

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 2:49 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.

I AM OPPOSED TO A RATE INCREASE.

As a homeowner in Galveston County I am forced to buy wind insurance from my insurance company even though my home is paid for. I would rate be self insured as I can hardly afford the premiums and my deductibles are ridiculously high. As someone who lives on a very limited income I am being priced out of my home.

[REDACTED]
League city, TX.

Sent from [REDACTED] iPad

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 2:48 PM
To: PublicComment
Subject: Rate increase

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

CAUTION: This email originated from outside of the 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 do not need to increase our rates...Biden seems to have plenty of money to help TWIA. Get the money from him.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 2:35 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 1:49 PM
To: PublicComment
Subject: TWIA INCREASE

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

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

My husband and I are on a fixed income. With the cost of drugs skyrocketing, along with groceries, this will cause us to have to choose between drugs, groceries, and wind and flood insurance. Pleas vote no to the increase. Thank you.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 1:44 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 1:22 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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

I own two businesses & a home on the island.
With this increase is make it difficult for me to keep these businesses open as inflation and other insurance prices been skyrocketing and utilities, I had laid off employees to try and save cost to stay in business.

Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 1:14 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

I own costal properties and the insurance is outrageous.

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 7:35 AM
To: PublicComment
Subject: Vote No on 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.

!!Say NO to TWIA Rate Increase!!

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

TWIA's main justification [see graphic] for the rate hike is reinsurance costs, which unfortunately are artificially high and driven by broken modeling predictions.

[REDACTED]
Lake Jackson
Texas

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 3:16 PM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

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

Dear TWIA Board,

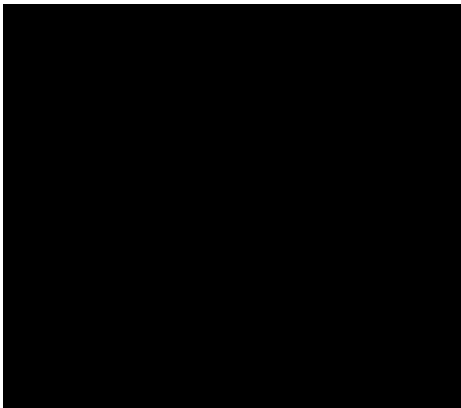
As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses. I currently pay over \$22,000 annually for windstorm insurance on my commercial property.

Thank you for your attention to this matter.

Sincerely,

[Texas Real Estate Commission Protection Notice](#)



Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:37 AM
To: PublicComment
Subject: NO RATE HIKE!

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

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

NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 12:48 PM
To: PublicComment
Subject: Vote NO on rate increase

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

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

Hello,

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



[TREC Information About Broker Services](#)
[TREC Consumer Protection Notice](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:28 AM
To: PublicComment
Subject: Texas Gulf Coast TWIA Increase

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

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

Good morning,

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase in our rates! We already are spending thousands of dollars a year on coverage. We can not handle another rate increase.

Thank you



Image cannot be displayed. Right-click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

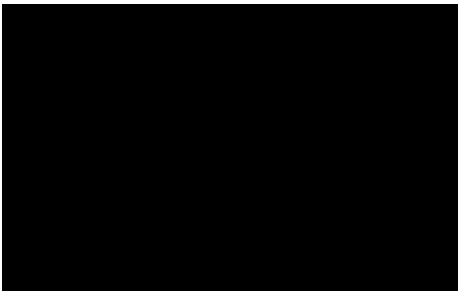
Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 12:55 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.

I am 100% opposed to ANY rate increase in windstorm coverage!



Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 12:52 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 12:35 PM
To: PublicComment
Subject: Fwd: No 2025 rate increase

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

Please confirm you received the request below to disregard my July 29th e-mail and replace it with the corrected one below that was sent on July 30th.

[REDACTED]

Begin forwarded message:

From: [REDACTED]
Date: July 30, 2024 at 8:38:16 AM CDT
To: PublicComment@twia.org
Subject: Fwd: No 2025 rate increase

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

[REDACTED]

To the TWIA Board,

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

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

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

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

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

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

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

[REDACTED]

General Manager
Casa Del Mar

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 12:05 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 12:02 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 11:50 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.

Please don't raise taxes. Can't afford the increase. Don't want to loose my home

Sent from my T-Mobile 5G Device
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:44 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: Monday, August 5, 2024 11:43 AM
To: PublicComment
Cc: [REDACTED]
Subject: Flour Bluff

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

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

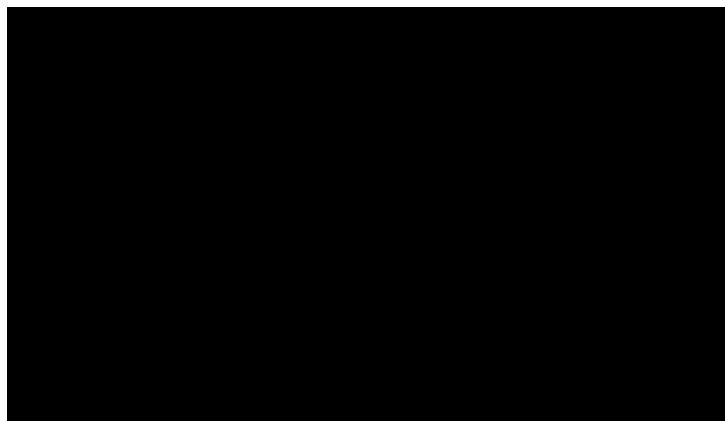
Dear Members of the Texas Windstorm Insurance Association Board,

I am writing to express my strong opposition to the proposed rate hike for TWIA policies. While I understand the need for financial stability and the importance of maintaining adequate reserves, I believe that increasing rates at this time would have significant negative repercussions for our community.

Firstly, many residents and businesses in our region are still recovering from the economic impacts of recent natural disasters and the ongoing challenges posed by the COVID-19 pandemic. An increase in insurance premiums would place an additional financial burden on these already strained households and enterprises, potentially hindering their recovery efforts and economic growth.

Secondly, higher insurance costs may drive property owners to consider alternative insurance options or, worse, leave their properties uninsured. This scenario could lead to a larger financial crisis in the event of future windstorm events, putting more strain on local and state resources and ultimately resulting in greater economic instability.

Moreover, our community relies heavily on affordable insurance to maintain property values and encourage investment. A significant rate hike could deter new investments and development in our area, stifling economic opportunities and growth. Maintaining stable and affordable insurance rates is crucial for sustaining the economic vitality of our region.



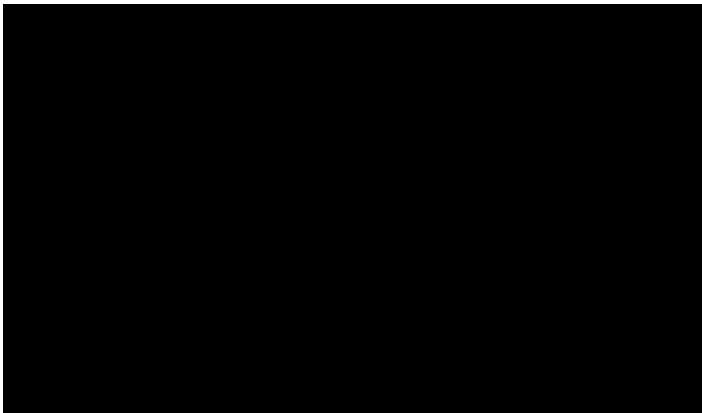
Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:37 AM
To: PublicComment
Subject: TWIA rate increase

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

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

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



Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:24 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: Monday, August 5, 2024 11:21 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: Monday, August 5, 2024 11:18 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: Monday, August 5, 2024 11:15 AM
To: PublicComment
Subject: Please 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 understand that we simply cannot afford a 10% rate increase! This places an extreme burden on so many of our fellow residents here on Galveston Island.

We respectfully request that you do NOT allow such a ridiculously high increase.

Kind regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:14 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]

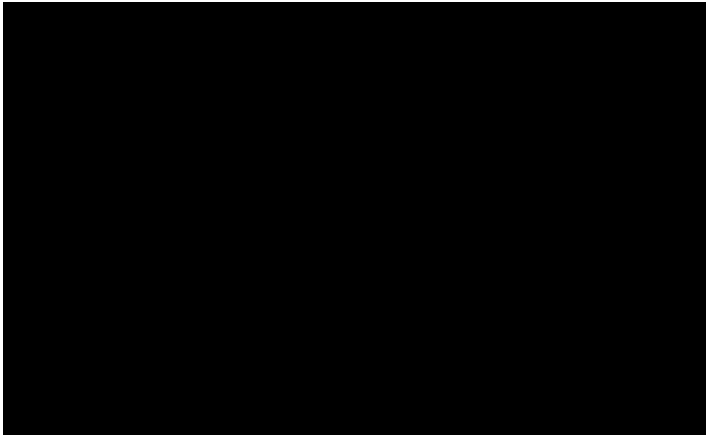
Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:11 AM
To: PublicComment
Subject: NO for Rate Increase

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

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

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



Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:09 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. If increases occur it will negatively impact Galveston county business.

[REDACTED]
Galveston Chamber Member
Business Owner
Home Owner
Tax Payer
Influencer

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:07 AM
To: PublicComment
Subject: No Rate Hike

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

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

To whom it may concern,

The coastal region is an important economic driver for the state of Texas. Residents are already forced to pay higher costs of construction due to windstorm codes. New codes work so the board should be considering a rate decrease!

#dontkillthecoast

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:14 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.

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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:13 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: Monday, August 5, 2024 10:11 AM
To: PublicComment
Subject: Rate Increase

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

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

Coastal Texans canNOT afford a rate increase. Please vote NO!

Public Comment

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

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:09 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: Monday, August 5, 2024 10:08 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: Monday, August 5, 2024 9:59 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: Monday, August 5, 2024 9:57 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: Monday, August 5, 2024 9:57 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: Monday, August 5, 2024 9:55 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:55 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

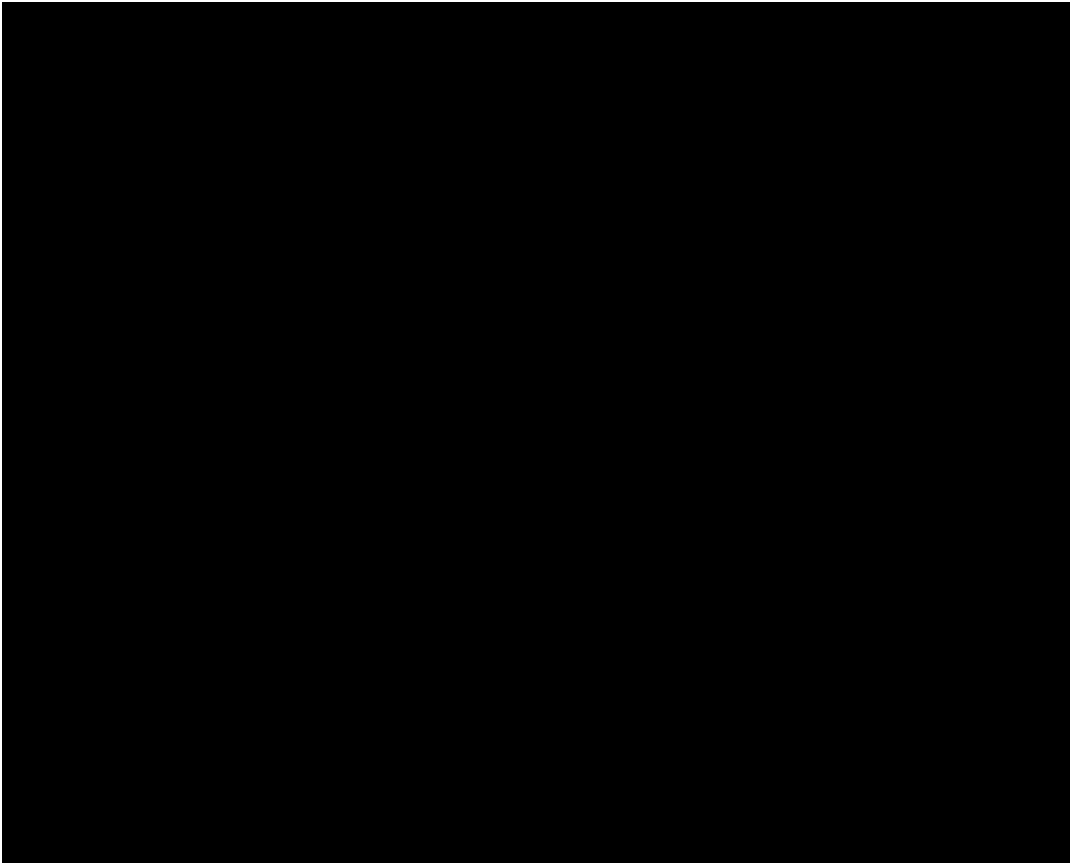
Thank you for considering my concerns.

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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:21 AM
To: PublicComment
Subject: FW: New TWIA submission from TWIA-Contact

Please see comment below. Thank you



From: [REDACTED]
Sent: Sunday, August 4, 2024 9:26 AM
To: [REDACTED]
Subject: New TWIA submission from TWIA-Contact

First Name
[REDACTED]
Last Name
[REDACTED]
Email
[REDACTED]
Phone
[REDACTED]
Best Time to Call

Afternoon (12pm-5pm)

Subject

Policy Questions

How may we help you?

How do you figure with a storm like Beryl coming in to Texas. Most times we don't have these types of storms. I haven't used my homeowners in over 25/30 years how do you figure that you need to raise prices even higher.

I don't think it's fair that you want to raise it for everyone. There's many of us that never file a claim. But we continue paying so where does the money go since over 100's of thousands never file claims. I think an audit is in the works if prices go up higher. Not fair!!!!

I'm appalled by this. I will veto this happening by contacting our state representatives.

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:21 AM
To: PublicComment
Subject: FW: New Submission from Login Help Form

[REDACTED]

From: [REDACTED]
Sent: Saturday, August 3, 2024 12:07 PM
To: [REDACTED]
Subject: New Submission from Login Help Form

First Name
[REDACTED]
Last Name
[REDACTED]
Email
[REDACTED]
Phone
[REDACTED]
Best Time to Call

Afternoon (12pm-5pm)

Who are you?

TWIA Policyholder

Address

[REDACTED]
[REDACTED]
[REDACTED]

How may we help you?

Do not call!

I am writing to voice my opposition to the proposed 10% rate increase that is on top of a 13% automatic value/construction cost increase. I understand you are requesting the rate increase due to reinsurance costs. However, you are using the most conservative actuarial results which seems inappropriate since you've never had to file against the reinsurers. Do NOT be one of the reasons that that gulf coast living gets decimated due to cost (not the storms themselves).

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:13 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: Monday, August 5, 2024 8:20 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: Monday, August 5, 2024 7:12 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: Monday, August 5, 2024 7:06 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: Monday, August 5, 2024 7:04 AM
To: PublicComment
Subject: Rate Increase

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

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

Coastal Texans cannot afford a rate increase! Our rates have already skyrocketed! Please vote "NO" to any additional rate increase!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 5:58 AM
To: PublicComment
Subject: Increase in windstorm ins premium

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

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

Hello,

There is a notice on social media stating that the TWIA is deciding on whether they will increase the rates for windstorm insurance by 10%. I cannot begin to comprehend the need for this. You collect billions upon billions every year that have no disasters and then one year there's a hurricane and you have to pay out, one year you actually have to do what your company is being paid to do, paid very well mind you, and the next thing we know our rates across the board go up everytime! Feels like Industry Standard. Americans are having a hard time paying bills in this economy to be hit with a 10% increase will be devastating for some. Please do not increase the insurance anymore than you already have. As a retired Realtor I can tell you over the years there were many people that ended up not buying a home that they loved in areas that require wind storm insurance solely because of how high adding a windstorm policy on top of the homeowners insurance would make their monthly mortgage payment. I've been retired for awhile and I don't keep up with these things anymore but I know, our homeowners insurance has more than double in the last 2 yrs making our mortgage payment \$300 more to escrow for insurance. By not increasing your rates you will truly be helping a lot of people that are working their hardest but still having a hard time making ends meet. I hope this is something your office will take into consideration.

Thank You,
[REDACTED]

Taylor Kerr

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

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

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

Hi,

I 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]

Taylor Kerr

From: [REDACTED]
Sent: Monday, August 5, 2024 3:56 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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

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

Thank you for considering my concerns.

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

Taylor Kerr

From: [REDACTED]
Sent: Monday, August 5, 2024 3:24 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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

Taylor Kerr

From: [REDACTED]
Sent: Monday, August 5, 2024 3:19 PM
To: PublicComment
Subject: Rate increase

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

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

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

Sincerely,

[REDACTED]

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

Taylor Kerr

From: [REDACTED]
Sent: Monday, August 5, 2024 3:01 PM
To: PublicComment
Subject: NO Rate Increase

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

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

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

[REDACTED]
Homeowner- Age 73
Galveston Island, Texas