Public Comment

From: [redacted]
Sent: Friday, September 4, 2026 6:39 PM
To: Compliance; PublicComment
Subject: Request for State Oversight of TWIA Claims Handling, Appraisal Delays, and Coastal Consumer Protection
Attachments: TWIA_Supporting_Evidence_Packet.pdf; LTD_Partial_Acceptance_RCC_Released.pdf; [redacted] TWIA Appraisal Award Package.pdf; hunter-hawa-blinq-signature.png

Governor Abbott, Commissioner Crawford, Members of the Texas Legislature, and Consumer Protection Officials:

I am writing as a Texas coastal homeowner and TWIA policyholder to request a serious review of the manner in which the Texas Windstorm Insurance Association is handling claims and disputes involving Texas property owners.

My concern is larger than a disagreement over the value of my individual Hurricane Beryl claim.

Texas has created a system in which many coastal homeowners effectively have little practical choice regarding windstorm insurance. The Texas Department of Insurance itself explains that homeowners living near the coast who have a mortgage will likely be required by their lender to maintain windstorm coverage, while TWIA exists specifically for property owners who cannot obtain wind and hail coverage through the private insurance market.

For those Texans, TWIA is not simply one insurance company among many competing for our business. It is often the insurer of last resort that homeowners must depend upon to satisfy mortgage requirements and protect what may be their largest financial asset.

That creates an extraordinary responsibility to handle claims promptly, transparently, fairly, and with meaningful accountability.

I am concerned that this system is failing too many Texans.

This Is Not a New Concern

The historical record following Hurricane Ike should be troubling to every state official responsible for TWIA oversight.

In Texas Department of Insurance Commissioner's Order No. 11-0587, dated July 15, 2011, TDI documented approximately 593 complaints against TWIA involving Hurricane Ike claim-payment delays that TDI's Consumer Protection Division had classified as "justified."

As part of the resolution of those regulatory matters, TWIA agreed to implement additional adjuster and examiner training, technological upgrades, improved claim-status tracking, better adjuster follow-up, and measures intended to improve compliance with claim-payment requirements.

TWIA denied liability as part of that settlement, and I recognize that distinction. My concern is that the underlying problems identified by Texas regulators more than fifteen years ago sound remarkably similar to what coastal policyholders continue to experience today.

The Texas Sunset Advisory Commission later documented the magnitude of the Ike problems.

According to the Commission's review, Hurricane Ike resulted in:

- 93,065 TWIA claims;
- an average of 257 days to process residential claims;
- 10,761 disputed claims; and
- 1,738 policyholder complaints to TDI.

The Sunset Commission also concluded that TWIA's method for reporting claim-resolution times could potentially undercount how long it actually takes to finally resolve claims because claims that remained open were excluded from certain calculations.

The Commission further documented concerns involving delayed claim processing, low claim payments, confusion surrounding supplemental payments, and the need for improved oversight of independent adjusting firms.

TWIA's own Sunset self-evaluation also states that it settled individual lawsuits and a Hurricane Ike class action challenging its adjustment methodology for approximately $180 million.

Following Ike, the Legislature significantly changed the remedies available against TWIA, including restricting ordinary private causes of action under provisions of the Insurance Code that apply to other insurers.

I am not suggesting that those legislative decisions were improper. I am saying that when ordinary remedies available against private insurers are limited, effective governmental oversight of TWIA becomes even more important.

Serious Questions Are Being Raised Again After Hurricane Beryl

Those concerns are not merely historical.

A federal lawsuit filed in August 2026 by Hurricane Beryl policyholders alleges that certain field-adjuster estimates were materially reduced after inspections and that modified estimates were subsequently presented to policyholders.

These are allegations in pending litigation, not established findings, and TWIA has denied wrongdoing and maintains that its adjusting procedures comply with the law.

I am not asking the Governor, TDI, or the Legislature to prejudge that litigation.

I am asking why allegations of that magnitude would not trigger an independent examination of TWIA's Beryl claim files, its outside adjusting firms, the modification history of estimates, and its internal quality-control processes.

The State should be capable of determining independently whether field estimates are being materially modified, who is modifying them, why they are being modified, whether those changes are properly disclosed, and whether the resulting payments accurately reflect covered losses.

My Own Claim Illustrates the Problem

My Hurricane Beryl loss occurred on July 8, 2024.

TWIA Claim: [redacted]
Policy: [redacted]

TWIA's initial replacement-cost estimate was approximately $21,569.05.

My deductible was $23,050.00.

As a result, despite TWIA acknowledging covered windstorm damage to multiple portions of my property, no initial payment was issued.

I disagreed with the scope and valuation and ultimately invoked appraisal.

My appraiser and TWIA's appraiser had both been formally identified by September 29, 2025.

TDI's current consumer guidance states that residential TWIA appraisers have 90 days to agree on damages and that an umpire may be used if they cannot agree.

Yet my appraisal continued for approximately eleven months after both appraisers had been named.

During that period I repeatedly requested status information, supplied estimates, photographs, pre-loss photographs, electrical information, plumbing information, fencing information, barn construction information and anything else requested.

There was never an access problem with my property.

I repeatedly asked what was required to move the matter forward.

By May 2026, contractors were advising that replacement costs had increased approximately 15 to 20 percent from their earlier proposals because of increased fuel, material, fencing, barn-material, labor and supply costs.

Meanwhile, portions of my damaged fencing continued to deteriorate and cause additional damage.

On August 30, 2026, after approximately eleven months of appraisal activity, I formally complained to TWIA and requested action regarding the delay and the absence of an umpire.

TWIA issued its appraisal award several days later.

The award was signed by the policyholder appraiser on September 1 and TWIA's appraiser on September 2.

The award expressly identifies the umpire as: **"N/A."**

The final appraisal replacement-cost valuation was $38,323.23.

After depreciation, my $23,050 deductible, and a deduction of $2,737.50 representing one-half of TWIA's appraiser fee, TWIA advised that the current payment to me would be only: **$1,549.03.**

TWIA's own appraiser submitted an invoice totaling $5,475.

I have formally disputed the award and have retained counsel. I am therefore not asking any state official to determine the legal enforceability of my particular appraisal award through this correspondence.

What I am asking is a much broader question:

How can a system designed to protect Texas coastal property owners allow a covered Hurricane Beryl claim to remain tied up for this length of time while construction costs increase, property continues to deteriorate, and the policyholder ultimately bears the economic consequences of the delay?

The Economic Imbalance Deserves Examination

Coastal Texans pay substantial premiums year after year to protect their homes from precisely the type of catastrophe for which TWIA was created.

TWIA's 2026 Annual Report shows approximately 286,000 policies representing more than $127 billion in insured exposure.

Galveston County alone accounts for approximately 86,700 policies and Brazoria County approximately 57,450.

These are not isolated customers choosing an optional financial product.

For many families, windstorm insurance is effectively a requirement of home ownership because their mortgage lender requires the coverage and the private market will not provide it.

At the same time, families can face deductibles running into tens of thousands of dollars.

They pay premiums year after year, yet when catastrophe strikes they may be required to navigate complicated scope disputes, depreciation calculations, flood-versus-wind classifications, supplemental claims, appraisals, outside adjusters and appraiser expenses before meaningful recovery occurs.

Many Texans describe the resulting experience as "delay and deny."

I am not asking the State to assume that phrase represents an intentional corporate policy.

I am asking the State to determine whether the actual operation of the system is producing that result.

If the answer is yes, the distinction offers little comfort to the Texas family whose roof, barn, fence or home remains damaged while the dispute continues.

What I Am Requesting

I respectfully request that the Governor, Texas Department of Insurance, Office of Public Insurance Counsel, and appropriate legislative oversight committees consider an independent review addressing at least the following issues:

1. Review Hurricane Beryl TWIA claims for material changes between original field-adjuster estimates and estimates ultimately presented to policyholders, including identifying who made those changes and whether the changes were disclosed.
2. Review the frequency and basis of wind-versus-flood classifications and other coverage classifications that materially reduce payments.
3. Examine the actual time required to finally resolve disputed claims and appraisals, rather than relying principally on time-to-first-payment averages.
4. Publish meaningful appraisal-performance data showing median and longer-duration cases, including the number exceeding 90, 180, 270 and 365 days.
5. Examine the use, oversight, compensation, independence and performance of outside adjusting firms and TWIA-appointed appraisers.
6. Review whether policyholders should be required to bear substantial appraisal expenses when excessive delay results from circumstances outside of the policyholder's control.
7. Determine whether the consumer remedies and oversight framework established following Hurricane Ike provides sufficient accountability today.
8. Review whether TWIA's current deductible, appraisal, supplemental-payment and dispute structures adequately serve Texans who effectively have no meaningful alternative source for required windstorm insurance.

Finally, I ask that TDI independently review the handling and appraisal history of Claim [redacted] including the duration of the appraisal, communications concerning any extension, the handling or absence of an umpire, communications between the appraisal participants, and the calculation and treatment of appraisal expenses.

I am not requesting preferential treatment.

I am requesting accountability.

Texas coastal residents should not be required to pay substantial insurance premiums because they have little practical alternative, only to discover after a catastrophe that obtaining the benefit of that insurance may require years of disputes, escalating repair expenses, professional fees and litigation.

Hurricane Ike demonstrated the consequences when TWIA's claims system does not work as it should.

Texas regulators required reforms afterward.

The Sunset Advisory Commission later identified additional concerns.

Now Hurricane Beryl is raising serious questions again.

Texas should determine whether those earlier lessons were actually learned before the next major hurricane strikes our coast.

I have maintained extensive documentation regarding my claim and am willing to provide my correspondence, claim documents, estimates, photographs, appraisal communications, formal complaints, TWIA records and the September 2026 appraisal award for regulatory review.

For ease of review, I have attached a litigation-safe supporting evidence packet that identifies the public regulatory records and current public sources relied upon above, together with unmodified copies of TWIA's July 20, 2024 partial acceptance/denial package and the September 4, 2026 appraisal award package. I have intentionally excluded attorney communications, attorney work product, settlement-position discussions, and confidential legal strategy.

I would appreciate confirmation that this correspondence has been received and information regarding what steps TDI and the appropriate state oversight authorities intend to take.

Respectfully,

[redacted]
Hurricane Beryl
July 8, 2024

[redacted]

Public Comment

From: [redacted]
Sent: Friday, September 4, 2026 4:45 PM
To: PublicComment
Subject: Re: Please Reject TWIA Windstorm Coverage Limitations

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.

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

> On Sep 1, 2026, at 1:03 PM, [redacted] wrote:
>
> Dear TWIA,
>
> Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.
>
> Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?
>
> Please publicly produce the data behind your proposal. Provide:
>
> - Number of secondary residences currently insured
> - Premiums paid by those properties
> - Claims generated by those properties
> - Loss ratio for secondary residences
> - Catastrophe-loss ratio for secondary residences
> - Average claim severity compared with primary residences
> - Frequency of claims compared with primary residences
> - Whether secondary homes actually perform worse actuarially than primary homes
> - Projected impact on TWIA's catastrophe exposure if they're retained
> - Projected impact on TWIA rates if they're retained
> - Projected impact on the private market if they're expelled
>
> There are many types of properties that are not full-time homestead owner-occupied properties, including:
>
> - vacation homes,
> - family beach houses,
> - condo used several weeks a year,
> - a property occasionally rented,
> - a full-time short-term rental business,
> - a commercial lodging operation.
>

> These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?
>
> There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.
>
> We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Public Comment

From: [redacted]
Sent: Friday, September 4, 2026 3:21 PM
To: PublicComment
Subject: Please Reject TWIA Windstorm Coverage Limitations

Dear TWIA, Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies. Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards? Please publicly produce the data behind your proposal. Provide: - Number of secondary residences currently insured - Premiums paid by those properties - Claims generated by those properties - Loss ratio for secondary residences - Catastrophe-loss ratio for secondary residences - Average claim severity compared with primary residences - Frequency of claims compared with primary residences - Whether secondary homes actually perform worse actuarially than primary homes - Projected impact on TWIA's catastrophe exposure if they're retained - Projected impact on TWIA rates if they're retained - Projected impact on the private market if they're expelled There are many types of properties that are not full-time homestead owner-occupied properties, including: - vacation homes, - family beach houses, - condo used several weeks a year, - a property occasionally rented, - a full-time short-term rental business, - a commercial lodging operation. These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies? There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies. We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Public Comment

From: [redacted]
Sent: Friday, September 4, 2026 1:30 PM
To: PublicComment
Subject: Re: Please Reject TWIA Windstorm Coverage Limitations

You can't know the strength of your anchor until it has been tested by the wrath of the storm.

On Sep 1, 2026, at 12:19 PM, [redacted] wrote:

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- Number of secondary residences currently insured
- Premiums paid by those properties
- Claims generated by those properties
- Loss ratio for secondary residences
- Catastrophe-loss ratio for secondary residences
- Average claim severity compared with primary residences
- Frequency of claims compared with primary residences
- Whether secondary homes actually perform worse actuarially than primary homes
- Projected impact on TWIA's catastrophe exposure if they're retained
- Projected impact on TWIA rates if they're retained
- Projected impact on the private market if they're expelled

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- vacation homes,
- family beach houses,
- condo used several weeks a year,
- a property occasionally rented,
- a full-time short-term rental business,
- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

You can't know the strength of your anchor until it has been tested by the wrath of the storm.

Public Comment

From: [redacted]
Sent: Friday, September 4, 2026 1:06 PM
To: PublicComment
Subject: Wind coverage for secondary/rental homes

Like to offer a solution. I have 37 years insurance experience. I understand what TWIA is up against with large exposure and concerns over full time residence subsidizing commercial rentals. May I suggest a flat fee surcharge be applied? This is what flood insurance does and I recall it is like a $250 flat surcharge. You could do more but it is an easy way to help solve the issue. Otherwise you have to charge higher rate which might not be actuarially sound to get through TDOI.

Just an idea....

[redacted]
Live Your Life Just For Inspiration!

Public Comment

From: [redacted]
Sent: Friday, September 4, 2026 9:01 AM
To: PublicComment
Subject: TWIA coverage

I respectfully oppose the proposal to exclude second homes from TWIA coverage. This change could negatively affect property owners, real estate transactions, property values, and communities throughout the 14 coastal counties. I ask the committee to consider the broader impact on coastal Texas and maintain access to TWIA coverage for these property owners.

Respectfully,

[redacted]