

## Public Comment

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Hello,

I have owned my home for 14 years and now especially since I am retired and on a fixed income I seriously debate every year if I should cancel my insurance due to the high premiums.

It was the Texas Legislator that chose to go this route and not to force insurance companies to cover what is now the Texas Windstorm area.

No insurance company would be financially viable if they could only cover critical areas, insurance works because people still pay into the pool even if not in a high risk area, this is insurance 101.

Expand TWIA into every part of Texas while eliminating any and all coverage they currently have with regular insurance.

Of course everyone should see a decrease in their standard home owners insurance due to this.

Stop thinking that due to how the coverage was set up that TWIA would ever be viable.

Thanks

[REDACTED]