



TEXAS HOUSE *of* REPRESENTATIVES

Terri Leo Wilson
House District 23
Galveston and Chambers Counties

JUVENILE JUSTICE & FAMILY ISSUES • PENSIONS, INVESTMENTS & FINANCIAL SERVICES

June 27, 2024

Ladies and gentlemen of the TWIA Board,

The proposed decision to increase TWIA rates threatens to impose a significant financial burden on the very individuals it is meant to protect. The windstorm insurance rate hikes are unsustainable, and many people will no longer be able to afford to live and work on the Gulf Coast.

TWIA was established to provide insurance coverage to homeowners in the coastal regions of Texas, where the risk of windstorm damage is high. Its mission is to ensure that residents have access to affordable insurance options, offering peace of mind during times of natural disasters. However, the proposal to raise insurance rates contradicts the purpose for which TWIA was created.

TWIA's primary purpose is to protect policyholders from financial strain and provide swift recovery after disasters strike. The rate hike is unjustified, especially given the lack of major depletions to the reserve. Over-allocating reinsurance costs to ratepayers should not be passed onto policyholders, who have already contributed 1.8 billion dollars since Hurricane Ike. Instead of reducing reinsurance costs to continue building reserves and lowering premiums, TWIA's Actuarial and Underwriting Committee has chosen to recommend rate increases. The repercussions of this recommendation would be far-reaching and devastating. Residents now find themselves burdened with the additional strain of inflated insurance costs. Many families and individuals living in coastal regions of Texas are in desperate need of support and stability in the face of a potential storm, not an additional financial burden.

These rate hikes could potentially force many coastal residents to make difficult choices between paying their insurance premiums or foregoing windstorm insurance, risking the loss of everything in a storm event. We must not forget that insurance is a means to safeguard communities, not a tool to exploit or burden them. It is imperative that you, the TWIA Board, do not adopt any rate increase.

In summary, the decision by the Texas Windstorm Insurance Association to raise insurance rates is deeply concerning. It places an unnecessary and unjust financial burden on the policyholders it is meant to serve. I implore TWIA to reconsider this course of action, prioritize the wellbeing of policyholders, and explore alternative measures before imposing further hardships. TWIA should work towards a solution that upholds the true purpose of insurance: to safeguard and support our communities in times of need.

Thank you.

Terri Leo-Wilson
State Representative
House District 23



AN EARLY COLLEGE DISTRICT

BROWNSVILLE

INDEPENDENT SCHOOL DISTRICT

To the TWIA Board of Directors,

My name is Alex Cespedes, and I am the Chief Financial Officer of the Brownsville Independent School District, the largest district in the Rio Grande Valley. I am writing to you today to express my deep concern over the proposed 10% rate increase for residential and business policyholders by the Texas Windstorm Insurance Association (TWIA).

As the cost of property insurance premiums, property taxes and other operating costs continue to rise at an abnormal rate, coastal school districts simply cannot keep up. The proposed rate increase by TWIA would cause premiums to continue to rise at an alarming rate, placing an undue strain on the district's operating budget.

In our district alone, we experienced a 23.3% increase in its property, windstorm and hail insurance annual premium compared to the previous year's annual premium. The district paid approximately \$3.8 million in the 2023-2024 policy, compared to paying almost \$4.7 million for the 2024-2025 policy. That was an annual premium increase of almost \$900K. That is \$900K that our district has to shift funding away from our students in order to cover such a substantial increase. The district has a total insurable value of approximately \$1.4 billion worth of property, yet we are only able to purchase \$100 million of property insurance. The continued annual premium increases continue to place a heavy burden on our district's resources. I understand that TWIA wants to make sure that they have the financial sustainability and the financial resources to pay claims when policyholders need them, but coastal school districts like Brownsville ISD find it very difficult to obtain basic coverage. We depend on TWIA to provide suitable and affordable options of private property and casualty insurers that can provide adequate coverage. Again, I understand that TWIA's current rates do not generate enough revenue to cover their operating expenses, so you decide to increase rates. School districts do not have that ability or luxury to go to the state and request an increase to the student basic allotment or to the Foundation School Program. What about the financial sustainability of our school districts?

Many school districts are already facing budget constraints due to the lack of additional state funding. This is money we need to ensure our kids have safe and suitable classrooms and facilities. As coastal districts, we have to deal with shortened life expectancy on our HVAC equipment and roofing simply because of our location and close proximity to the gulf and the environmental factors it brings. Our facilities require extensive and constant preventive maintenance, and this proposed rate increase would further strain our budget and hinder our ability to provide essential services to our students.

1900 Price Road • Brownsville, Texas 78521-2417 • (956) 548-8000 • Fax: (956) 548-8019

BISD does not discriminate on the basis of race, color, national origin, gender, religion, age, disability or genetic information in employment or provision of services, programs or activities.

On behalf of all school districts in Cameron County and the Texas coast, I respectfully request that TWIA reconsider the proposed rate increase, and seek other revenue-generating avenues to sustain its operations.

Thank you for your time and attention to matter.

Sincerely,

A handwritten signature in black ink that reads "Alex Cespedes". The signature is fluid and cursive, with a horizontal line drawn underneath it.

Alex Cespedes
Chief Financial Officer
Brownsville Independent School District
Cameron County

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 10:23 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: Wednesday, August 7, 2024 10:15 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 like making all of the counties in Texas to pay in to the pool. They have TORNADOES which are also considered WINDSTORMS.

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: Wednesday, August 7, 2024 10:11 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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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: Wednesday, August 7, 2024 9:29 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. I am also the President of an Island Condo Association and this drastic of a proposed increase will cripple our HOA dramatically.

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 9:26 AM
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.

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: Wednesday, August 7, 2024 9:25 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: Wednesday, August 7, 2024 9:13 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.

To the TWIA Board of Directors,
As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my T-Mobile 5G Device

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 9:11 AM
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.

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: Wednesday, August 7, 2024 9:10 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:46 AM
To: PublicComment
Subject: Wondstorm 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.

Texans can't afford an increase on windstorm insurance. Vote NO on the increase.

Sincerely,

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 8:55 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 8:42 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]

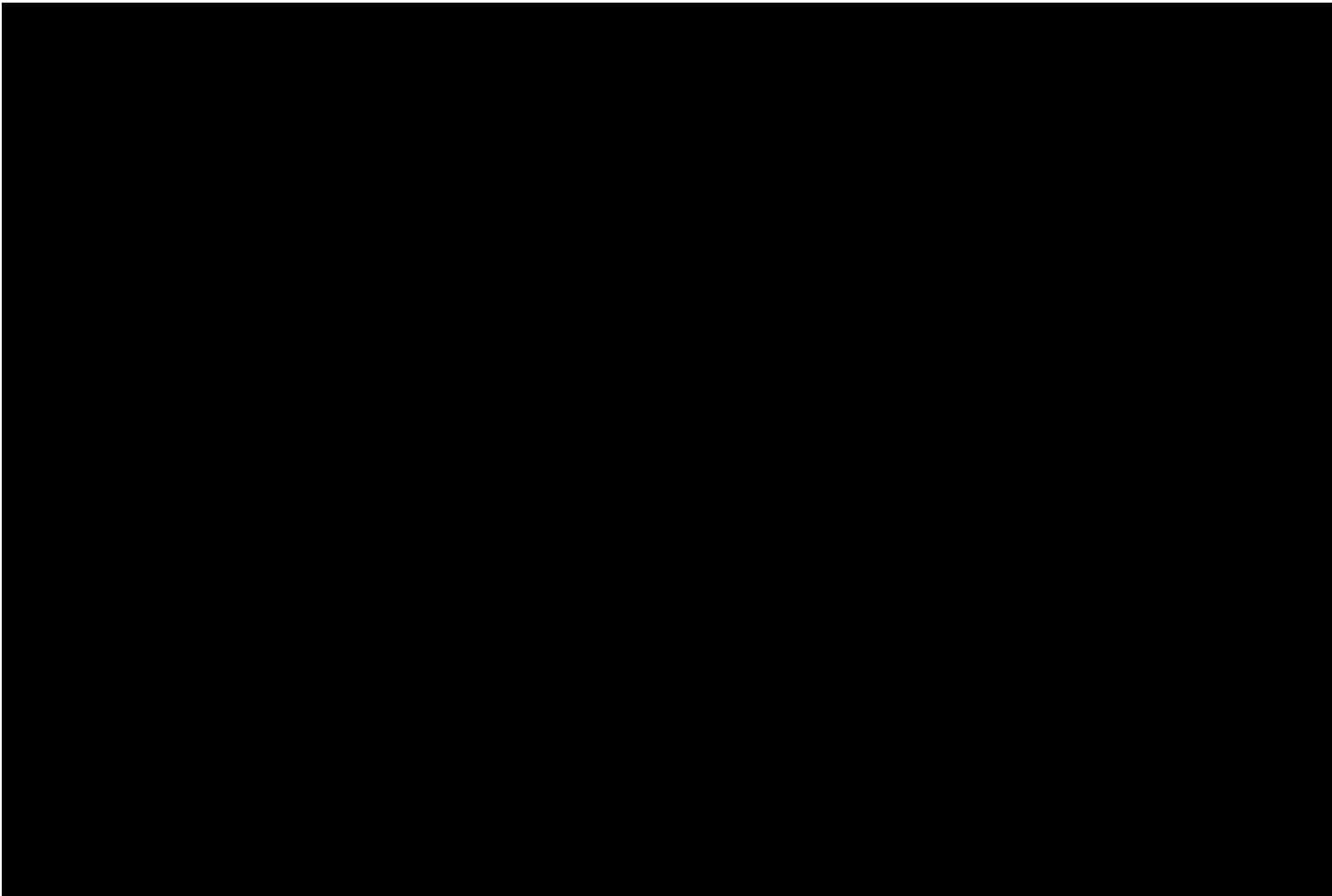
Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 8:07 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: Wednesday, August 7, 2024 7:57 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.

Sincerely Yours, [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 7:50 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: Wednesday, August 7, 2024 7:36 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: Wednesday, August 7, 2024 7:22 AM
To: PublicComment
Subject: 10%

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

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

Really appreciate your greed! Thanks so much for screwing over your fellow Texans.

Sent from a device that often has no grasp of grammar, spelling, or punctuation. Your understanding is appreciated.

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 7:18 AM
To: PublicComment
Subject: Rate hike

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

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

Please do not raise the rate, we already pay a high price. We live on South Padre Island.

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 6:23 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: Wednesday, August 7, 2024 5:39 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,

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 11:55 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: Tuesday, August 6, 2024 10:43 PM
To: PublicComment
Subject: Texas Windstorm Insurance

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

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

I urge you not to raise our insurance rates.

We have suffered enough on high cost of living, includes interest high mortgage rates, auto insurance, electricity, utilities, gas, diesel and food prices.

We will lose our home we worked so hard to buy.

I vote not to increase our insurance.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:40 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: Tuesday, August 6, 2024 8:19 PM
To: PublicComment
Subject: TWIA 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.

We are being insured and taxed out of our homes. We are having difficulty paying all of this and put food on the table. 10% is outrageous! COLA will not even close to cover this increase. Please, this cannot happen.

[REDACTED]

Public Comment

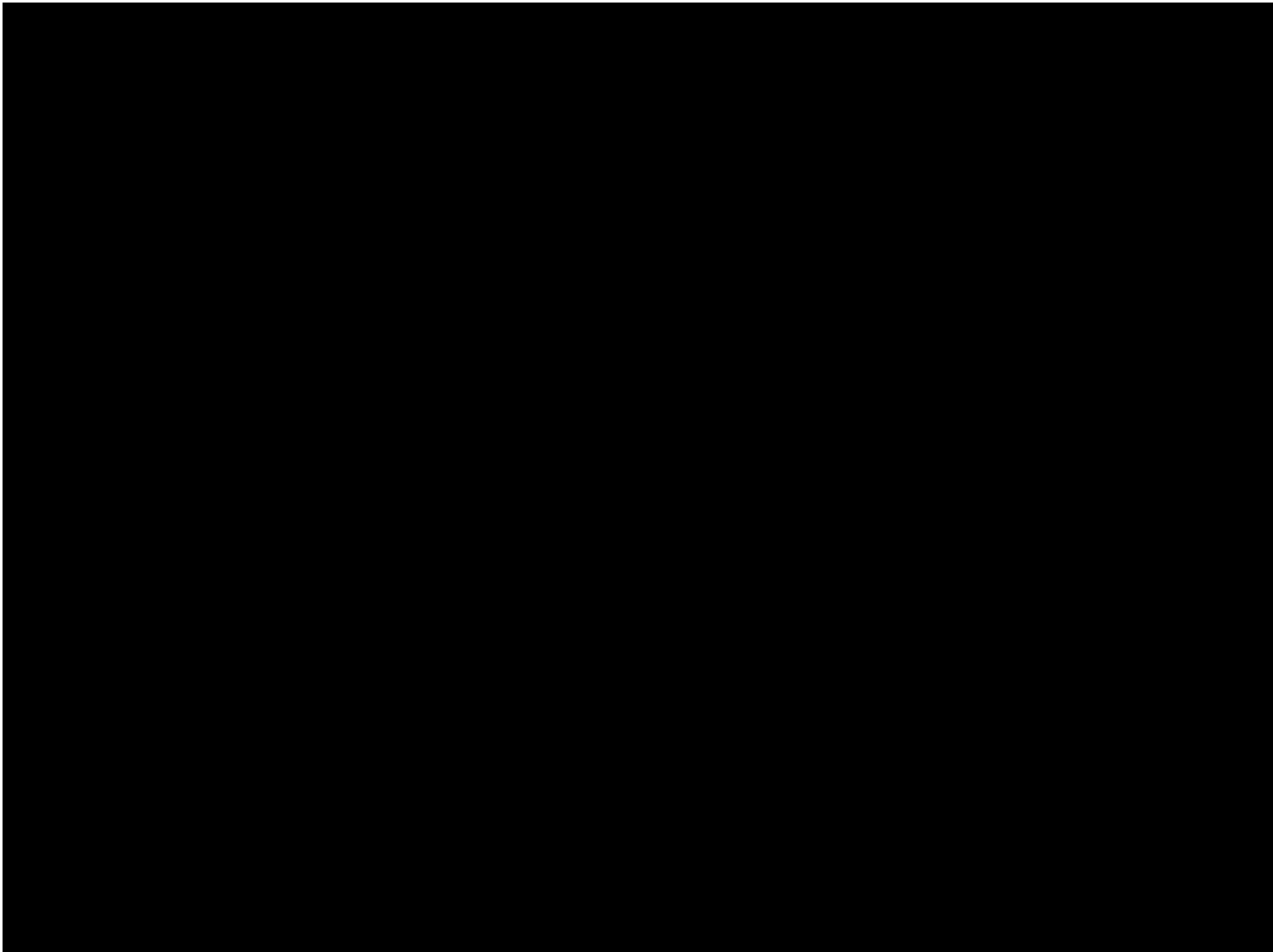
From: [REDACTED]
Sent: Tuesday, August 6, 2024 7:52 PM
To: PublicComment
Subject: NO Rate Increase

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CAUTION: This email originated from outside of the 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: Tuesday, August 6, 2024 7:21 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: Tuesday, August 6, 2024 7:17 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 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: Tuesday, August 6, 2024 7:02 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 6:11 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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 5:40 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,

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 5:40 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.

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Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 5:11 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: Tuesday, August 6, 2024 5:09 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,

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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]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 4:34 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,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 4:06 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 3:47 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: Tuesday, August 6, 2024 3:33 PM
To: PublicComment
Subject: Attn: TWIA Board of Directors

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

CAUTION: This email originated from outside of the 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 Insurance Agency Board of Directors:

I urge you to reject any proposals to increase TWIA rates and vote no, as the additional cost would burden our school district and hinder our ability to provide quality education to our students. As a school trustee and homeowner, I have seen firsthand the challenges that our community faces in the coastal region.

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 3:20 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: Tuesday, August 6, 2024 3:19 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 2:39 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: Tuesday, August 6, 2024 2:33 PM
To: PublicComment
Subject: Rate increase for wind and hail for coastal counties

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. We pay too much already. Stop squeezing the turnip already. Greed is a sin. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. [REDACTED]
Cameron County

Taylor Kerr

From: [REDACTED]
Sent: Tuesday, August 6, 2024 2:32 PM
To: PublicComment
Subject: Rate Increase

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

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

ENOUGH! I'm already paying 3300.00 for TWIA insurance. This is ridiculous! Please find another way to collect monies other than from the poor.

Stop with all the increases. TEXAS needs to invest more funds into ways to combat global warming. There's got to be another way.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 1:32 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 1:04 PM
To: PublicComment
Subject: Proposed rate increases for Coastal Counties

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

CAUTION: This email originated from outside of the 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's not fair that the insurance rates should increase when the public is being left unprotected by lack of service delivery when windstorms hit Texas. Coastal exposure to wind damage requires affordable protection and as individuals, we need your support and corporate consideration for protection of our homes. If the cost of coverage is unaffordable, it will create unnecessary burden to families in Coastal communities.

[REDACTED]
Cameron County homeowner

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 1:03 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:55 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.

Please do not raise insurance rates. We just opened our business in Galveston in 2023 and cannot afford an increase in our insurance costs.

Thank you

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:39 PM
To: PublicComment
Subject: Insurance twia

CAUTION: This email originated from outside of the 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,

I am writing to express my concern regarding the potential increase in TWIA rates. As a coastal resident, I have witnessed the rising costs of property taxes, car insurance, and other necessities. An additional increase in TWIA rates would place an undue burden on coastal residents.

On behalf of all Texans on the coast, I urge you to vote against any plans to increase TWIA rates.

Thank you for your consideration.

Sincerely,

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:30 PM
To: PublicComment
Subject: Please vote NO to plans to increase 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. [REDACTED]
[REDACTED]
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:29 PM
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.

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. This is of particular importance in an area, such as Cameron County which is home to a large percentage of lower income citizens as well as those on fixed income.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:24 PM
To: PublicComment
Subject: Twia

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

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

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:11 PM
To: PublicComment

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

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

To whom it may concern:

We as people of this great city are going through enough hardship with everything else that is going on in this world. We can not keep up with the increasing prices as it is. However the answer to the problem is always increasing the price. I say no to any increasing costs. We have to think about our elderly and future home buyers. Thanks for your time and I pray 🙏 you all make the right decision by not increasing the cost of windstorm.

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 11:59 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: Tuesday, August 6, 2024 11:41 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 the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 11:39 AM
To: PublicComment
Subject: [Virus Error] 10%

[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 reconsider, my social security is not going 10% up, why are you ?
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 11:27 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: Tuesday, August 6, 2024 11:25 AM
To: PublicComment; [REDACTED]
Subject: TWIA Rate Increase

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

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

My name is [REDACTED], I live in Galveston, Texas. I am a Retired RN. My Insurance payment last year was over \$2,700. I hope that you would reconsider a rate increase. The people of Galveston has been overwhelmed with the cost of insurance in our area. Please reconsider because as citizens and retired members of society, money only goes so far. Please consider a discount for individuals over 65 years of age.

Thanks,

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:58 AM
To: PublicComment
Subject: TWIA

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

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. Thank you for your consideration of all of us struggling with the cost of living.
With regards-

[REDACTED]
Cameron County

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:57 AM
To: PublicComment
Subject: No rate increase

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

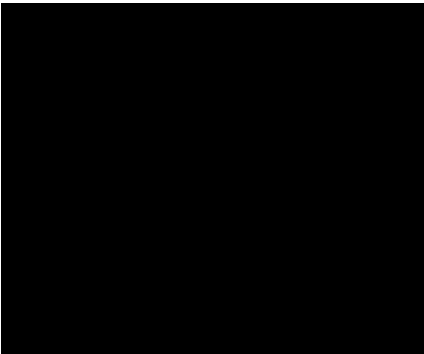
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Please no rate increase.

Thank you

--

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](#).



Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:47 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:41 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:40 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:29 AM
To: PublicComment
Subject: Stop rate increase. People are being crushed financially.

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

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

To the TWIA Board of Directors,
As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.
On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]

Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:26 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 hate rike

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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](#).



Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:25 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](#).

-



Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:18 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:15 AM
To: PublicComment
Subject: Rate increase

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

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 9:53 AM
To: PublicComment

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

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

We refuse, reject and dispute such 10% higher increase rate for windstorm, hail insurance.

We can't afford any higher premiums as is so any increases will be unattainable for our household.

We at d [REDACTED] household reject and refuse this unwelcomed, unaffordable increase rate.
Kind Regards

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 9:47 AM
To: PublicComment
Subject: To the TWIA Board of Directors, As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to i...

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

CAUTION: This email originated from outside of the 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 Moto Edge 2022

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 9:42 AM
To: PublicComment
Subject: FW: Rate increase

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:26 AM
To: [REDACTED]
Subject: Rate increase

Some people who received this message don't often get email from [REDACTED]. [Learn why this is important](#)

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

Please take this as a no vote on Twia rate increase.

We are a working family, making ends meet. We have ins. We Don't rely on fema to take care of us. We pay insurance. We continually have rates rising, and have to raise deductible already to afford the insurance. Please hear this as a cry from Brazoria County , please take this into consideration as you vote.

Thank you
Tanya Cortez

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 9:10 AM
To: PublicComment
Subject: Please Vote No on the TWIA rate hike
Attachments: TWIA Board of Directors Letter, DLV (08.06.2024).docx

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

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

See attached letter.

To the TWIA Board of Directors,

My name is Daniella Lopez Valdez, and I am the Vice President of the Brownsville Independent School District, the largest district in the Rio Grande Valley. I am writing to you today to express my deep concern over the proposed 10% rate increase for residential and business policyholders by the Texas Windstorm Insurance Association (TWIA).

As the cost of property insurance premiums, car insurance, property taxes and other necessities continue to rise at an abnormal rate, coastal residents and business owners simply cannot keep up. The proposed rate hike would cause premiums to skyrocket, placing an undue strain on families and businesses that are already struggling to make ends meet.

In our district alone, we experienced a 23.3% increase in our current year policy annual premium compared to the previous year's annual premium. That was an annual premium increase of almost \$900K. The district paid approximately \$3.8 million in the 2023-2024 policy, compared to paying almost \$4.7 million for the 2024-2025 policy. That is \$900K that our district has to shift funding away from our students in order to cover such a substantial increase. Although the district has a total insurable value of \$1.4 billion worth of property, we are only able to obtain \$100 million of property insurance. Such an increase is unsustainable and it places a heavy burden on our community's resources. I understand that TWIA wants to make sure that they have the financial sustainability and the financial resources to pay those claims when policyholders need them, but what about the financial sustainability of school districts?

School districts are already facing many funding issues at the state level. This is money we need to ensure our kids have safe and suitable classrooms and facilities. As coastal districts, we have to deal with shortened life expectancy on our HVAC equipment and roofing simply because of our location and close proximity to the gulf and the environmental factors it brings. Our facilities require extensive and constant preventive maintenance, and this proposed rate increase would further strain our budget and hinder our ability to provide essential services to our students.

On behalf of all Texans on the coast, I implore you to consider the financial impact this would have on our residents and vote against the proposed rate hike.

Thank you for your attention to this critical issue.

Sincerely,

Daniella Lopez Valdez
Vice President
Brownsville Independent School District
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:58 AM
To: PublicComment
Subject: TWIA rate hike

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

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:56 AM
To: PublicComment

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

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

To the TWIA Board of Directors, I understand that materials have gone up in expense; however we need some support rather than making life unaffordable and we drop our insurances. As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. [REDACTED]
Cameron County

Texas law requires all license holders to provide [Information About Brokerage Services form](#) to prospective clients.

Blessings,

[REDACTED]

[TREC Consumer Protection Notice](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:54 AM
To: PublicComment
Subject: Potential Rate Hike

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CAUTION: This email originated from outside of the 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 firm opposition of the rate hike being proposed today.

The economy is making affordable housing near the coast almost impossible, a rate hike could further make it more difficult for homeowners to afford food, housing and clothing.

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:52 AM
To: PublicComment
Subject: Windstorm insurance

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

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I'm a resident of Cameron county. I pay more for windstorm insurance than my home owners insurance. Please dont raise my premiums. Many of us are on fixed incomes and many are low income Households. My home is taxed at \$286,000.

I am 77 years old.

Thank you

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:50 AM
To: PublicComment
Subject: TWIA Rate Increase

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To the TWIA Board of Directors:

As the costs of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:50 AM
To: PublicComment
Subject: Urgent message to TWIA Board

[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 Distinguished TWIA Board of Directors,

>

> As an small business man trying to operate several businesses that employs about 40 hard working employees, while dealing with property taxes, car insurance, and other necessities necessary to stay in business, please be aware that to continue operating as coastal businessman, we cannot afford a TWIA rate hike.

>

> It has been extra difficult to keep our prices affordable for our senior citizens living on a set income, as well as my school district employees , who are already dealing with low salaries.

> The customers' budget barely covers the funds necessary money to cover home expenses, that, eating out treats, are getting difficult.

>

> On behalf of all Texans on the coast, I urge you to vote NO on any increase.

>

> [REDACTED]
> Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:44 AM
To: PublicComment
Subject: Vote NO to increase rates

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance and other necessities have continued to go up, coastal resident can't afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:44 AM
To: PublicComment
Subject: Vote

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

School districts are already facing many funding issues at the state level. This is money we need to ensure our kids have safe and suitable classrooms and facilities. As coastal districts, not only do our facilities require more care, but also our maintenance equipment because of the humidity. The proposed rate hike would further strain our budget and hinder our ability to provide essential services to our students.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Willacy County

Sent from my iPhone

Public Comment

From: Jennifer E. Alfaro (Board Member) <jennifer.e.alfaro@rhisd.net>
Sent: Tuesday, August 6, 2024 8:37 AM
To: PublicComment
Subject: TWIA Tax Increase

You don't often get email from jennifer.e.alfaro@rhisd.net. [Learn why this is important](#)

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to increase, residents in the area cannot afford to endure a tax increase.

School districts are already facing many funding challenges at the state level; we are limited in our funding availability to ensure our children have a safe and suitable learning environment. Not only do coastal districts require more attention and maintenance due to the higher rates of humidity, the proposed increase in taxes would only further strain our financial burden and hinder our ability as trustees to provide essential services to our students.

On behalf of all Texas coastal communities, I strongly recommend you vote NO for any plans to increase TWIA rates.

Jennifer E. Alfaro, M.Ed, M.S
Rio Hondo ISD
School Board Trustee - Vice President
Region One School Board Association - President

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:32 AM
To: PublicComment
Subject: Vote no to TWIA rate hike!

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. School districts are already facing many funding issues at the state level. This is money we need to ensure our kids have safe and suitable classrooms and facilities. As coastal districts, not only do our facilities require more care, but also our maintenance equipment because of the humidity. The proposed rate hike would further strain our budget and hinder our ability to provide essential services to our students. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Willacy County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:27 AM
To: PublicComment
Subject: No Rate Hike!

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Please. No rate hike. Thank you!

[REDACTED]
Corpus Christi, TX 78418

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:26 AM
To: Media Relations
Subject: Rate increase

Some people who received this message don't often get email from [REDACTED]. [Learn why this is important](#)

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Please take this as a no vote on Twia rate increase.

We are a working family, making ends meet. We have ins. We Don't rely on fema to take care of us. We pay insurance. We continually have rates rising, and have to raise deductible already to afford the insurance. Please hear this as a cry from Brazoria County , please take this into consideration as you vote.

Thank you
[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:19 AM
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.

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:19 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.

To whom it may concern-

Please vote NO to increase insurance. My retired mother and father can barely afford the current rate. You'll be hurting many Texans who are feeling the impact of increases everywhere. I am concerned for our aging population and their inability to protect their homes.

Thank you,
[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:10 AM
To: PublicComment
Subject: TWIA Rate Increase!

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:09 AM
To: PublicComment
Subject: Urgent message to TWIA Board

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Dear Distinguished TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

It has been extra difficult for us senior citizens living on a set income, as well as my LFISD school district, who as other districts in my region is already facing many funding issues at the state level.

The budget we just approved barely covers the funds necessary money to ensure our kids have safe and suitable classrooms and facilities. Remember we are dealing with safety mandates cost, that is also considered a priority, to further insure our children are safe.

Additionally, as a coastal districts, not only do our facilities require more care, but also our maintenance equipment because of the humidity.

The proposed rate hike would further strain our budget and further hinder our ability to provide essential services and state mandated requirements, to our students.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

Should your office wish to visit with me further, since I am a senior citizen and a 28 year tenured school trustee, as well as a Appraisal District Board Member, I will versed in our challenges in our area.

Sincerely,

[REDACTED]

Cameron County
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:04 AM
To: PublicComment
Subject: Rate Hike

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. It will force some of us homeowners to have to sell our homes because we will not be able to afford to protect them.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:02 AM
To: PublicComment
Subject: No increase in twos

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Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 7:51 AM
To: PublicComment
Subject: Stop the increase

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Sent from my iPhone [REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 7:43 AM
To: PublicComment
Subject: TWIA Rate Increase

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

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

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

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 7:41 AM
To: PublicComment
Subject: Vote No on plans to increase TWIA rates

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On Behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

Sincerely,

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 6:59 AM
To: PublicComment

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

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To the TWIA Board of Directors, As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. [REDACTED] Cameron County

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 5:59 AM
To: PublicComment
Cc: [REDACTED]
Subject: TWIA Rate Increase

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

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To the TWIA Board of Directors, As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. [REDACTED] Cameron County

Public Comment

From: Daniella Lopez-Valdez <dlopez-valdez@bisd.us>
Sent: Tuesday, August 6, 2024 5:54 AM
To: PublicComment
Subject: Public Testimony: Oppose TWIA Rate Increase

You don't often get email from dlopez-valdez@bisd.us. [Learn why this is important](#)

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To the TWIA Board of Directors,

My name is Daniella Lopez Valdez, and I am the Vice President of the Brownsville Independent School District, the largest district south of San Antonio, Texas. I am writing to you today to express my deep concern over the proposed 10% rate hike by the Texas Windstorm Insurance Association (TWIA).

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents simply cannot afford another financial burden. The proposed rate hike would cause premiums to skyrocket, placing an undue strain on families and businesses that are already struggling to make ends meet.

In our district alone, we have a total insurable value of \$1.4 billion worth of property, with \$100 million in insurance. This year, we have already seen a premium increase to \$4.6 million, which is a 23% increase from the prior year. Such an increase is unsustainable and places a heavy burden on our community's resources.

School districts are already facing many funding issues at the state level. This is money we need to ensure our kids have safe and suitable classrooms and facilities. As coastal districts, not only do our facilities require more care, but also our maintenance equipment because of the humidity. The proposed rate hike would further strain our budget and hinder our ability to provide essential services to our students.

On behalf of all Texans on the coast, I implore you to consider the financial impact this would have on our residents and vote against the proposed rate hike.

Thank you for your attention to this critical issue.

Sincerely,

Daniella Lopez Valdez
Vice President
Brownsville Independent School District
Cameron County

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Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 5:15 AM
To: PublicComment
Subject: NO Rate Increase

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

Sent from my T-Mobile 5G Device
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Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 4:02 AM
To: PublicComment
Subject: Re:10% Rate increase

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford another TWIA rate increase. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]

Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 1:07 AM
To: PublicComment
Subject: Vote no for rate hike

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents, like us, cannot afford another TWIA rate hike.

On behalf of all Texans in coastal counties, we urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:36 AM
To: PublicComment
Subject: TWIA Public comment

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

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Good evening,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

All the best,

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:43 PM
To: PublicComment
Subject: Vote NO to Increase TWIA Rates

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

Respectfully,

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:26 PM
To: PublicComment
Subject: 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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To the TWIA Board of Directors, as per the cost of property taxes, car insurance, and other necessities have continued to rise, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:17 PM
To: PublicComment
Cc: [REDACTED]
Subject: Rate Hike TWAI

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

To the TWAI board of directors

As the price of car insurance, property taxes, groceries, utilities and a lot of other necessities have to continued to go up in double digits with no sign of relief in sight.

Costal residents cannot afford a TWAI rate increase at all.

On behalf of myself, my family, and all coastal residents I urge each member of the board to vote no on the proposed rate hike or any plans to increase TWAI rates.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:15 PM
To: PublicComment
Subject: No to increase 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.

As the cost of property taxes, car insurance and other necessities have continued to go UP, coastal resident cannot afford a TWIA rate hike. I urge you to vote NO on any plans to increase TWIA RATES!

[REDACTED]
Brownsville, Tx.-Cameron County

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:07 PM
To: PublicComment
Subject: NOT TO INCREASE THE WINDSTORM AND HAIL HOMEOWNERS INSURANCES IN THE COASTS OF TEXAS

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

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To Whom It May Concern:

My name is [REDACTED] with residence in [REDACTED] and I am AGAINST TO INCREASE THE COST OF THE WINDSTORM AND HAIL INSURANCES IN THE COASTS OF TEXAS. The prices are already extremely high to cover our home property.

Attentively,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:05 PM
To: PublicComment
Subject: TWIA Rates

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:04 PM
To: PublicComment
Subject: don't raise TWIA rates

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

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I'm a home owner in Galveston is protesting the threat of a 10% rate increase in TWIA. My understanding is that the rate increase proposed is based on faulty data/model. It's not a good plan to raise TWIA rates with data/model that isn't showing the most accurate facts.

Thank You,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:01 PM
To: PublicComment
Subject: Vote NO

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

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To the TWIA Board of Directors,

Please vote NO on the proposed TWIA 10% rate hike that will cause premiums to skyrocket. I am an 80 yo widow on fixed income and cannot afford any increase in costs that TWIA rate hike would incur. On behalf of myself and others in similar circumstances I urge you to vote NO!

Thank you for your consideration,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:47 PM
To: PublicComment
Subject: Vote No to Increase TWIA Rates

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:33 PM
To: PublicComment

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

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As the cost of property taxes, car insurance, and other necessities have continued to go up coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:26 PM
To: PublicComment
Subject: Vote NO to increase of Windstorm Insurance

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. The cost of insurance and taxes are now more expensive than the mortgage, which could lead to property owners losing their homes. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:10 PM
To: PublicComment
Subject: Public Comment

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:10 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.

To the TWIA Board of Directors,
As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:03 PM
To: PublicComment
Subject: Windstorm increase.

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

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

Get serious,. Out rates are ridiyas they are now. Please do not increase.

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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:51 PM
To: PublicComment
Subject: No to 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:45 PM
To: PublicComment

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

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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:45 PM
To: PublicComment

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

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

Please vote NO on the increase. We need your help. Others will go homeless and paying high rates to live in their cars, trucks and the heat.

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:39 PM
To: PublicComment
Subject: No TWIA rate increase

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

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

Good evening,

Please vote no to a rate increase for TWIA. Our residents are burdened with higher taxes, property insurance increases, and the cost of rebuilding dunes during an economy that leaves us with little left over. This rate increase will force people to sell in an already saturated market. Please vote no to rate increases for TWIA.

Thank you.



Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:37 PM
To: PublicComment
Subject: Please Vote No

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

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

Please vote no on the increase tomorrow

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:35 PM
To: PublicComment
Subject: Texas Windstorm Insurance Rate Hike

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

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:35 PM
To: PublicComment
Subject: Texas Windstorm Insurance Association 10% 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.

Dear TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

Thank you,

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:31 PM
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.

Please do not allow the rate hike. We are hardly making it as it is. Do not raise the insurance please Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:30 PM
To: PublicComment
Subject: Vote NO on 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 the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:26 PM
To: PublicComment
Subject: No to rate hike!!

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

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:09 PM
To: PublicComment
Subject: TWIA Rate Hike

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

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:04 PM
To: PublicComment
Subject: VOTE NO

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

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

Dear TWIA Board Members,

As a citizen of Cameron County, I ask that you Vote No for the 10% increase on windstorm insurance. As rates are going up on gas, groceries, etc. this would put an additional burton on our families.
Again, I ask you to vote NO!

Thank you for your time and consideration.

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:03 PM
To: PublicComment
Subject: Texas Windstorm Insurance rate hikes

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

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

To the TWIA Board of Directors

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:03 PM
To: PublicComment

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

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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:02 PM
To: PublicComment
Subject: TWIA Rates

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

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

I am writing this as a concerned citizen and homeowner in Cameron County. Our homeowners insurance including flood and windstorm continue to increase year after year, even though we have not made any claims. A proposed rate of 10% would negatively affect us as well as our neighbors and friends living on a fixed income. PLEASE VOTE NO as this is of upmost importance!!!

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:54 PM
To: PublicComment
Subject: Vote NO on 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:52 PM
To: PublicComment
Subject: Rate hike

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

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:51 PM
To: PublicComment
Subject: No rate increase

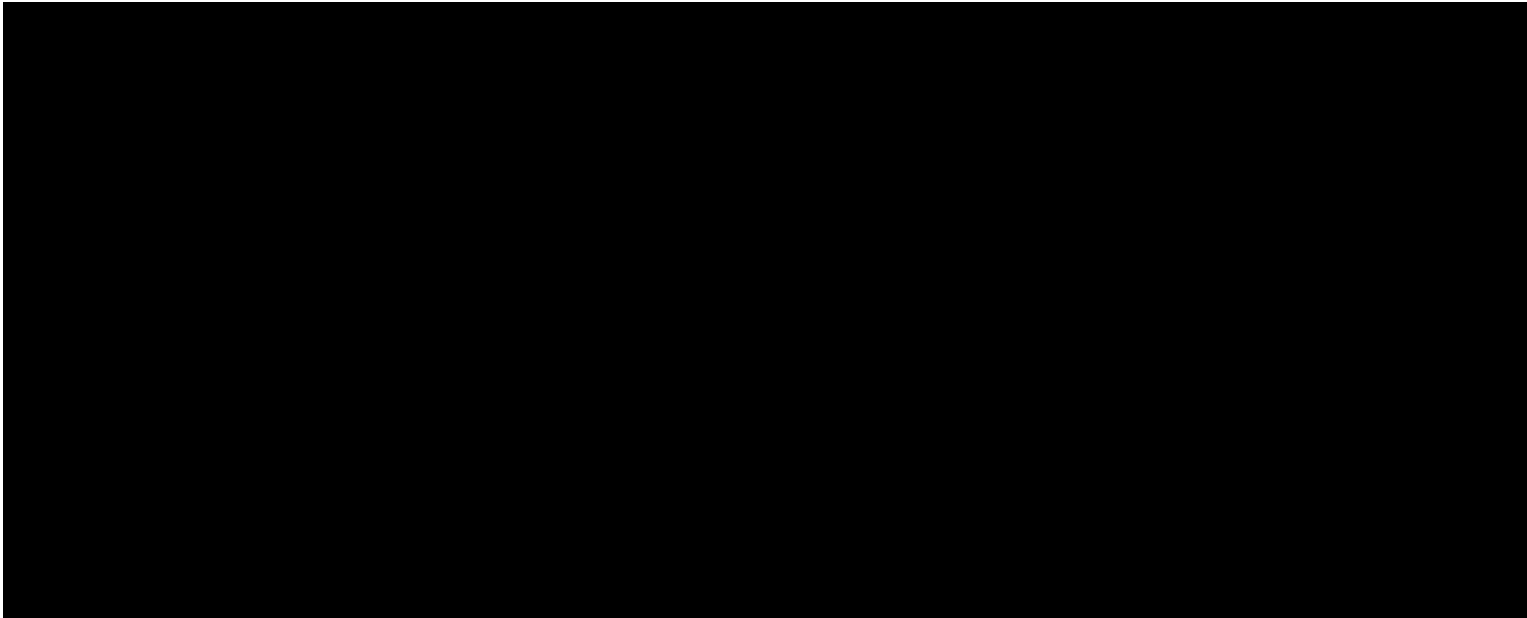
You don't often get email from [REDACTED] [why this is important](#)

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.



Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:51 PM
To: PublicComment
Subject: FW: TWIA Rate Hike Vote NO

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

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

Rosemary Martinez

Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:49 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]

[REDACTED]

[REDACTED]

Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:49 PM
To: PublicComment
Subject: Rate Hike

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

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:49 PM
To: PublicComment
Subject: Cannot manage a hike in windstorm premium!

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

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

To the TWIA Board of Directors,
I'm a Harlingen resident, living in Cameron County. I own my home. My home insurance premiums for windstorm and flood as well as the basic home insurance, have steadily risen over the past few years and the premiums rose especially sharply these past two years. As a retired educator on a fixed income, I may soon be unable to keep insurance on my home.

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:47 PM
To: PublicComment
Subject: TWIA

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

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

My name is [REDACTED] I vote NO for any increase in our WindStorm insurance.
Cameron County

Sent via the Samsung Galaxy S22 5G, an AT&T 5G smartphone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:43 PM
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.

The Texas Windstorm Insurance Association is at it again. They are proposing a 10% rate hike that will cause premiums to skyrocket. Senator Morgan LaMantia is asking us to help her fight this increase.

We need to tell them to vote NO on the rate increase. I'm providing you with a sample message that you can email to them.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:42 PM
To: PublicComment
Subject: Vote NO on proposed 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:39 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:38 PM
To: PublicComment
Subject: Vote No on any plans to increase 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from Gmail Mobile

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:34 PM
To: PublicComment
Subject: Rate Increase

You don't often get email from harry.goette@gmail.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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote **NO** on any plans to increase TWIA rates.

[REDACTED]
Home Owner
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:32 PM
To: PublicComment
Subject: Windstorm Insurance 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.

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:26 PM
To: PublicComment
Subject: No on TWIA rate hikes

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

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

To the TWIA Board of Directors

As the cost of property taxes, car insurance and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans, on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:24 PM
To: PublicComment
Subject: Hike in Rates

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

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:18 PM
To: PublicComment
Cc: [REDACTED]
Subject: TWIA Rate Hike Vote NO

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

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]

Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:16 PM
To: PublicComment
Subject: Insurance 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:13 PM
To: PublicComment
Subject: Vote NO on 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:10 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote **NO** on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:08 PM
To: PublicComment
Subject: Please vote no to TWIA increase

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

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

I recently paid my homeowners and auto insurance premiums and as a retired resident of Cameron County, the rates are already challenging to say the least. Please vote no to any increases.

Thank you for your consideration,

[REDACTED]
Cameron County resident

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:02 PM
To: PublicComment
Cc: Bob Young; M. D. Young
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.

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents can not afford a TWIA rate hike. On behalf of all Texans on the coast, we urge you to vote NO on any plans to increase TWIA rates.



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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 7:54 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.

Please no rate hike! I have been in the real estate business for 12 years and have seen first hand how continuous rate hikes have negatively impacted coastal communities especially for our elderly residents.

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 7:43 PM
To: PublicComment
Subject: Consideration of rate hikes on wind and hail storm coverage

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

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

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. This is not the right time to raise our insurance premiums. Texans are already struggling with the high costs of groceries, gas, rents, and almost everything else. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 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.

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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 6:39 PM
To: PublicComment
Subject: Insurance 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.

TWIA,

Coastal communities cannot afford another increase in rates! Many families will not be able to continue to live along the coast because they will not be able to afford the insurance to protect their property and businesses. VOTE NO TO ANY AND ALL RATE INCREASES!! Thank you!

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 6:28 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: Monday, August 5, 2024 6:27 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [redacted]
Sent: Monday, August 5, 2024 6:07 PM
To: PublicComment
Subject: Proposed Rate Hike

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Dear TWIA Chairman and Board Members,

We are homeowners and small business owners in Galveston and a rate hike to our windstorm insurance will severely impact our business and ability to own property in Galveston County. With the dismal economy and the looming national election that could determine the rise or demise of our country, a 10% rate hike is simply punitive.

With the number of houses and housing units being built in our county, it seems TWIA can recover from new insurance holders rather than implement such draconian measures on citizens trying to survive.

Perhaps TWIA can charge the counties that are sucking the life out of us with rising property values and share some of that take.

Sincerely,
[redacted]
Galveston, Texas
[redacted]



*“The Winning Tradition of The University of Texas
Will not be entrusted to the timid or the weak”*

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 5:44 PM
To: PublicComment
Subject: Proposed rate increase

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I am opposed to the rate increase your committee is proposing. The rates are high enough and it makes it hard for tax payers to keep getting hit with rising rates. We are senior citizens so it is especially hard for us.

An across the board 10% increase is too high. You need to balance your budget with the funds you have. Stop increasing rates!

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 5:26 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: Monday, August 5, 2024 5:01 PM
To: PublicComment
Subject: No rate increase

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We can not afford another rate increase! Please vote no on this matter!

Sunshine and Smiles make the world a better place [REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 4:20 PM
To: PublicComment
Subject: TWIA Rate Increase

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Hi,

I wanted to Vote No to any rate increase to Coastal Texans. We cannot afford a rate increase.

My name is [REDACTED] and live in Baytown, TX. If you need additional information to make my vote count please let me know.

Thank You,

[REDACTED]