



July 1, 2024

Sent via email: PublicComment@TWIA.org

David Durden
General Manager
Texas Windstorm Insurance Association
4801 Southwest Pkwy Building One
Suite 200
Austin, TX 78735

RE: TWIA Legislative Recommendations

Dear Mr. Durden:

Thank you for providing an opportunity for public input into TWIA's legislative recommendations for the 89th Legislative Session. Hochheim Prairie Farm Mutual ("Hochheim") has been serving Texans for 132 years including coastal areas of the State of Texas.

As previously stated at the May 21, 2024, Legislative & External Affairs Committee meeting, Hochheim continues to write insurance policies in Tier 1 counties, and we are not part of TWIA's funding mechanism. Hochheim believes farm mutual insurance companies should continue to be exempt from any type of TWIA funding.

Even though Hochheim is not part of TWIA's funding mechanism, we plan to work with other insurance companies to develop a state solution that would provide a reliable source of funding without placing additional burdens on TWIA policyholders. We have provided some funding proposals to the Insurance Council of Texas ("ICT") and the National Association of Mutual Insurance Companies ("NAMIC") that we believe should be considered as part of any funding solution for TWIA.

We look forward to working with TWIA and our industry partners to consider substantive legislation to solve TWIA's funding issues.

Sincerely,

David T. Weber
General Counsel
Hochheim Prairie Farm Mutual

Cc: Mike Gerik – Chair, Legislative & External Affairs Committee
Georgia Neblett – Member, Legislative & External Affairs Committee
Tony Schrader – Member, Legislative & External Affairs Committee

Public Comment

From: [REDACTED]
Sent: Monday, July 1, 2024 10:27 AM
To: PublicComment

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As a home owner in Harris county city of Deer Park we have experienced tornadoes and high winds hail hurricanes. I live in a home built in the 60's I do my own maintenance and even when I had a water leak I didn't make a claim. I replaced my water heater and all my water lines, along with my flooring myself. It has also survived these storms. Then my home is over valued, that I can somewhat understand. But for the deductible of high wind and hail damage is 5%(just over \$15,000) of my home value at \$303,000 by the insurance ,currently valued at \$270,000 by the market but the cost to replace my roof is between \$10,000 and \$14,000. Which is lower than the deductible. So what is the insurance for? I know I have to have it per my loan requirements, but seems to be a Ponzi scheme. Why even pay for it? The only benefit is for the insurance companies. To top that off they raise the rate on something that has been a known issue. So now I pay more for less. This isn't just unfair it's a bad deal all together. If this is acceptable then it should be just as acceptable for me to upgrade my roof with the current deductible and replace everything even the rafters and joist. But it doesn't allow that. Even if I get a an upgrade the insurance will go up. Just to further support the scheme. Why can't we just tie it into the loan at a set rate for the term of the loan? If I re finance the home the insurance is then reevaluated and adjusted. But back to the scheme of this whole thing. Is it insurance if it doesn't cover it when the time is needed?