

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:26 PM
To: PublicComment
Subject: Public Comment

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

CAUTION: This email originated from outside of the 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 Board,

It is in the public's best interest that there should be no rate increase due to hard economic times due to inflation.

In the last few years the cost of everything has skyrocketed and an increase in the TWIA insurance rates may cause many to lose everything. When they can no longer afford vital insurance, that could leave families on the street.

Please take this comment to heart and realize the affect you can have by keeping the rate the same.

Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:22 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: Saturday, August 3, 2024 10:51 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: Saturday, August 3, 2024 10:32 PM
To: PublicComment
Subject: Previous message correction

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

CAUTION: This email originated from outside of the 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 my previous message I said 27 years of premiums at \$1,200 per year would be \$44,400 but that figure is not correct. Premiums of \$1,200 per year for 27 years would be \$32,400 which is still a significant amount.

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:36 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!

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 6:40 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: Saturday, August 3, 2024 6:33 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 6:15 PM
To: PublicComment
Subject: 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 vote against the 10% premium increase! Texans cannot afford the additional increase.

Best,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 5:40 PM
To: PublicComment
Subject: Strongly Opposed to 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 strongly urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an extreme undue financial burden on our coastal communities, which are already facing significant challenges due to inflation and large population of elderly on fixed income that are still paying on loans to fix storm repairs that TWIA refused to cover.

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

Understand a rate hike while there are serious concerns about ethical treatment of policy holders and citizens of the State, makes a mathematically solid cost forecast mute.

The concept of TWIA is good, in practice it provides opportunities for individuals within TWIA to abuse the process and hide behind TORT immunity.

TWIA has been of little service to us, and added to the stress during the disasters, yet are largely our only choice. FEMA assessed 275k in damage from Harvey, TWIA said Zero. The TWIA inspector said damage was from snow melt! Yes on Padre Island. It took 2 years of arbitration to get a partial payment on roof. Since the insurance requires me to mitigate damage, I had to borrow the money to get the repairs done. Based on roofing contractors and neighbors statements, TWIA clearly redlined tile roofs. Most of the elderly and many others gave up and sold their home with repairs barely adequate to hide damage. Blocking claims, denying damage, etc so most would give up on the claim, seemed to be TWIA's strategy to avoid payouts. While inflation and population growth are certainly a part of your calculation, please also consider the backlash from longtime residents who pay premiums but seldom

receive the expected coverage. I have found most homeowners are still unaware of rate hike and their experience and opinions largely match ours.

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 4:54 PM
To: PublicComment
Subject: Crazy and greedy!

[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.

If my vote counts, I vote NO to a 10% increase in TWIA premium!

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 4:12 PM
To: PublicComment
Subject: Rate increase for Coastal Texans

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

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

I vote no to any rate increase for Coastal Texans.

Warm regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 3:41 PM
To: PublicComment
Subject: NOOOOOO 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.

Why is it all loaded onto the backs of the Coastal communities?

Why not all the Inland properties?

Entire whole trees toppled over in many neighborhoods in Houston Fort Bend,
Montgomery County, Harris County, Liberty all the way to Lake Livingston

why don't they have to carry separate wind insurance policies, why?

TWIA needs a reality check and smaller egos

Sent from my T-Mobile 5G Device

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 3:26 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential policies. As a retired combat veteran on a fixed budget, this increase would place an undue financial burden on me personally, as well as on our coastal community of North Padre Island.

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: Saturday, August 3, 2024 3:18 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: Saturday, August 3, 2024 2:55 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.

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 2:53 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: Saturday, August 3, 2024 1:26 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:50 AM
To: PublicComment
Subject: NO Rate Increase

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

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

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:50 AM
To: PublicComment
Subject: NO Rate Increase

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

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

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:45 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.

This message is concerning your board of directors meeting August 6th in Galveston. We can no longer afford an increase in our insurance policies. I own my home outright and can barely afford just the insurance that I must pay now. These prices are out of hand and I must encourage you to vote no to any rate increase.

Sincerely,

[REDACTED]
Galveston county resident

Sent from Samsung Galaxy smartphone.

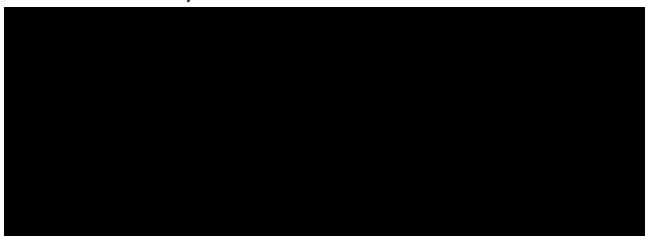
Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:38 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.

Thank You,



InformationAboutBrokerageServices - <https://bit.ly/IABSbroker>
ConsumerProtectionNotice- <https://bit.ly/ConsumerProtectionNoticeTREC>

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:37 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 due to the realized impact of out of control inflation.

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: Saturday, August 3, 2024 11:18 AM
To: PublicComment
Subject: windstorm insurance rate increase

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

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

In response to the recent request for rate increase let me cite our personal situation. In 1997 we built a barn on our property in Santa Fe, Galveston County, Texas. That barn was built to assist in meeting the needs of our daughter to have a facility to house her show animals as she was a 4-H and FFA member. She had cattle as well as horses for projects and needed to be able to care for them in a safe environment. The barn is more than 18,000 square feet and has a cement floor so it is not just something we threw together. It was built to windstorm specifications and had a windstorm certificate. From the beginning we insured the barn and contents. Each year we pay about \$1,200.00 for insurance on the barn but we have never had any damage and have never filed a claim. After our daughter graduated from high school in 2000 and moved away from home the barn was converted to a space for my husband to restore and house his collection of antique tractors. Four windstorm quality garage doors were added to the facility to make it easier for him to move tractors in and out of the barn.

This year, during Hurricane Beryl, we watched thru the window as the wind removed the roof from our beloved barn. Sheets of metal flew thru the air and landed in our pasture. Inside the barn, tractors and other equipment that had been covered with heavy blankets to protect them from dust and flying debris stood by as pieces of metal fell all around them. As the winds died down we were able to assess the damage. In the days that followed we filed a claim (for the first time in 27 years) with our windstorm insurance company. After an adjuster came out and surveyed the damage we received a check for \$10,000.00 to pay for damages. They did take into consideration clean up and removal of the sheets of metal that flew into our pasture. They did consider paying for gutters that were not included in the price of the original barn but had been added and flew off when the roof flew off. This claim gave us only partial credit for the damage because they deducted depreciation for the 27 year old barn roof that flew off. During that time period money that we paid in those 27 years at the rate of \$1,200 each year for insurance coverage, we could have put that money in a savings account and then used the accrued funds (\$44,400.00) in that account to pay for the repairs. Texas Windstorm DOES NOT QUALIFY FOR A RATE INCREASE.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:00 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.

It is already too expensive to enjoy the Texas coast! Don't make it worse!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 10:53 AM
To: PublicComment
Subject: Proposed rate increase

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

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

Proposing a rate increase now is unconscionable! Texas rates are SO high already and deductibles are outrageous! Your system seems designed to allow companies to collect as much as possible while paying out next to nothing. We did not work hard and save all our lives to be drained paying for benefits we never receive.

We are retired and live on a limited fixed income. If the goal is to force us to sell out, I can assure you it's working. But we are Texans who dearly love our state.

Please do your job and take care of US-not the insurance companies' bottom lines. We're begging you!
Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 10:29 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: Saturday, August 3, 2024 10:12 AM
To: PublicComment
Subject: No rate increase

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

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

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

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 10:07 AM
To: PublicComment
Subject: Rate increase on Windstorm Insurance

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

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

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 9:51 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.

I am opposed to a rate hike at this time. The rates are already extremely high and another hike will result in many people withdrawing from the insurance market.

[REDACTED]

Public Comment

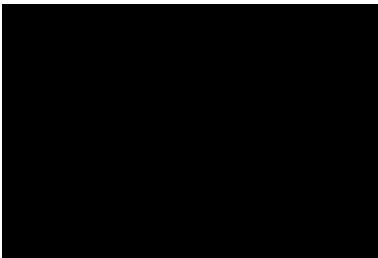
From: [REDACTED]
Sent: Saturday, August 3, 2024 9:49 AM
To: [REDACTED]
Cc: PublicComment; [REDACTED]
Subject: Re: NO RATE INCREASE!!!!

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 as well vote NO to the unjustified insurance hike that will increase home owners insurance policies wrt wind insurances. The economic impact so far has heavily burdened the population with the withdrawals of Texas insurances on home and auto and this will further cause undue stresses on home owners based off no fact based hikes. I agree with all facts presented below in the trailing email and I strongly encourage the insurance companies to reconsider any decision to move on this without cause



Sent from my iPhone

On Aug 3, 2024, at 8:01 AM, Bob Reynolds [REDACTED] wrote:

To Whom it May Concern,

I strongly urge you to vote NO for an outrageous and unjustified increase for wind insurance as Coastal Texans cannot afford a rate increase. TWIA's main justification for the rate hike is "reinsurance costs", which unfortunately are artificially high and driven by broken modeling predictions. 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: Saturday, August 3, 2024 9:46 AM
To: PublicComment
Cc: [REDACTED]
Subject: Please Do Not Increase Windstorm

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

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

Dear Texas Windstorm:

Please do not raise our windstorm insurance as we have been paying for 4 years never made a claim and feel this will be a hardship as we are retired and on a fixed income. Thank you [REDACTED] Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 9:25 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.

My rate keeps going up at a terrible jump. Please NO rate hike!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 9:04 AM
To: PublicComment
Subject: Oppose twos rate increase

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

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

Dear TWIA Board members and representatives

We have owned homes in Texas for over 16 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]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:57 AM
To: PublicComment
Subject: TWIA 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 urge the TWIA board to not raise rates on residents living in coastal counties.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:57 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 am in opposition to any rate hikes for TWIA.
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:55 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.

Warmest Regards,

[REDACTED]

Please excuse any typos, as this email was sent from a mobile device.

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:35 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!

Respectfully,

[REDACTED]

Sent via the Samsung Galaxy S24 Ultra, an AT&T 5G smartphone

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:35 AM
To: PublicComment
Subject: Opinion on TWIA Rate Increase Request

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

CAUTION: This email originated from outside of the 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 strongly urge a NO vote for an outrageous and unjustified increase for wind insurance as Coastal Texans cannot afford a rate increase. TWIA's main justification for the rate hike is "reinsurance costs", which unfortunately are artificially high and driven by broken modeling predictions. 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.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:30 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: Saturday, August 3, 2024 8:01 AM
To: PublicComment
Cc: [REDACTED]
Subject: NO RATE INCREASE!!!!

Importance: High

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

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To Whom it May Concern,

I strongly urge you to vote NO for an outrageous and unjustified increase for wind insurance as Coastal Texans cannot afford a rate increase. TWIA's main justification for the rate hike is "reinsurance costs", which unfortunately are artificially high and driven by broken modeling predictions. 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: Saturday, August 3, 2024 8:00 AM
To: PublicComment
Subject: NO!

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

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RE: Texas Windstorm considering 10% rate increase

ON TUESDAY, August 6, the Texas Windstorm Insurance Association (TWIA) Board of Directors will be meeting at the Tremont House in Galveston to consider a 10% rate increase on all windstorm insurance policies. This decision comes just one month after Hurricane Beryl made landfall in our community.

I am vocalizing my 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.

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

I personally pay \$4500 yearly for TWIA. My DEDUCTIBLE is \$8750. So, my claim after Beryl was valued by TWIA at \$5500 even though my estimates from fence & roof companies added up to \$8000.

That's right.

I receive \$0 from TWIA after having paid premiums for the last 10 YEARS without a claim.

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 7:48 AM
To: PublicComment
Subject: No

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I want say no to the rate increase! Insurance has increased significantly over the past years at the expense of customers and it is sickening.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 6:46 AM
To: PublicComment
Subject: No Rate Increase!

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Dear TWIA Board Members,

I am writing to express my strong opposition to any proposed rate increases. As a coastal Texan, I am already struggling to make ends meet and cannot afford any additional financial burden. I pay my premiums on time and in full, and it is unacceptable that my claims are being denied.

I urge you to vote against any rate increases and to work towards finding a more equitable solution that does not place an undue burden on coastal Texans.

Thank you for your time and consideration.

Sincerely,

[REDACTED]