 2, 2024 1:51 PM
To: PublicComment
Subject: No 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'm writing to express extreme opposition to this ridiculous insurance 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]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:48 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: Friday, August 2, 2024 1:47 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: Friday, August 2, 2024 1:46 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: Friday, August 2, 2024 1:40 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: Friday, August 2, 2024 1:32 PM
To: PublicComment
Subject: NO TO 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.

No to rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:55 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

No rate hike!

Public Comment

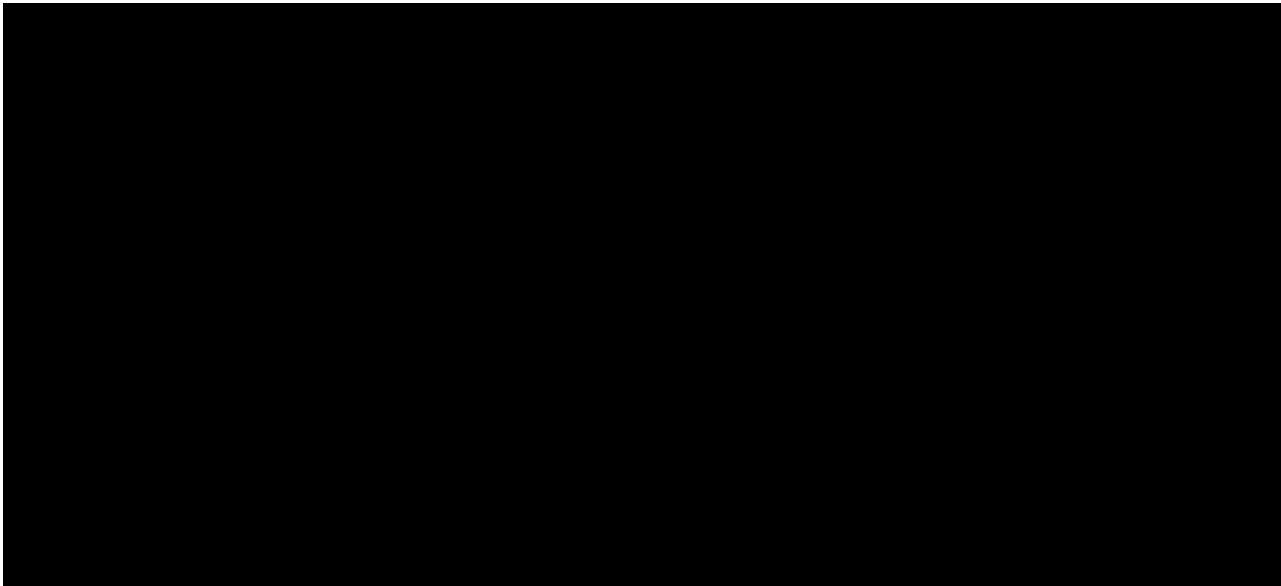
From: [REDACTED]
Sent: Thursday, August 1, 2024 9:58 AM
To: PublicComment
Subject: NO in Increase

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.

As a Realtor, I see it often. There are a lot of people that cannot afford the current rate!



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:12 AM
To: PublicComment
Subject: 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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:23 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.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:56 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:24 PM
To: PublicComment
Subject: NO RATE INCREASE

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

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

To whom it may concern,

I am writing to express my strong opposition to any potential rate increases. Due to continued increases in insurance and taxes, not to mention the economic toll caused on us Texans by the current president and his administration, any rate increases would have a significant impact on us homeowners.

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:12 PM
To: PublicComment
Subject: NO RATE HIKE

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

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

No rate hike

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:58 PM
To: PublicComment
Subject: TWIA Rate Increase
Attachments: PastedGraphic-1.tiff

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

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

Dear TWIA Board,

As a resident and multiple business owner in Port Aransas, 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: Friday, August 2, 2024 1:29 PM
To: PublicComment
Subject: Windstorm insurance

[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 for an increase. We will be forced to leave coast.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 2:54 PM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:27 PM
To: PublicComment
Subject: No rate hike

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

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

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 6:48 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.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:05 PM
To: PublicComment
Subject: NO RATE HIKE

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

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:13 AM
To: PublicComment
Subject: NO RATE HIKE

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

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

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:24 AM
To: PublicComment
Subject: No rate hike
Attachments: No rate hike

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

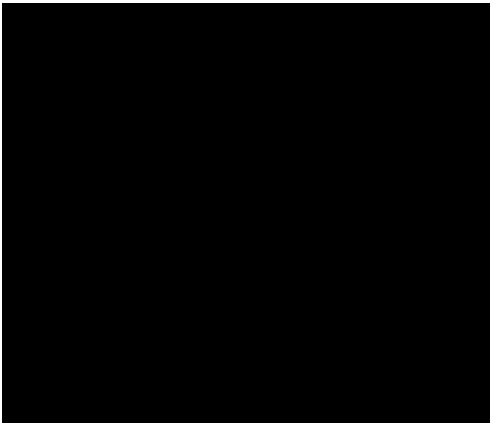
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:35 AM
To: PublicComment
Subject: No Rate Hike

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

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



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:02 AM
To: PublicComment
Subject: No To 10% Rate Increase

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

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

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:48 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.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:23 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: Friday, August 2, 2024 1:11 PM
To: PublicComment
Subject: 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.

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:09 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,

HELL NO!!!

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:06 PM
To: PublicComment
Subject: Coastal rate increase

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

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

We cannot afford another increase in rates! I vote No!



[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:03 PM
To: PublicComment
Subject: Raise in Rate

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

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

We went without hurricanes on the Texas coast for years. What did you do with all that money you did not have to pay out due to lack of hurricanes? I am against any raise in Texas Windstorm Insurance rate increases!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:57 PM
To: PublicComment
Subject: No to 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 on my windstorm insurance. We are retired and can barely pay for insurance and taxes on our house.

Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:57 PM
To: PublicComment
Subject: Rate hike

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

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

Please do not hike our rates any higher, it is hard enough to live down here with the economy the way it is. You are going to be too expensive for people to use.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:43 PM
To: PublicComment
Subject: Proposed 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.

Please vote know to any proposed rate increases. Coastal Texans cannot afford a rate increase. Sincerely, [REDACTED]
[REDACTED] Jamaica Beach Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:38 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: Friday, August 2, 2024 12:38 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: Friday, August 2, 2024 12:36 PM
To: PublicComment
Subject: NO RATE INCREASES for Coastal Texans

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

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

Dear TWIA Board, we CAN NOT afford a ridiculous 10% rate increase rates after last years across the board insurance rate increase!!! Coastal Texans VOTE NO to ANY rates increases!!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:33 PM
To: PublicComment
Subject: Rate Increase

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

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

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

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:29 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: Friday, August 2, 2024 12:29 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: Friday, August 2, 2024 12:28 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: Friday, August 2, 2024 12:28 PM
To: PublicComment
Subject: Rate Increase-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.

Taylor Kerr

From: [REDACTED]
Sent: Friday, August 2, 2024 4:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Taylor Kerr

From: [REDACTED]
Sent: Friday, August 2, 2024 3:55 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. We are a small business and this would hurt us tremendously. No Rate Hike!

Thank you for considering my concerns.

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



SENATOR MAYES MIDDLETON

DISTRICT 11

August 2, 2024

Chandra Franklin Womack
Chair, Board of Directors
Texas Windstorm Insurance Association
P.O. Box 99090
Austin, TX 78709

Chair Franklin Womack,

At the upcoming TWIA meeting, the Board of Directors will discuss the Rate Adequacy Analysis and make decisions regarding the annual rate filing.

During the 88th Regular Session, the Texas Senate worked hard to pass legislation that would reduce pressure on policyholder rates by selecting the model that generates the most reasonable and lowest probable maximum loss (PML), which would substantially reduce reinsurance costs that are pushed onto ratepayers. Unfortunately, the legislation did not make it through the House.

The Actuarial & Underwriting Committee recommends a rate increase of 10% for residential policies and commercial policies. The Rate Adequacy Analysis clearly demonstrates that reinsurance and the Board's decision to increase the PML by an unprecedented \$2 billion, are the driving factors in the rate adequacy issues. It is critical to note that since Hurricane Ike, TWIA policyholders have paid over \$1.87 Billion in reinsurance premiums, despite not drawing on reinsurance one time since 2009. The Board's decision to increase the PML by an unprecedented amount, thus continuing to over-allocate reinsurance costs to ratepayers, should not result in a rate increase on policyholders.

Another important factor the Board must consider when weighing the annual rate filing decision is the Association's use of the ABC endorsement. In the last three years, policyholders' coverage limits have continued to increase at a rate of 11% for 2022, 11% for 2023, and 13% for 2024. This is a compounding cost policyholders continue to see reflected in their premiums. Should the Board decide to adopt a 10% rate increase, according to TWIA staff, policyholders can expect to see an increase of 23% on average in their premiums. This is in addition to the increases TWIA policyholders are experiencing in automobile, flood, and homeowner's insurance, not to mention the general inflation on everyday expenses. If Coastal Texans cannot afford windstorm insurance through TWIA, the supposed insurer of last resort, there is nowhere else for them to go. Keeping TWIA policies affordable must become a high priority of the TWIA Board.

The cost of windstorm insurance through TWIA is part of the growing affordability issues for living on the Gulf Coast. Coastal Texans cannot bear the cost of a rate increase on top of inflation from failed Washington D.C. policies. If the Board adopts the proposed rate filing, it could mean the difference between putting food on the table for families in my district. I remain committed to preventing undue shifting of costs to ratepayers, therefore, I respectfully urge you to vote against any rate increase.

Sincerely,

A handwritten signature in black ink, reading "Mayes Middleton". The signature is fluid and cursive, with the first name "Mayes" and last name "Middleton" clearly distinguishable.

Mayes Middleton
Texas State Senator
District 11

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:28 PM
To: PublicComment
Subject: RATES

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

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

I oppose any rate hikes in San Patricio co. and surrounding areas.
I personally have Never file any claims on my TWIA wind Insurance or any other Insurance but yet Every Damn year your rates are raised. I also hear that when people file claims the TWIA denies the claims and or Low-ball payouts. Tell me i have been misinformed.
Again I am Against any rate hikes.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:26 PM
To: PublicComment
Subject: Rate increases

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

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

This is a disgrace in top of the hyper inflation we are all paying.. why does the little guy always fucked?



State Representative

1d · 🌐

I join my colleagues in once again urging the Legislature not to raise insurance rates at public testimony this upcoming August 6th, at 9am at the Capitol in Galveston. I urge anyone that can attend to testify against the proposed rate increases.

In the aftermath of Beryl, the additional financial strain on our recovering community and the increase in rates will devastate households. We need to ensure that our recovery efforts are not undermined by unnecessary rate increases.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:48 PM
To: PublicComment
Subject: NO to a 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.

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.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:55 PM
To: PublicComment
Subject: TWIA increase

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

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

Dear TWIA Board members and representatives

We have owned homes in Texas for over 6 years. Recent increases in property taxes and insurance premiums have placed 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]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:46 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: Friday, August 2, 2024 9:21 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

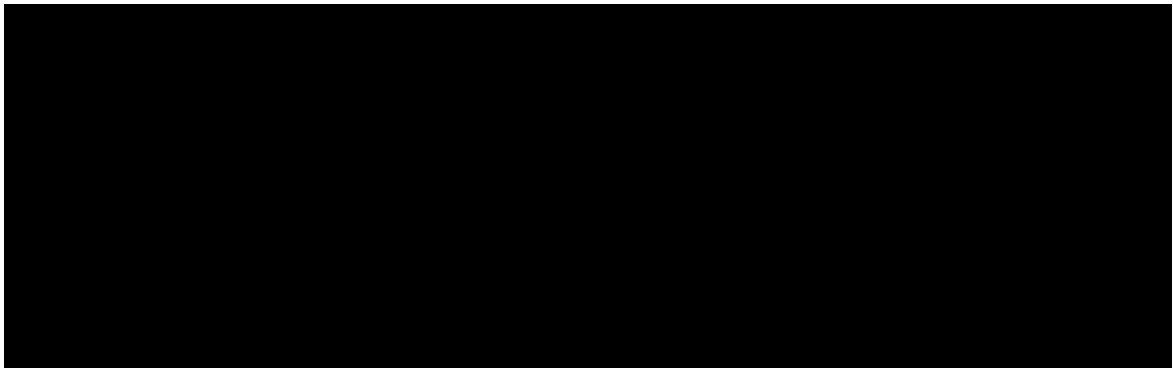
From: [REDACTED]
Sent: Friday, August 2, 2024 9:08 PM
To: PublicComment
Subject: No TWIA Rate Hike

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

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

Please don't make it impossible for us to afford our home insurance!!!

[REDACTED]



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:52 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: Friday, August 2, 2024 8:10 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: Friday, August 2, 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: Friday, August 2, 2024 7:59 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: Friday, August 2, 2024 7:59 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: Friday, August 2, 2024 7:57 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: Friday, August 2, 2024 7:35 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.

A [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 6:47 PM
To: PublicComment
Subject: Increase of TWIA 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 say no they increased last year. Enough is enough. Insurance is about to put people out of their homes. I live on the coast and experienced Beryl and replaced my roof at my own cost. The insurance deprecates everything by the time you pay your deductible it's a break even deal are you are already in the whole.
No to increase.

[REDACTED]

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 6:39 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: Friday, August 2, 2024 6:27 PM
To: PublicComment
Subject: No rate Increasing

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

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as a senior on S.S. i can not afford a rate increase! I have had windstrom insurance Since 1977 on my home, never a claim in port o'connor for it. several years i was paying for two houses, back in the 1980s when work transferred me to corpus .All these years paying in and no claims. now you want to raise it and i can not afford it, Insurance yearly gets more money out of my S.S. than i get to spend. A rate hike i will just have to drop it on my family home since 1962 !! No rate hikes all the seniors lower money class working people can not afford it.!! with my 1/4 windstorm and flood insurance due all in this month of August, I will not have but 236.00 to live on and pay my bills.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 6:22 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

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Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 6:15 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 6:09 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 5:55 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 5:39 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 5:22 PM
To: PublicComment
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[REDACTED]
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[REDACTED]
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Public Comment

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Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 4:47 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

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Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 4:42 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

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Thank you for considering my concerns.

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