



TEXAS WINDSTORM
INSURANCE ASSOCIATION

TWIA Board Meeting

Public Comments

August 4, 2020

From: [Todd Hunter](#)
To: [Chandra Womack](#); [John Polak](#); [Jennifer Armstrong](#); [PublicComment](#); [Kent.Sullivan@tdi.texas.gov](#); [Luke.Bellsynder@tdi.texas.gov](#)
Subject: TWIA Letter
Date: Friday, July 31, 2020 10:22:22 AM
Attachments: [TWIA Letter.pdf](#)

For your information -

Todd Hunter
State Representative - District 32



July 31, 2020

Dear Chairman Franklin-Womack,

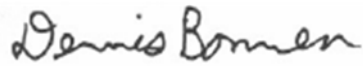
As members of the Texas coastal legislative delegation, the undersigned legislators respectfully request that the Texas Windstorm Insurance Association (TWIA) Board do not consider any rate increase on coastal policyholders, residents, and businesses at this time.

A rate increase during an unprecedented season of economic distress caused by the global coronavirus pandemic would only cause an additional and cruel financial burden on coastal residents and business owners.

In addition, it is our understanding that the actuarial firm chosen by TWIA has not completed its actuarial evaluation. Ample time for that work to be completed and reviewed must be allowed before rate changes are even considered.

Once again, we respectfully reiterate that the coastal delegation firmly opposes any rate increase on TWIA policyholders.

Sincerely,



Dennis Bonnen
Texas House of Representatives
District 25



Todd Hunter
Texas House of Representatives
District 32



Dade Phelan
Texas House of Representatives
District 21



Abel Herrero
Texas House of Representatives
District 34



Judith Zaffirini
Texas Senate
District 21



James White
Texas House of Representatives
District 19



Terry Canales
Texas House of Representatives
District 40



Geanie Morrison
Texas House of Representatives
District 30



J.M. Lozano
Texas House of Representatives
District 43




Juan "Chuy" Hinojosa
Texas Senate
District 20



Lois Kolkhorst
Texas Senate
District 18



Eddie Lucio, III
Texas House of Representatives
District 38



Larry Taylor
Texas Senate
District 11



Briscoe Cain
Texas House of Representatives
District 128



Mayes Middleton
Texas House of Representatives
District 23



Greg Bonnen
Texas House of Representatives
District 24



Ed Thompson
Texas House of Representatives
District 29



Eddie Lucio Jr.
Texas Senate
District 27



Alex Dominguez
Texas House of Representatives
District 37



Joan Huffman
Texas Senate
District 17



Dennis Paul
Texas House of Representatives
District 129

From: [TAH Gmail](#)
To: [PublicComment](#)
Subject: TWIA Letter.pdf
Date: Friday, July 31, 2020 10:39:29 AM
Attachments: [TWIA Letter.pdf](#)

Sent from my iPhone



July 31, 2020

Dear Chairman Franklin-Womack,

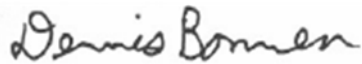
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A rate increase during an unprecedented season of economic distress caused by the global coronavirus pandemic would only cause an additional and cruel financial burden on coastal residents and business owners.

In addition, it is our understanding that the actuarial firm chosen by TWIA has not completed its actuarial evaluation. Ample time for that work to be completed and reviewed must be allowed before rate changes are even considered.

Once again, we respectfully reiterate that the coastal delegation firmly opposes any rate increase on TWIA policyholders.

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Dennis Bonnen
Texas House of Representatives
District 25



Todd Hunter
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Texas Senate
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Alex Dominguez
Texas House of Representatives
District 37



Joan Huffman
Texas Senate
District 17



Dennis Paul
Texas House of Representatives
District 129

From: [Joseph D. Deshotel](#)
To: [PublicComment](#); [David Durden](#)
Subject: August 4th 2020 Meeting
Date: Thursday, July 30, 2020 1:23:44 PM
Attachments: [TWIA rate increase.doc](#)

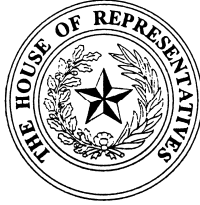
Hello,

Please find attached my letter to the TWIA Board for the records of the August 4th 2020 meeting.
Thank you,

Joe Deshotel

--

Joseph D. Deshotel
Texas State Representative
District 22
409-781-9221



STATE of TEXAS
HOUSE of REPRESENTATIVES

JOE DESHOTEL

Texas State Representative
22nd Legislative District

July 29, 2020

Ms. Chandra Franklin-Womack
5700 S. MoPac Expy; Bldg. A
Austin, TX 78749

Dear Ms. Franklin-Womack,

I wanted to thank you, as a Texas legislator, for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association (TWIA) board meeting. I understand and appreciate the hard work you and time you put in listening to the concerns of coastal residents as a member of the TWIA board and I pledge to work with you during this upcoming session to assure that Texas ratepayers are not overburdened by a TWIA rate increase.

Upon reviewing the recommendations of the Actuarial & Underwriting Committee (A&UC) and the comments by Coastal Windstorm Insurance Coalition (CWIC), I ask you to accept the recommendation for a zero percent rate increase for coastal Texas ratepayers at this time. Coastal residents are still recovering from the recovery burdens from Hurricane Harvey. More recently, many are struggling to make ends meet with the economic downturn from COVID pandemic.

TWIA recently approved a contract with an independent actuarial firm to review the data to determine whether a rate increase is necessary. Without a thorough review, raising TWIA rates during this time does not make sense. I sincerely ask TWIA to allow the firm it hired to complete a thorough review before placing an additional burden of higher rates on coastal rate payers.

TWIA's decision to hire an independent actuarial firm, and A&UC's decision to not seek a rate increase at this time indicates to me and everyone else along the coast, TWIA is listening. Thank you again for your time and consideration on the best solution for everyone.

Respectfully,

A handwritten signature in black ink, appearing to read "Joe Deshotel", is written over the printed name.

Joe Deshotel
Texas State Representative
22nd Legislative District

From: [Andrew Herrell](#)
To: [Jennifer Armstrong](#)
Cc: [Anna Stafford](#)
Subject: Middleton Letter to TWIA Board
Date: Thursday, July 30, 2020 1:06:34 PM
Attachments: [TWIABoard_8.4.20.pdf](#)

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.

Jennifer,

Attached is Representative Middleton's letter to the TWIA Board regarding the upcoming August 4th meeting. Please let me know if you have any questions.

Thank you,

Andrew Herrell
Legislative Director
Rep. Mayes Middleton (HD-23)
O: (512) 463-0502
C: (817) 812-9908



MAYES MIDDLETON



STATE REPRESENTATIVE • DISTRICT 23

July 30, 2020

Chandra Franklin-Womack
Chair, Board of Directors
Texas Windstorm Insurance Association
PO Box 99090
Austin, TX 78709-9090

Chair Franklin-Womack:

As you prepare for the upcoming meeting of the Board of Directors on August 4th, I write to you in opposition to any rate increase on TWIA policyholders.

Earlier this month, the TWIA Actuarial & Underwriting Committee met to discuss the rate adequacy analysis and hiring of the new actuarial firm, Willis Towers Watson. I applaud the hiring of the new actuarial firm. Their ability to independently run hurricane modelling should improve the accuracy of TWIA's rate adequacy analysis. With Willis Towers Watson's work only just beginning, I believe it would be wrong to adopt a rate increase recommendation based on old actuarial assumptions and hurricane modelling. Additionally, the TWIA Actuarial & Underwriting Committee recommended a 0% rate increase filing for the upcoming year.

This meeting of the Board of Directors comes during a tumultuous time for all Texans. Many coastal Texans are currently struggling financially from the ongoing pandemic and economic shutdowns. A rate increase would serve an especially devastating blow to coastal Texas families and businesses.

When the Board of Directors meet next week, I urge you to not raise rates on any TWIA policyholders and vote NO on any proposed rate increases.

Very Truly Yours,

A handwritten signature in black ink, appearing to read "Mayes Middleton".

Mayes Middleton
Texas State Representative
House District 23

From: [Pat Welsh](#)
To: [PublicComment](#)
Subject: Public Comment re Aug. 4 TWIA Board meeting
Date: Tuesday, July 28, 2020 5:26:00 PM
Attachments: [H Freudenburg to TWIA Public Input.pdf](#)

Attached is a public comment letter for consideration at the August 4, 2020 TWIA Board meeting, from Henry Freudenburg, CLU, Chairman of the Coastal Windstorm Insurance Coalition.

We would appreciate your acknowledgment that you have received the letter.

Many thanks,

Coastal Windstorm Insurance Coalition
2302 Postoffice Street
Galveston, TX 77550
(409) 682-0948
hfreudenburg@hotmail.com



COASTAL WINDSTORM INSURANCE COALITION

2302 Postoffice Street • Galveston, TX, 77550 • (409) 682-0948
hfreudenburg@hotmail.com

July 28th, 2020

Ms. Chandra Franklin-Womack
5700 South MoPac Expressway
Building A
Austin, TX 78749

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

Additionally, TWIA just approved the contract with an independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Henry Freudenburg'.

Henry Freudenburg, CLU
Chairman

From: [Angie Flores](#)
To: [PublicComment](#)
Subject: Fwd: CCREDC Resolution on TWIA
Date: Wednesday, July 29, 2020 9:55:23 AM
Attachments: [Resolution Opposing TWIA Rate Hike 2020.pdf](#)

Sent from my iPhone

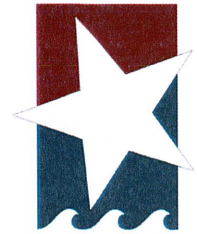
Begin forwarded message:

> Please see attached copy of our Board's resolution against the TWIA actions. If you would be kind enough to put this into the record.

> Iain

>

**RESOLUTION Urging the Commissioner of Insurance
to oppose an increase in Windstorm Insurance Rates being
considered by the Texas
Windstorm Insurance Association**



Corpus Christi
REGIONAL ECONOMIC
DEVELOPMENT CORPORATION

WHEREAS, The Corpus Christi Regional Economic Development Corporation (CCREDC) is charged with leading efforts to enhance and preserve the economic development and vitality of the Coastal Bend; and

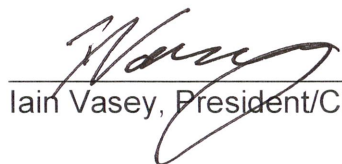
WHEREAS, CCREDC's Board of Directors passed a resolution opposing Texas Windstorm Insurance Association increases to windstorm insurance rates for the Coastal Texas Communities on July 30, 2019; and

WHEREAS, the Coastal Bend is currently suffering from adverse economic conditions related to the impacts of COVID-19 on the local economy, as well as detrimental impacts on the energy markets which are vital to the South Texas Economy; and

WHEREAS, The Texas Insurance Code (Chapter 2210) requires TWIA rates be "reasonable, adequate, not unfairly discriminatory, and non-confiscatory as to any class of insurer." Rates must also be based upon sound actuarial principles and sufficient to sustain projected Association losses and expenses; and

Now therefore be it resolved, that the Corpus Christi Regional Economic Development Corporation continues its opposition to proposed increases in windstorm insurance rates currently being considered by the Texas Windstorm Insurance Association in 2020.

Approved by the Board on July 24, 2020 by email referendum


Iain Vasey, President/CEO


William Goldston, Secretary

From: [Becky Gallagher](#)
To: [PublicComment](#)
Cc: [Foster Edwards](#)
Subject: San Patricio County EDC Resolution in Favor of 0% TWIA Rate Increase
Date: Wednesday, July 29, 2020 12:47:50 PM
Attachments: [SPCEDC Resolution TWIA 07 2020.pdf](#)

Please present to the TWIA Board the attached Resolution in Favor of 0% TWIA Rate Increase from the San Patricio County Economic Development Corporation.

Respectfully,

Becky Gallagher
Director of Administration
San Patricio County EDC
361.704.3070



Resolution in Favor of a 0% TWIA Rate Increase

WHEREAS, the Texas Windstorm Insurance Association (TWIA) Actuarial and Underwriting Committee is recommending a 0% rate increase to the TWIA Board of Directors, and

WHEREAS, the San Patricio County Economic Development Corporation has a primary task of improving and protecting the economy of San Patricio County, one of the fourteen counties on the Texas Gulf Coast, and

WHEREAS, the ability of the workforce to obtain safe housing at a reasonable price is a necessity for the economic vitality of an area, and

WHEREAS, the insurance rates affect the cost of housing and

WHEREAS, San Patricio County has suffered two economic setbacks in the last two years: Hurricane Harvey and the devastation of COVID 19, and

WHEREAS, the citizens of San Patricio County and all fourteen counties served by TWIA are suffering job losses, pay cuts, and other economic hardships caused by forces beyond their control.

THEREFORE, be it Resolved by the Board of Directors of the San Patricio County Economic Development Corporation that we support the recommendation of the TWIA Actuarial and Underwriting Committee that there be a 0% increase in TWIA premiums, and

BE IT FURTHER RESOLVED that if TWIA needs additional funding to pay claims, that TWIA assess the members of TWIA as prescribed by state law.

Resolved this 28th day of July 2020 in San Patricio County, Texas.

Signed

A handwritten signature in dark ink, appearing to read "John Green", written over a horizontal line.

John Green

Chairman of the Board

Attest

A handwritten signature in dark ink, appearing to read "Jo Ann Ehmann", written over a horizontal line.

Jo Ann Ehmann

Secretary

From: [Ginny Cross](#)
To: [PublicComment](#)
Subject: Public Comment
Date: Wednesday, July 29, 2020 11:46:22 AM
Attachments: [20200729115112376.pdf](#)

Please submit the attached letter into the public record for the Aug 4 TWIA Board Meeting.



GINNY CROSS

VP, GOVERNMENT & COMMUNITY RELATIONS

O: 361 881 1800 **M:** 202 246 5540

602 N. STAPLES STREET, STE. 150
CORPUS CHRISTI, TX 78401

GINNY@UNITEDCORPUSCHRISTICHAMBER.COM

Please allow this letter to serve as a formal declaration of opposition for any rate increase by the Texas Windstorm Association at this year's annual rate filing meeting, on August 4th. As you are aware, rate increases directly affect coastal residents more than any other residents in Texas. While the damage brought by Hurricane Harvey has taken years to recover from, the events of the past year have proved to be an even greater challenge.

The COVID-19 pandemic has shaken the entire world. Texas was not able to escape its wrath, nor was the Texas coast. As unemployment has skyrocketed, and businesses have been forced to close, to no fault of their own, this pandemic has brought about challenges most of us have never faced. While the TWIA Board of Directors considers the question of whether rates should increase or not, many Texas are facing an entirely different question: Should I pay my mortgage, or should I pay my car payment?

While coronavirus cases continue to increase, particularly at the rate we have experienced on the Texas coast, we are only beginning to recover from the consequences of Hurricane Hanna hitting the coast this past weekend. We hope that the TWIA Board of Directors will consider what the coast is trying to grapple with and ultimately decide that a rate increase would not be in the best interest of the Texas Windstorm Association and the policy holders it represents.

Sincerely,



John P. LaRue
President & CEO
United Corpus Christi Chamber of Commerce

From: [Dennis Isaacs](#)
To: [PublicComment](#)
Subject: Comments; Aug. 4 TWIA Board Hearing; TWIA Rate Issues
Date: Thursday, July 30, 2020 2:04:36 PM
Attachments: [7-31-20; GTBR Ltr; Comments; TWIA Rate Issues.docx.pdf](#)

On behalf of the Golden Triangle Business Roundtable (GTBR) and the Coastal Windstorm Insurance Coalition (CWIC), please find attached comments regarding pending insurance rate increase recommendations from the TWIA Actuarial & Underwriting Comm. We appreciate the opportunity to submit these comments for consideration at the scheduled TWIA Board hearing on August 4, 2020.

Regards,

W. Dennis Isaacs

Executive Director
Golden Triangle Business Roundtable - GTBR
2901 Turtle Creek Dr. Suite 440
Port Arthur, TX 77642
Phone: [\(409\) 727-3586](tel:(409)727-3586)
Cell: [\(409\) 673-4085](tel:(409)673-4085)
Email: wdennisisaacs@gtbr.org





July 30, 2020

Ms. Chandra Franklin Womack
5700 South MoPac Expressway
Building A
Austin, TX 78749

W. Dennis Isaacs
Executive Director

Natalie Thompson
Chair

Greg Masica
Secretary/Treasurer

Greg Bromenshenkel
Safety Chair

Claire Jackson
Communications Chair

Eric Miller
Environmental Chair

John Durkay
Legal Counsel

David Gorsich
PSM Chair

James Riley
Program Chair

W. Dennis Isaacs
Acting; Turnaround Chair

Dear Ms. Franklin Womack:

On behalf of the Golden Triangle Business Roundtable (GTBR) and the Coastal Windstorm Insurance Coalition (CWIC), I extend to you and the TWIA board our sincere thanks for the opportunity to submit public comment for the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. The board's diligence and hard work is duly noted and appreciated by the citizen of the great State of Texas.

We sincerely appreciate the TWIA Board acknowledging the concerns of the coastal residents of Texas, and not increasing windstorm insurance rates this year. Further, we support the Board's decision to secure an independent actuarial company to analyze and validate all due considerations in validating the necessity for any rate increases at this time.

The GTBR, along with Southeast Texas Greater Chambers of Commerce and the Coastal Windstorm Insurance Coalition [CWIC] support and encourage the Board to accept the recommendation of the TWIA Actuarial & Underwriting Committee [A&UC] for a "zero percent" rate increase for coastal Texas ratepayers

The coastal regions of Texas are still recovering from a recent Hurricane and Tropical Storm, in addition to the recovery efforts for the COVID pandemic. Many Texas ratepayers are unemployed and many more are struggling to meet their financial needs. Federal and State governments have relaxed regulations and paying out stimulus funds to help citizens make it through these difficult times. Raising rates in the aftermath of the hurricane and tropical storm, and in midst of this pandemic, is totally unwarranted.

We sincerely appreciate your attention to our concerns and your support for no TWIA rate increases at this time.

Sincerely,

W. Dennis Isaacs
Executive Director



From: [Pat Avery](#)
To: [PublicComment](#)
Subject: Written Comment to the TWIA Board for the August 4th Board Meeting
Date: Thursday, July 30, 2020 1:57:28 PM
Attachments: [TWIA Letter for the August 4 Board Meeting.pdf](#)

Attached, please find my comments regarding TWIA insurance rate for the Texas coastal community.

Thanks,
Pat

Pat Avery, President/CEO

Greater Port Arthur Chamber of Commerce
(409)963-1107 Work | (409)454-3016 Mobile | (409)962-1997 Fax
501 Procter Street Ste. 300, Port Arthur TX 77642
president@portarthurtexas.com



July 29, 2020

Ms. Chandra Franklin Womack
5700 South MoPac Expressway
Building A
Austin, TX 78749

Dear Ms. Franklin Womack:

My name is Pat Avery and I represent the Greater Port Arthur Chamber of Commerce. I extend to you and the TWIA board our sincere thanks for the opportunity to submit public comment for the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. The board's diligence and hard work is duly noted and appreciated by the citizen of the great State of Texas.

Thank you for listening to coastal Texans regarding not raising the TWIA rates so far this year. Also, for securing an independent actuarial company to take an objective look at whether our State needs a rate increase at this time.

Please accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is not appropriate. I am vehemently endorsing the CWIC's comments and am completely aligned with their recommendations, as well as that of A&UC recommending a zero percent rate increase at this moment.

We were still recovering from Hurricane Harvey when the pandemic came along and pushed us further from recovery. Thousands are unemployed and many more are struggling to make ends meet. Federal and State governments have relaxed regulations and paying out stimulus funds to help citizens make it through these difficult times. Raising rates in the midst of this pandemic is unthinkable.

All of Southeast Texas wants to thank you again for listening to coastal Texans.

Sincerely,

A handwritten signature in blue ink that reads 'Pat Avery'.

Pat Avery
President/CEO
The Greater Port Arthur of Chamber of Commerce
President@portarthurtexas.com
(409)-963-1107

Public Comment

From: mjones@pipoa.net
Sent: Friday, July 31, 2020 8:06 AM
To: PublicComment
Cc: Todd@toddhunterlaw.com
Subject: No Rate Hike- Padre Isles Property Owners Association
Attachments: TWIA Letter-PIPOA Board 07-31-20.pdf

Please find attached a letter from the Padre Isles Property Owners Association's Board of Directors. The Board opposes any rate increase of the TWIA insurance.

Your cooperation is appreciated.

Best Regards,
Marvin Jones, PIPOA Board President



PADRE ISLES PROPERTY OWNERS ASSOCIATION

14015 FORTUNA BAY DRIVE • CORPUS CHRISTI, TX 78418-6327 • (361) 949-7025 • FAX (361) 949-7026 • EMAIL padreisles@pipoa.net

July 31, 2020

Joshua Fields, Chairman
Texas Windstorm Insurance Association (TWIA)
publiccomment@TWIA.org

Dear Chairman Fields,

The Padre Isles Property Owners Association consisting of 5,408 properties oppose a premium rate increase for windstorm insurance provided by TWIA. We, the PIPOA Board of Directors, speak for over 10,000 members in our community on North Padre Island, Corpus Christi, TX. A premium increase will have a detrimental effect on our property values. In that, the cost of windstorm insurance is prohibitively expensive and will inhibit the sale of our properties.

Furthermore, the insurance increases the cost of living while residing along the Texas Gulf Coast. Many of our residents are retired military and civilians that live on fixed incomes. An increase will put a further financial strain on these people and perhaps force them to sell their homes and move elsewhere.

It is our understanding that the Texas Legislature has recently initiated measures to monitor and analyze the need for potential rate increases. The Legislature's program should be allowed to proceed prior to any rate increase. We believe it to be in the best interest of the residents of the Coast Bend and in particular the property owners of the Padre Isles Property Owners Association, Inc. that a rate increase shall not be enacted at this time.

Please give this request your full consideration.

Best Regards,

Marvin Jones, President of the PIPOA
Dan Brown, Vice President of the PIPOA
Nick Colosi, Treasurer of the PIPOA
John Weis, Secretary of the PIPOA
Sandy Graves, Board Member of the PIPOA
Marta Sprout, Board Member of the PIPOA
Tommy Kurtz, Board Member of the PIPOA

Public Comment

From: Angie Cervantes <acervantes@insurancecouncil.org>
Sent: Friday, July 31, 2020 4:44 PM
To: PublicComment
Cc: Albert Betts; Thompson, Jay
Subject: ICT Comments to TWIA Board for August 4th hearing
Attachments: ICT comments to TWIA Board August 2020.pdf

Attached are comments from the Insurance Council of Texas ahead of the August 4th hearing.

Angie Cervantes

Government & Legislative Affairs Manager
Insurance Council of Texas
Direct: 512.637.5432 Mobile: 512-461-5416
2801 South IH 35
Austin, Tx. 78741

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THOMPSON COE

Thompson, Coe, Cousins & Irons, L.L.P.
Attorneys and Counselors

Jay Thompson
Direct Dial: 512-703-5060
jthompson@thompsoncoe.com

Austin
Dallas
Houston
Los Angeles
New Orleans
Saint Paul

July 31, 2020

Board of Directors
Texas Windstorm Insurance Association

Re: TWIA Rate Adequacy and Annual Rate Recommendations, August 2020 Board Meeting

Dear Board Members:

These comments are submitted on behalf of our clients, the Insurance Council of Texas (ICT), a property and casualty insurance trade association representing the interests of over 400 insurers who do business in Texas and the Association of Fire and Casualty Companies of Texas (AFACT), a trade association comprised of over 30 insurers primarily domesticated in the State of Texas.

Many of our member companies write wind coverage along the coast and are part of the private market which now writes more than half the wind coverage on the coast. This is in addition to over \$500 million in premiums for homeowners, auto, and commercial coverage Texas insurers provide to support the coastal economy. And you're well aware that our members are subject to up to \$1 billion in assessments if needed to help pay TWIA claims losses. For example, after Hurricane Harvey, private insurers paid \$363 million in TWIA assessments, in addition to approximately \$7 billion for auto, residential, and commercial. In short, our members share in the risks faced by coastal residents when Texas suffers from a major storm.

We are providing these comments to urge the TWIA board to consider at least a 5% rate increase when deliberating its required annual rate filing with TDI. During its July 21, 2020 meeting, the TWIA Actuarial and Underwriting Committee recommended a zero percent action to the TWIA board. This was despite the TWIA staff reporting that their actuarial analysis showed rate indications of 44% for residential and 49% for commercial. The committee's discussion noted the ongoing COVID-19 pandemic and its economic impact on TWIA insureds as one of the reasons for no rate increase. While we are sensitive to this issue for TWIA policyholders, we urge the TWIA board to consider a modest increase of at least 5% for 2021.

The committee's recommendation continues a concerning trend of no rate actions despite significant rate indications. Not including this year's pending action, for three of the last four years, the TWIA board has voted for no rate increase. During that time, the needed rate indications have increased significantly from 30% to 44% for residential, and from 28% to 49% for commercial. Continued inaction on rates, however well intentioned, will likely lead to further increases in future indicated rates. Even with a 5% increase for 2021, the TWIA actuarial analysis still shows that TWIA rates will remain inadequate but the rate indications would decrease from 44% to 41% for residential and 49% to 45% for commercial.

Generally, in years in which TWIA's board approved modest 5% increases, this has helped to minimize, and in some years, reduce the rate indications. For example, between 2012 and 2016, with 5% rate increases each year, the rate indications for commercial decreased from 35% to 21%. By comparison, for residential, for that same period, rate indications remained fairly steady decreasing slightly from 28% to 26%. However, the significant rate indication increases began after the practice of no rate increase combined with losses from Hurricane Harvey.

TWIA is required by law to maintain adequate rates and rate adequacy is important as part of TWIA's overall funding scheme to enable TWIA to be financial sound in order to pay claims after covered events. Texas Insurance Code §2210.355(c) requires that TWIA rates be:

(c) reasonable, adequate, not unfairly discriminatory, and nonconfiscatory as to any class of insurer

Our comments will focus on two elements of the rate requirements, an adequate rate and a rate that is "not unfairly discriminatory". Per Insurance Code §2251.052(c), a rate is inadequate if:

- (1) the rate is insufficient to sustain projected losses and expenses to which the rate applies; and
- (2) continued use of the rate: (A) endangers the solvency of an insurer using the rate: or (B) has the effect of substantially lessening competition or creating a monopoly in a market.

Continued approval of no rate action, especially given the growing rate indications, and TWIA's revenue and debt/expense issues, as will be discussed later, ensures that TWIA remains noncompliant with statutory requirements for rates.

In addition, these actions are not compliant with requirements that TWIA's rates be "not unfairly discriminatory". Under the Insurance Code §2251.051, a rate is unfairly discriminatory if:

- (1) the rate is not based on sound actuarial principles;
- (2) the rate does not bear a reasonable relationship to the expected loss and expense experience among risks; or

- (3) the rate is based wholly or partly on the race, creed, color, ethnicity, or national origin of the policyholder or an insured.

Approving no rate action, given the actuarial analysis presented to the committee, runs afoul of the concept of a rate based on sound actuarial principles. Yes, TWIA needs to consider the financial situation of its policyholders, but as an insurer of the property and businesses of its policyholders, TWIA also needs to balance that consideration against its overriding obligation to ensure the financial health of the organization and maintain the ability to pay its policyholder claims in the event of future losses.

Beyond legal considerations, another year of no rate action further exacerbates TWIA's financial issues. Based on estimate policy holder premiums for 2020, TWIA will collect approximately \$350 million in premiums. However, according to TWIA's rate adequacy analysis, TWIA's fixed expenses for 2020 are 47.7% and variable expenses are 22.9%, meaning approximately 70% of premium revenue is already accounted for, leaving roughly \$105 million for the CRTF. Thankfully, Hurricane Hanna, appears to not have caused widespread significant damage but there will likely be some cost to TWIA. In addition, TWIA must also account for non-hurricane losses, and has factored in a 14.6% loss provision for these types of losses.

The current reported CRTF balance was \$177 million, and as this board is well aware, TWIA's current funding structure includes \$1 billion funded through public securities, which when utilized, adds long-term repayment debt to TWIA in subsequent years.

Although a 5% rate increase cannot be expected to solve TWIA's revenue issues, it creates additional revenue for TWIA and reduces reliance on public securities to repay claims. Beyond the additional revenue, the individual impact of a 5% increase, based on the average TWIA policyholder premium, would be approximately \$70-80 annually or \$6-7 per month.

Overall, continued rate inadequacy will negatively impact future policyholders of TWIA, policyholders in the Texas coast, and property policyholders statewide. If rates are inadequate, and their inadequacy is further exacerbated by continued lack of rate action, TWIA may have insufficient CRTF funds to pay for losses in excess of 30% of premium in 2021 and places a greater reliance on debt as a repayment tool. In addition, other Texas property policyholders are more likely to have their insurers being subject to member assessments of up to \$1 billion, a cost in which they will ultimately share.

We understand the board is awaiting a rate adequacy analysis from Willis Towers Watson, and understand any hesitancy to move forward without it. However, given the information considered by TWIA's actuary, which is also being considered by Willis Towers Watson, albeit with a review of the use of hurricane modeling in estimating potential losses in its rate-setting process, we cannot imagine a drastically different outcome on the rate inadequacy of TWIA's current rating structure.

July 30, 2020
Page 4

We appreciate the opportunity to provide these comments and are available to answer any questions you may have.

Sincerely,

Jay Thompson

Jay Thompson

Cc: Albert Betts, Exec. Director

ICT Board of Directors

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 10:45 PM
To: PublicComment
Subject: NO RATE HIKE

Now is not the time to discuss this. Come up with better solutions. No rate hike.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 10:23 PM
To: PublicComment
Subject: RATE HIKE CONSIDERATION

NO RATE HIKE FOR COASTAL COUNTIES.

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 10:08 PM
To: PublicComment
Subject: NO RATE HIKE!

No rate hike. The people of the Coastal Bend are reeling from the economic blows to families due to COVID-19.

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 9:53 PM
To: PublicComment; Communications
Subject: Rate increased to be discussed at meeting on Tuesday, August 4th

It is my understanding that the Texas Windstorm Insurance Association's Actuarial Committee voted 6-1 to recommend a 0% rate increase. I would like to encourage the board to approve the 0% recommendation. The cost of wind and hail insurance is already so high that many people cannot afford it. I hope you will agree with the board's recommendation.

Thank you for your time.

[REDACTED]

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 9:34 PM
To: PublicComment
Subject: 2020 Proposed TWIA rate increase for the Coastal Counties

as a resident of Corpus Christi Texas in the coastal bend of Texas I strongly urge a no vote for a rate increase in 2020 for TWIA insurance.

Texas is the insured and ALL counties rates should share the burden evenly.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 9:30 PM
To: PublicComment
Subject: TWIA Rates

As a resident of the coastal bend I want to stress the importance of not increasing rates on TWIA this year.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 9:12 PM
To: PublicComment
Subject: NO RATE HIKE!!

To whom it may concern.....

DO NOT INCREASE YOUR RATES!! Your agency has relentlessly been trying to increase the cost of windstorm insurance....Be reasonable and quit trying to kill the coast!!

Thank You,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 8:50 PM
To: PublicComment
Subject: NO rate hike

NO rate hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 8:21 PM
To: PublicComment
Subject: Rate hike

I don't support a rate hike.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 8:18 PM
To: PublicComment
Subject: No hike rate

Please no hike increase, we've went through enough already this year than having to worry about one more thing.
v/r

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 7:53 PM
To: PublicComment
Subject: No Rate Hike

To repeat - no rate hike.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 7:52 PM
To: PublicComment
Subject: NO RATE HIKE

We are residents and home owners in the Texas Coastal Bend and we are asking you to PLEASE not hike our rates! We pay so much as it is, not to mention we are in a pandemic. Please do not do this.

Thank you for your consideration.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 7:39 PM
To: PublicComment
Subject: No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 7:29 PM
To: PublicComment
Attachments: text_0.txt

I don't think that the coastal residents of Texas should have a rate increase this year.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 7:20 PM
To: PublicComment
Subject: No Rate hike 2020

I do not wish to see a rate hike this year. The economy is in a bad place right now. Don't make it worse on those who are trying to make ends meet by raising rates. NO RATE HIKE

v/r
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 7:15 PM
To: PublicComment
Subject: Board Meeting 8/4

No rate increase.No rate hike.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 7:01 PM
To: PublicComment
Cc: [REDACTED]
Subject: Hurricane Insurance Rates

To all involved:

We urge you to PLZ NOT raise rates on us, especially in the midst of a global pandemic public health crisis. It makes no sense whatsoever that we pay such exorbitant rates in comparison to all other natural disaster rates, eg., tornado, hail, fire, flood, etc. We again urge you to plz rule against raising our rates.

Thank you very much,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 6:34 PM
To: PublicComment
Subject: TWIA Rate Increase

I would like to voice my concern about the possibility of TWIA Rate Increase.

Due to Covid 19 and the uncertain current status of this Pandemic I feel that TWIA needs to take more time and consideration of rates.

This virus has caused so many alterations in people's employment, health and overall Lifestyle that any increase in rate will have a major impact on all families as no one has been not effected in one way or another.

Thank you for considering this request.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 6:28 PM
To: PublicComment; PublicComment
Subject: Insurance rates

Please, no insurance rate hikes. We are already struggling financially due to the pandemic.

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 6:27 PM
To: PublicComment

Absolutely no premium rate hike. With everything going on in todays crazy world, people can not afford another rate hike!

[REDACTED]
Voter and consumer
Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 6:27 PM
To: PublicComment
Subject: No Rate Increase

Please uphold the recommendation that we will not have an increase on our TWIA rate. Resident from Nueces County, Corpus Christi, Texas.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 6:25 PM
To: PublicComment
Subject: Rate hikes

The 40% hike that y'all want is outright theft. That would force people not to get insurance. This is worse than extortion by the mafia back in early days.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 6:25 PM
To: PublicComment
Subject: Absolutely NO

We will not support an increase in our costs to ensure basic coverage for storm events. TWIA rakes in money year after year. MY money. No ROI to date. Fortunately, I grant that, but I will not CONDONE a pay raise for you. 40%???? That is robbery.

A concerned Texan saying NO!
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 6:24 PM
To: PublicComment
Subject: No Rate Hike!!!

No rate hike, TWIA!! DO NOT raise your rates!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 6:23 PM
To: PublicComment
Subject: No to a Rate Hike

We have just started to make repairs on our home since we got paid for the damages.

We vote NO for a raise hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 6:23 PM
To: PublicComment
Subject: No Rate Increase in 2020 !



Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 6:23 PM
To: PublicComment
Subject: Rate increase Coastal Bend

The committee recommendation for ZERO increase must be heeded.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 5:55 PM
To: PublicComment
Subject: no rate hike.

please do not increase the rate as we are having financial difficulties during this pandemic. No rate hike. thank you,
[REDACTED]

Disclaimer: This email and its content are confidential and intended solely for the use of the addressee. Please notify the sender if you have received this email in error or simply delete it.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 5:52 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!!!

NO RATE HIKE!!!

NO RATE HIKE!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 5:32 PM
To: PublicComment
Subject: No rate hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 5:28 PM
To: PublicComment
Subject: No rate hike

As a Texas Homeowner I am asking for NO RATE HIKE during this national crisis!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 5:26 PM
To: PublicComment
Subject: NO RATE HIKE

I live in Corpus Christi, TX and am vehemently opposed to a rate hike! Don't do it!!!

Never forget!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 5:17 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 5:16 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 5:16 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 5:16 PM
To: PublicComment
Subject: No Rate Hike

No rate hike.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 5:15 PM
To: PublicComment
Subject: No rate hike

No rate hike!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 5:00 PM
To: PublicComment
Subject: No Rate Hike

I am writing to you today as a long-time resident of Corpus Christi, TX. Please do NOT increase TWIA rates, as you are considering doing. Living prices are already at an all-time high and this would make our house unaffordable to continue to live in. Between home insurance, windstorm and taxes, I pay over \$1,000 a month for a 1,600 square foot house!!!! And that is WITHOUT a house payment added in. Please consider voting NO to a rate increase.

[REDACTED] Corpus Christi Resident,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 4:50 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE!
HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO
RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE!
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HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO
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HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO
RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE! NO RATE HIKE!
NO RATE HIKE! NO RATE HIKE! NO RATE HIKE!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 4:42 PM
To: PublicComment
Subject: No to Any TWIA Rate Hike

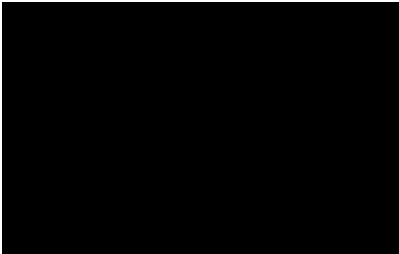
To Whom It May Concern

Re: NO to any TWIA rate hike

1. On August 6, 2019, because of a great public showing by the coast, TWIA voted NO to any rate hike.
2. On August 15, 2019, TWIA submitted "0" (zero) percent change with the Texas Department of Insurance.
3. On October 17, 2019 "by phone," TWIA Actuarial / Underwriting Committee met to "review and possible action" regarding increasing rates on Texas coastal residents and businesses. Zero percent change was submitted.
4. And again and again and Now you are at it again and again

No to any TWIA rate hike.

Thank you



Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 4:37 PM
To: PublicComment
Subject: "NO RATE HIKE"

"NO RATE HIKE"

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 4:34 PM
To: PublicComment
Subject: No Rate Hike!!!!

Please, please, pretty please...do NOT raise our TWIA rates!!!! Some of us are just getting by and CANNOT afford to spend even a penny more!

Thank you,

[REDACTED]
Portland, Tax
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 4:15 PM
To: PublicComment
Subject: No rate hike

Please..no rate hike. We pay enough already. Thank you. [REDACTED]

Sent from my Sprint Samsung Galaxy S10.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 4:09 PM
To: PublicComment
Subject: NO RATE INCREASE!!!

Sent from my iPhone

Begin forwarded message:

From: [REDACTED]
Date: December 4, 2019 at 10:17:23 PM CST
To: "publiccomment@twia.org" <publiccomment@twia.org>
Cc: Todd Hunter <justin.hudman@house.state.tx.us>
Subject: NO RATE INCREASE!!!

Dear Texas Windstorm!

We are barely getting back on our feet from hurricane Harvey! I paid every payment for my Twia coverage and when we needed to have our house repaired you gave us nothing, compared to the damage we endured to our personal home. We have paid out of our pocket at least \$15,000. The inspectors that you send out an adjuster's they didn't account for what everything that wrong! We had a tree on top of our two-story house within an hour of the storm! A funnel touched down in my backyard and ripped all of the metal off of our roof! There are bricks from I don't even know where, that didn't come from my neighborhood! I think we've paid enough and I think you need to decide to NOT INCREASE OUR RATES! This is outrageous and unheard of! I know I am not the only one that feels this way in the Coastal Bend area! There are still people in Rockport that still do not have their homes rebuilt, because of the neglect that you caused by not paying us what we deserve to have them re-built in the cases of Rockport and other cities like Port Aransas! I am from Corpus Christi, Texas in Nueces County! Most of the help went to Houston we were left behind as always and given nothing compared to what we pay for with our Texas Windstorm insurance! You should be ashamed of yourselves for trying to Increase the rates! Many people pray that you will have the good God given sense, not to abuse us anymore with your nonsense and trying to raise the rates! How do you sleep at night? How do you live with yourself knowing that you left people like this with no concern for them or for their homes. God forbid something happened to your homes, how would you feel? If you have any conscience at all, any human decency whatsoever, you will think about what I'm saying. Many of us pray for you! Take the business part out of it! Think about it what would you do if it were you and your home? Why would you do this to our community? When so many people are still trying to rebuild without your help that you promise when we paid all of those insurance policies for you to cover us during a natural Disaster !! This one's name happened to be Hurricane Harvey! What about the increases that will affect the lower income families are senior citizens? We deserve to be treated fair and with decency and respect! Thank you Todd Hunter for fighting for us! Without you we wouldn't have a voice! Attached are my credentials below!

Respectfully,

[REDACTED]

City of Corpus Christi, Texas

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 4:00 PM
To: PublicComment
Subject: "NO RATE HIKE"

"NO RATE HIKE"

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 3:59 PM
To: PublicComment
Subject: No Rate Hike

NO rate hike!!!!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 3:58 PM
To: PublicComment

"NO RATE HIKE"

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 3:58 PM
To: PublicComment
Subject: NO RATE HIKE

Greetings,

2020 has been quite the year, I truly hope you and your family are doing well and are healthy. Our economy has taken quite the beating with the stop and start while we each do our best to protect our loved ones, our most vulnerable, and preserve what Freedom is left as much of it is questioned every single day.

One thing I do know well, the United States of America is the greatest country that ever existed on the face of the earth, and Texas is the greatest of all the states. We Texans are proud of what we have fought for, earned, and continue to fight for. Getting back to this year, 2020 - there's only so much Texans can tolerate. Allow Texans to recover and regain our economy's ability to put Texans back to work.

A rate hike is unconscionable. To further burden property owners in such a great time of need and a time of healing, well - that's not just Un-American, that's just not how We do things in Texas.

Standing at the ready,
[REDACTED]

Proud Father & Husband,
Property Owner,
Corpus Christi Resident
Former City Councilman
and native born Texan.

No Rate Hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 3:55 PM
To: PublicComment
Subject: Rate hike

Good Afternoon - I am a taxpayer in Nueces County and I understand you have scheduled another meeting to attempt to raise rates yet again. Enough. NO rate hikes. NO. RATE. HIKES!

Respectfully
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 22, 2020 1:45 PM
To: PublicComment
Subject: Vote No on Any Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 11:33 PM
To: PublicComment
Subject: No rate hike

NO RATE HIKE



“A mans’ excellence is determined by his friends “

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 9:31 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

[REDACTED]

Sent with [ProtonMail](#) Secure Email.

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 7:37 PM
To: PublicComment
Subject: NO RATE HIKE!!

I want to make my voice loud and clear.

NO RATE INCREASE!! OR "NO RATE HIKE!!".

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 7:14 PM
To: PublicComment
Subject: Rates

As a former insurance agent, I would ask you to consider—

No rate hike!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 7:13 PM
To: PublicComment
Subject: Windstorm

NO RATE HIKE!

Sent from my HTC

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 7:06 PM
To: PublicComment
Attachments: text_0.txt

"No Rate Hike!"

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 6:47 PM
To: PublicComment
Subject: TWIA - No Rate Hike

TWIA

We cannot afford a TWIA rate hike, especially now with the economic difficulties brought on by the COVID-19 pandemic.

Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 6:36 PM
To: PublicComment
Subject: No Rate Hike

Don't kick us while we're down!

I'm out and about!from my iPhone [REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 6:32 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 6:02 PM
To: PublicComment
Attachments: text_0.txt

"No Rate Hike!"

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 4:53 PM
To: PublicComment

NO RATE HIKE
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 3:46 PM
To: PublicComment
Subject: No rate hike!

NO RATE HIKE!!!

Sincerely,

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 3:38 PM
To: PublicComment
Subject: No rate hike

No rate hike

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 2:42 PM
To: PublicComment
Subject: Aug 4 Board meeting on annual rate setting

As a consumer and policy holder in Nueces County, Corpus Christi, Texas, I am pleased to see the recommendation of the Actuarial Committee of NO RATE HIKE for 2021. The COVID-19 pandemic has had a crippling impact on businesses, personal income, and driven unemployment significantly higher. Just as our region is attempting to recover from Hurricane Harvey, COVID-19 kicked us down again.

The rate adequacy study needs to be completed and much work needs to be done to ensure affordable and available windstorm coverage for the Texas coast.

I encourage the Board of the Texas Windstorm Insurance Association to support the recommendation of the Actuarial Committee and not impose any rate hikes for 2021.

Thank you,

[REDACTED]

--



Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 2:39 PM
To: PublicComment
Subject: TWIA Board Meeting

No rate hike.

Sent from my iPad

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Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 2:32 PM
To: PublicComment
Subject: NO RATE INCREASE

Requesting no additional rate increase to the TWIA rates for the period being considered.

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 2:23 PM
To: PublicComment
Subject: No rate hike

No rate hike

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 2:22 PM
To: PublicComment
Attachments: text_0.txt

"NO rate hike"

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 2:15 PM
To: PublicComment
Subject: No rate hike!

I oppose an increase in state windstorm insurance rates!

No rate hike!

Sent from my iPhone

Public Comment

From: Jane Gimler <jgimler@abctcb.org>
Sent: Thursday, July 23, 2020 2:11 PM
To: PublicComment
Subject: NO RATE HIKE

South Texas votes NO RATE HIKE....

Jane Gimler

President/CEO

ABC-TCB

jgimler@abctcb.org

361-289-5311(o)

361-389-5558(m)

www.abctcb.org



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Thank you for your Support!



Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 2:07 PM
To: PublicComment
Subject: No rate hike!

No rate hike, please!

[REDACTED]
Corpus Christi

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 2:07 PM
To: PublicComment; [REDACTED]
Subject: No rate hike

I oppose any rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 1:27 PM
To: PublicComment
Subject: windstorm insurance

NO RATE HIKE!!!

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 1:16 PM
To: PublicComment
Subject: NO RATE HIKE

As a resident of Nueces County I am requesting that you vote for

NO RATE HIKE for TWIA.

Thank you!

[REDACTED]
Sent from my iPhone

Public Comment

From: Lori Rasheed <islandmarketiga@gmail.com>
Sent: Thursday, July 23, 2020 11:59 AM
To: PublicComment
Subject: No rate hikes

Our small business cannot afford any rate hikes!
Island Market iga

Public Comment

From: Lori Rasheed <padreinvestment@gmail.com>
Sent: Thursday, July 23, 2020 11:56 AM
To: PublicComment
Subject: No rate hikes

Our business cannot afford a rate hike
Sent from my iPhone

Public Comment

From: Lori Hampton <yasininvestment@gmail.com>
Sent: Thursday, July 23, 2020 11:55 AM
To: PublicComment
Subject: No rate hikes

Our small businesses cannot afford any rate hikes

Sent from my iPhone

Public Comment

From: Mohsin Rasheed <mohsinrc@gmail.com>
Sent: Thursday, July 23, 2020 11:54 AM
To: PublicComment
Subject: Fwd: No Rate Hike

Sent from my iPhone

Begin forwarded message:

From: Mohsin Rasheed <mohsinrc@gmail.com>
Date: July 23, 2020 at 11:51:45 AM CDT
To: publiccomments@twia.org
Subject: No Rate Hike

Our business cannot afford any rate hikes.
Lori Rasheed
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 10:53 AM
To: PublicComment

no rate hike

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 10:52 AM
To: PublicComment
Subject: No to a rate hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 10:51 AM
To: PublicComment
Subject: No TWIA rate hike!

The coast is still recovering from Hurricane Harvey and now the Covid 19 virus.

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 10:40 AM
To: PublicComment
Subject: No rate hike!!!!

NO RATE HIKE

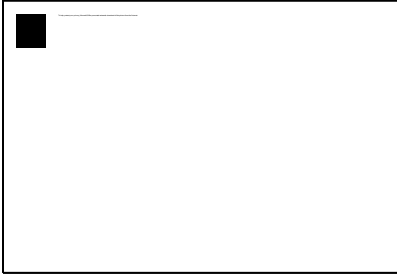
[REDACTED]

Public Comment

From: Jessica Hall <jessica.hall@kw.com>
Sent: Thursday, July 23, 2020 9:48 AM
To: PublicComment
Subject: NO RATE HIKE

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](#).



Jessica Hall, REALTOR®

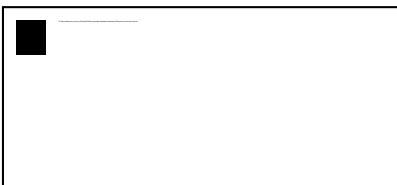
Shoreline Real Estate Team - Keller Williams Coastal Bend - Padre Island

832-785-8986 - Mobile

361-949-8282 - North Padre Office

jessica.hall@kw.com

*By wisdom a house is built, and through understanding it is established;
through knowledge its rooms are filled with rare and beautiful treasures. -Proverbs 24: 3-4*



Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 9:27 AM
To: PublicComment
Subject: No rate hike

NO RATE HIKE!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 9:12 AM
To: PublicComment
Subject: NO RATE HIKE

To Whom it May Concern:

I am a resident of Ingleside on the Bay, San Patricio County, Texas. I strongly oppose a rate hike in windstorm insurance. Several families are still recovering from Hurricane Harvey in August 2017. A rate hike now, especially during this worldwide Coronavirus pandemic with many people unemployed and sick, would be devastating.
NO RATE HIKE!!

Sincerely

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 8:23 AM
To: PublicComment
Cc: [REDACTED]
Subject: Texas wind storm rates

We have a modest home 2200 square foot Homeowners insurance runs 965 a year and windstorm matches that same money.

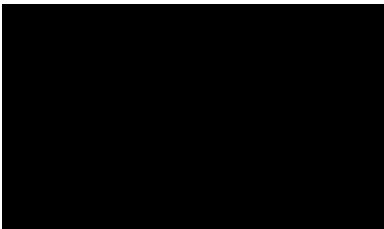
That makes no sense to me or my neighbors.

We live in a house built better than code. we pay extra for everything. for design engineer stamp for roof etc. This needs to be abolished.

What politicians were in the pocket fo the insurance lobbyist to ever get this approved.

At some point, a person needs to retire. between insurance and taxes that total more than my Marine corps retirement check.

Something has to change!



Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 6:41 AM
To: PublicComment
Subject: Wind storm

No rate hike

[REDACTED]
Corpus Christi TX

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 6:07 AM
To: PublicComment
Subject: NO RATE HIKE

No rate hike. We are in global pandemic and millions are out of work. Rockport and other coastal areas are still in recovery from Hurricane Harvey.

NO RATE HIKE.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 23, 2020 12:03 AM
To: PublicComment
Subject: NO RATE HIKE

Good evening, TWIA Board.

NO RATE HIKE!

Thank you.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 24, 2020 9:05 AM
To: PublicComment
Subject: NO RATE HIKE!

NO RATE HIKE!

[REDACTED]

Public Comment

From: cmehne@corpuschristi-homes.com
Sent: Friday, July 24, 2020 8:53 AM
To: PublicComment
Subject: RATE HIKE

PLEASE STOP RATE HIKES THAT PUT THE BURDEN PUT ON ONLY 14 COUNTIES!!

[Texas Real Estate Commission Information About Brokerage Services](#)

Cathy Mehne, Realtor

Coldwell Banker Pacesetter Steel Realtors

[5034 Holly Rd.](#)

[Corpus Christi, TX 78411](#)

[361.774.4514](#) Cell

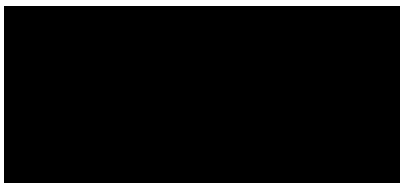
[361.992.9231](#) Office

[cmehne@corpuschristi-homes.com](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 24, 2020 10:15 AM
To: PublicComment
Subject: No Rate Hike!

No Rate Hike!



Public Comment

From: Commissioner Brent Chesney <Brent.Chesney1@nuecesco.com>
Sent: Friday, July 24, 2020 10:19 AM
To: PublicComment

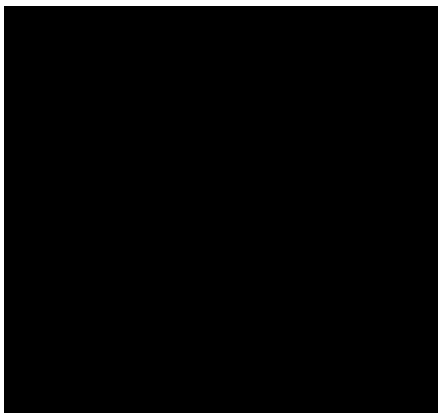
Please do not put a rate hike on the coast. Thank you.

Brent Chesney
Nueces County Commissioner
Precinct 4
361-888-0268 office
361-888-0470 fax



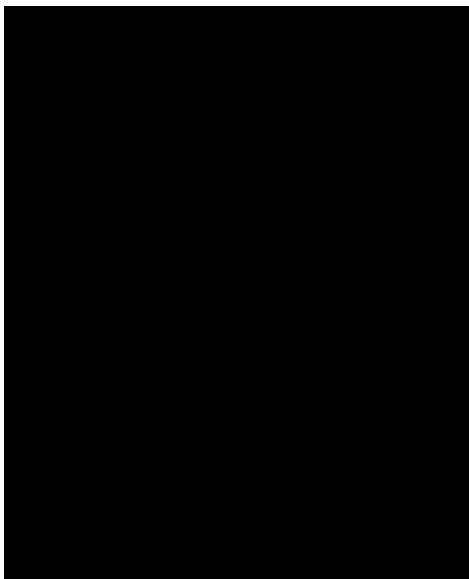
Public Comment

From: [REDACTED]
Sent: Friday, July 24, 2020 10:27 AM
To: PublicComment
Subject: no rate hike



Public Comment

From: [REDACTED]
Sent: Friday, July 24, 2020 11:09 AM
To: PublicComment
Subject: NO TWIA RATE HIKE !!!!!!!!!





Public Comment

From: [REDACTED]
Sent: Friday, July 24, 2020 12:40 PM
To: PublicComment
Subject: Rate hike

We, as so many others, are retired and living on a fixed income. We have lived in our home for 42 years but another premium increase will put us in the position of having to decide whether to drop our insurance and chance the possibility of losing our home to a storm (after paying thousands and thousands of dollars in premiums over the years with no claims) or, at 75 years of age, having to move out of a coastal county to afford a home and homeowner's insurance. There surely is some formula that will allow the retired class of citizens in these coastal counties to avoid losing their homes due to the inability to pay constantly increasing insurance premiums out of their fixed income.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 24, 2020 12:53 PM
To: PublicComment
Subject: no rate hike



Public Comment

From: [REDACTED]
Sent: Friday, July 24, 2020 12:56 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 24, 2020 1:40 PM
To: PublicComment
Subject: No Rate Increase

Thank you!

Public Comment

From: [REDACTED]
Sent: Friday, July 24, 2020 2:34 PM
To: PublicComment
Subject: No rate Hike

I'm writing to oppose ANY rate hikes for residents of the Texas Coast. We are the STATE OF TEXAS, not 14 coastal counties and then the rest of the state. We should all make sure people have coverage at an acceptable price. Don't kill the coast.

Thank you.

[REDACTED]
Corpus Christi , TEXAS

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 24, 2020 3:11 PM
To: PublicComment
Subject: No rate hike

No rate hike.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 25, 2020 9:18 AM
To: PublicComment; Communications
Subject: Texas Windstorm

It is my understanding that the Texas Windstorm Insurance Association's Actuarial Committee voted 6-1 to recommend a 0% rate increase. I would like to encourage the board to approve the 0% recommendation. The cost of wind and hail insurance is already so high that many people cannot afford it. I hope you will agree with the board's recommendation.

Thank you for your consideration in this matter.

Public Comment

From: [REDACTED]
Sent: Saturday, July 25, 2020 7:35 AM
To: PublicComment
Subject: No rate hike

No rate hike. I cannot afford it. I'm unemployed and I will be forced to sale!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 25, 2020 11:21 AM
To: PublicComment
Subject: NO RATE HIKE

In perusing the TWIA website and gleaning information about losses, premiums, and expenses for Nueces County, TX it seems that TWIA has a Net Income of over \$792 Million dollars from Nueces County alone.

Given this surplus and the current issues with the corona virus, I strongly encourage that TWIA NOT raise rates.

Therefore, NO RATE HIKE!

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 25, 2020 11:42 PM
To: PublicComment
Subject: No rate hikes, please.

No rate hikes, please.

Public Comment

From: [REDACTED]
Sent: Sunday, July 26, 2020 7:56 AM
To: PublicComment
Subject: Rate hike

No rate hike

[REDACTED]

Sent from my iPhone

Public Comment

From: Diane Probst <president@1rockport.org>
Sent: Sunday, July 26, 2020 7:37 AM
To: PublicComment
Subject: No rate increase

No rate increase

Diane Probst, CCE

President/CEO

Rockport-Fulton Chamber of Commerce

361-729-6445 | www.rockport-fulton.org

[319 Broadway](#) | [Rockport, TX 78382](#)

[#FindYourselfInRockportFulton](#)



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Public Comment

From: [REDACTED]
Sent: Sunday, July 26, 2020 8:07 AM
To: PublicComment
Subject: Rate Increase

Please do not increase TWIA rates this year. Thank you for your consideration.

[REDACTED]
Home owner and small business owner
Rockport, TX

Public Comment

From: [REDACTED]
Sent: Sunday, July 26, 2020 9:59 AM
To: PublicComment
Subject: NO rate increase

No rate increase

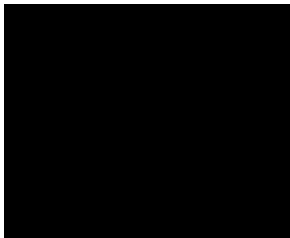
--

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 26, 2020 9:58 AM
To: PublicComment
Subject: NO rate increase

No rate increase



Public Comment

From: [REDACTED]
Sent: Sunday, July 26, 2020 10:07 AM
To: PublicComment
Subject: Rate Increase

Please do not increase rates. Thank you. 👍😎

[REDACTED]
Rockport-Fulton

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Sunday, July 26, 2020 4:06 PM
To: PublicComment
Subject: No rate hike

Please do not increase the insurance rate.
Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 26, 2020 6:02 PM
To: PublicComment
Subject: No rate increase

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, July 26, 2020 8:07 PM
To: PublicComment
Subject: No rate hike

No rate hike!

Public Comment

From: [REDACTED]
Sent: Sunday, July 26, 2020 8:07 PM
To: PublicComment
Subject: No rate hike

No rate hike

Public Comment

From: [REDACTED]
Sent: Sunday, July 26, 2020 8:44 PM
To: PublicComment
Subject: windstorm evaluation

I ask that the increase in windstorm insurance be voted down. we have yet to get our community back to its full potential.

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 10:23 PM
To: PublicComment
Subject: Rates

To whom it may concern:

This is my written request that TWIA follow the recommendation of the Actuarial and Underwriting Committee not to raise rates on Thursday, Aug. 20. I live in Rockport, and many here are still recovering from Harvey, plus now effects of the Coronavirus. We cannot afford a raise in rates.

Thank you and blessings,
[REDACTED]

Public Comment

From: Rebecca Bagby <rebecca@keyallegro.com>
Sent: Monday, July 27, 2020 5:32 PM
To: PublicComment
Subject: Please No TWIA Rate Increase

I am writing to request that you do not raise Windstorm insurance rates this year. Residents/Businesses are still recovering from the devastation of Hurricane Harvey, and the Corona Virus has not helped in that recovery. Financially the Coastal Counties remain in a precarious position. Raising rates at this time would not be in the best interest of Texas citizens. Please follow the recommendation of the Actuarial and Underwriting Committee and not Windstorm Insurance rates.

Sincerely,
Rebecca Bagby
rebecca@keyallegro.com
361-463-9026

Texas Law requires all license holders to provide the following information to prospective clients
[Texas Real Estate Information About Brokerage Services](#)

[Texas Real Estate Commission Consumer Protection Notice](#)

Rebecca Bagby
Realtor, CRS, RSPS
Key Allegro Real Estate
361-463-9026 (cell)
361-729-3691 (office)



Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 4:37 PM
To: PublicComment
Subject: NO RATE HIKE!!

NO RATE HIKE!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 2:47 PM
To: PublicComment
Subject: No TWIA Rate Hike

TWIA,

Many continue to recover...physically, financially, and emotionally from Hurricane Harvey. My bill this year is nearly 5K for a 1700sqft home built in 2012, out of pocket after Harvey I spent considerable money further hardening for the next storm. You are pricing us out of our home...stop the rate increases!

[REDACTED]
Port Aransas, Texas

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 12:53 PM
To: PublicComment
Subject: TWIA

Please do not raise the Windstorm Insurance rate for 2021. People are still recovering from Hurricane Harvey, and now Hurricane Hannah. With COVID, most people are just trying to get by on a daily basis. Raising rates at this time would create an additional hardship for most Texans.

Thank you for your consideration,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 12:15 PM
To: PublicComment
Subject: Price Increase

Please, no more price increases. We are re-tired trying to live on SS and cannot take another price increase, thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 12:02 PM
To: PublicComment
Subject: TWIA rate hike

Please do not raise our rates, as do many of us are STILL not back in our homes from Harvey... as property taxes are so extremely high also, residents in Port Aransas Need a break from high everything.
Thank you for your consideration on this important matter, [REDACTED]
[REDACTED]

Sent from my iPhone

Public Comment

From: Gmail <cgriffin51452@gmail.com>
Sent: Monday, July 27, 2020 11:40 AM
To: PublicComment
Subject: No Rate increase

TWIA must follow the recommendation of the Actuarial and Underwriting Committee and not raise rates when the rates are filled on 20 August 2020.

The coastal counties are still recovering from Hurricane Harvey while also cleaning up after Hurricane Hanna and in the midst of the economic devastation brought by the Coronavirus and can not afford a price increase.

Craig Griffin

The INN at Fulton Harbor
215 N. Fulton Beach Road
Fulton, Tx 78358
361-790-5888
www.innatfultonharbor.com

Charlotte Plummer's Restaurant
202 N Fulton Beach Road
361-729-1185

T.G.'s Beachware and Gifts
201 N Fulton Harbor Rd.
361-729-8131

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 11:38 AM
To: PublicComment
Subject: No rate increase

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 11:33 AM
To: PublicComment
Subject: I object to any TWIA rate increases!!!

I urge you not to raise the TWIA rates!!!
I am a long-time resident of Port Aransas, TX.

With Kindest regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 11:04 AM
To: PublicComment
Subject: NO RATE INCREASE

No rate increase!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 10:10 AM
To: PublicComment
Subject: No to Rate Hike

Dear TWIA,

I had to fight you every step of the way to get my claim FAIRLY resolved after Hurricane Harvey. There are people who are still suffering the effects of underpaid claims, and now you want to raise the rates again????? Here is my input....NO TO RATE HIKE. I just cancelled a policy, and had \$200+ withheld from my refund for "nonrefundable costs". That was theft of my money, TWIA did nothing to earn anything nonrefundable.

Sincerely,

[REDACTED]

Public Comment

From: Rick Adams <radams@cityofportaransas.org>
Sent: Monday, July 27, 2020 9:21 AM
To: PublicComment
Subject: Not The Tlme

This is simply not the time for a TWIA rate hike. There still doesn't seem to be consistent, reliable data to suggest current rates aren't adequate and actuarial sound. Until a comprehensive thorough study has been done and submitted for public scrutiny... NO HIKE!!

Rick Adams

Director Development Services
Emergency Manager
(361) 749-4111 office
(361) 331-8353 cell
(361) 749-4723 fax
radams@cityofportaransas.org

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Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 9:20 AM
To: PublicComment
Subject: No TWIA rate hike please

Respectfully asking for no TWIA rate hike. Thank-you!

[REDACTED]

Still BLESSED!!!

Port A Stronger

[REDACTED]

If you change the way you look at things, the things you look at change.

Kindness, like a boomerang, always returns.

Great opportunities to help others seldom come, but small ones surround us every day. Take advantage of each.

Adapt NOW! Enjoy NOW! Talk about your blessings more than your problems!

Though no one can go back and make a brand new start, anyone can start from now and make a brand new ending.

Start now changing the world. Anyone can always give something, even if it is only kindness!

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 9:08 AM
To: PublicComment
Subject: TWIA rate increase

I am very much against a rate increase in my wind storm insurance. Whereas my Property Tax rate is now frozen as I am over 65, TWIA keeps increasing. It is now as much or more than my property tax. It does not seem fair I pay so much for windstorm when those folks who live in tornado areas are able to just use their home owners for the same type of damage caused by winds.

I do need to say after Hurricane Harvey I was one of the lucky ones who had a good adjuster and got my problems fixed immediately. But there were lots of folks in Port Aransas who had adjusters who did not know what they were doing and had to wait months if not years to have their problems addressed. This is another area where you really need to address. Reliable adjusters.

Please do not impose a rate increase on us just because you can.



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 9:00 AM
To: PublicComment
Cc: todd hunter; [REDACTED]
Subject: No TWIA rate hike

No TWIA rate hike

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 8:46 AM
To: PublicComment
Subject: No TWIA rate hike

I am against a rate hike!

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 8:19 AM
To: PublicComment
Subject: Re:NO RATE HIKE

I KEEP UP MY PROPERTY, ROOF, AND EXTIOR. IF YOU RAISE THE RATES, I BELIEVE MANY OF US WILL HAVE TO SELL OUR HOMES. I KNOW THAT I WILL.

AND JUST RECENTLY, HURRICANE HANNA, I HAD NO DAMAGE. HURRICANE HARVEY I HAD NO CLAIMS.

I STRONGLY OPPOSE ANY RATE HIKE. **“NO RATE HIKE”**

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 7:12 AM
To: PublicComment
Subject: NO RATE HIKE

I vote no to a rate hike.

Public Comment

From: [REDACTED]
Sent: Monday, July 27, 2020 7:07 AM
To: PublicComment
Subject: RE: No to rate hike

NO TO RATE HIKE

From: [REDACTED]
Sent: Saturday, November 9, 2019 9:09 AM
To: 'publiccomment@twia.org'
Subject: No to rate hike

NO TO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 7:51 AM
To: PublicComment
Subject: No Rate Increase

Follow Up Flag: Follow up
Flag Status: Completed

First of all, Thank you for listening. Due to these unforeseen times and life in a web, voting NO to a rate increase would be beneficial to thousands.

Thank you again!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 7:37 AM
To: PublicComment
Subject: Great Work

Follow Up Flag: Follow up
Flag Status: Completed

As taxpayer's and water front property owners in Galveston county, we wish to thank you for your hard work and urge you to vote "no" on a rate increase.
Many of us have worked hard all our lives to earn a safe and secure spot in "paradise" and are slowly being priced out of it.
Your direct action voting "no" is sincerely appreciated.

[REDACTED]

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 8:58 AM
To: PublicComment
Cc: [REDACTED]
Subject: Rate hike

Follow Up Flag: Follow up
Flag Status: Completed

Good morning,

Thank you for your decision benefiting your fellow Texans during this time of layoffs, increased hospitalizations and pandemic deaths. The last thing we need right now is a rate increase to further increase the stress we are all feeling.

Please vote "no" on a rate increase. Keeping our TWIA rates affordable is important for coastal residents.

Sincerely,
[REDACTED]
Galveston, Texas

Sent from my iPad

Public Comment

From: Pat Bell <Pat_Bell@rustewing.com>
Sent: Tuesday, July 28, 2020 9:07 AM
To: PublicComment
Subject: Windstorm Insurance

Follow Up Flag: Follow up
Flag Status: Completed

To whom it may concern, thank you for voting “no” on a TWIA rate increase. Your good work is appreciated.

Thank you.

Pat Bell, CRIS
[Rust Ewing Insurance](#)
7900 Lowry Expressway, Texas City, TX 77591
Direct Line 409-934-8003 Toll Free 800-561-5211
Fax: 409-935-1883 Email: pat_bell@rustewing.com

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 11:47 AM
To: PublicComment
Subject: No rate increase

Follow Up Flag: Follow up
Flag Status: Completed

Please accept the actuarial committee recommendation for no rate increase and thank you for your hard work and decision to help Texas ratepayers.

Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 1:55 PM
To: PublicComment
Subject: No Rate Hike

Follow Up Flag: Follow up
Flag Status: Completed

Please do not raise rates on policy holders.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:31 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey as well as from Tropical Storm Imelda when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:35 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Follow Up Flag: Follow up
Flag Status: Completed

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:34 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:39 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:36 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:43 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:40 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:44 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:42 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Follow Up Flag: Follow up
Flag Status: Completed

Dear TWIA Board Public Comment,

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Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:40 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:49 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:42 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:46 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:51 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

Follow Up Flag: Follow up
Flag Status: Completed

NO TWIA RATE HIKE!

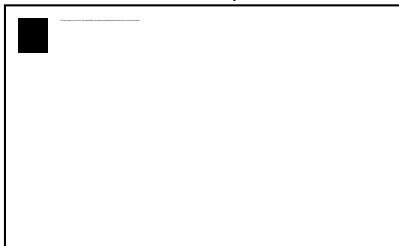
Public Comment

From: Eric Morales <emorales@gsgst.org>
Sent: Tuesday, July 28, 2020 2:53 PM
To: PublicComment
Subject: No Rate Increase

Follow Up Flag: Follow up
Flag Status: Completed

We ask you to please not increase rates.
Thank you on behalf of Girl Scouts of Greater South Texas.

Yours in Girl Scouts,



Eric G. Morales

Director of Fund Development / Service Area Director
Girl Scouts of Greater South Texas Council
1-800-477-2688
emorales@gsgst.org



[Discover Girl Scouts at Home!](#) While our Girl Scout community is apart due to social distancing, Girl Scouts is **not** cancelled. We are dedicated to bringing YOU innovation and fun with technology and flexible experiences! Check out our new [YouTube Channel](#) featuring TrefoilTV!



Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:54 PM
To: PublicComment
Subject: NO RATE HIKE

Follow Up Flag: Follow up
Flag Status: Completed

NO RATE HIKE!

Best endeavors,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:52 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:57 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:56 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Follow Up Flag: Follow up
Flag Status: Completed

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 2:58 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 3:05 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 3:08 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Follow Up Flag: Follow up
Flag Status: Completed

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 3:09 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: Candise Sonsel <candise@rubenbonillainsurance.com>
Sent: Tuesday, July 28, 2020 3:11 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

Follow Up Flag: Follow up
Flag Status: Completed

Candise Sonsel
Office of Ruben Bonilla
2727 Morgan Ave Suite 300
Corpus Christi, TX 78405
Office: 361-881-1033
Cell: 936-662-1471

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 3:13 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Follow Up Flag: Follow up
Flag Status: Completed

Dear TWIA Board Public Comment,

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 3:27 PM
To: PublicComment
Subject: No TWIA rate hike

Follow Up Flag: Follow up
Flag Status: Completed

No TWIA rate hike

Thank you,

[REDACTED]

This message is for the named person's use only. It may contain confidential, proprietary or legally privileged information. No confidentiality or privilege is waived or lost by any mistransmission. If you receive this message in error, please immediately delete it and all copies of it from your system, destroy any hard copies of it and notify the sender. You must not, directly or indirectly, use, disclose, distribute, print, or copy any part of this message if you are not the intended recipient.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 3:33 PM
To: PublicComment
Subject: Fw: TWIA BOARD MEETING ON AUGUST 4TH

Follow Up Flag: Follow up
Flag Status: Completed

----- Forwarded Message -----

From: [REDACTED]
To: publiccomment@twia.org <publiccomment@twia.org>; [REDACTED]
Sent: Tuesday, July 28, 2020, 02:53:15 PM CDT
Subject: TWIA BOARD MEETING ON AUGUST 4TH

NO RATE INCREASE.....NO RATE HIKE.....NO RATE
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Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 3:30 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Follow Up Flag: Follow up
Flag Status: Completed

Dear TWIA Board Public Comment,

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 4:11 PM
To: PublicComment
Subject: NO NEW RATE HIKE!

Follow Up Flag: Follow up
Flag Status: Completed

No New Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 4:12 PM
To: PublicComment
Subject: No New Rate Hike!

Follow Up Flag: Follow up
Flag Status: Completed

NO NEW RATE HIKE! ! !

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 4:14 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 4:19 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 4:40 PM
To: PublicComment
Subject: No rate increase

Follow Up Flag: Follow up
Flag Status: Completed

Vote no for any rate increase.
Thank you,

[REDACTED]

[Sent from Yahoo Mail for iPad](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 4:38 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 4:31 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 4:55 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 5:09 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 5:41 PM
To: PublicComment

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 5:43 PM
To: PublicComment
Subject: Rates

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 5:44 PM
To: PublicComment
Subject: TWIA

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 5:46 PM
To: PublicComment
Subject: Windstorm rate

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 5:46 PM
To: PublicComment
Subject: No TWIA rate hike

Follow Up Flag: Follow up
Flag Status: Completed

Please no rate hikes!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 5:47 PM
To: PublicComment
Subject: Insurance rates

Follow Up Flag: Follow up
Flag Status: Completed

NO RATE HIKES!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 5:48 PM
To: PublicComment
Subject: Rate hike

Follow Up Flag: Follow up
Flag Status: Completed

C'mon people, you know raising our rates is wrong. So do the right thing and don't raise our rates. For heaven's sake, we are trying to make it through this ridiculous covid crap and our businesses are suffering. Please don't take advantage of people right now.

Best Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 5:51 PM
To: PublicComment
Subject: No Rate Hike

Follow Up Flag: Follow up
Flag Status: Completed

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 5:53 PM
To: PublicComment
Subject: No rate hike!

Follow Up Flag: Follow up
Flag Status: Completed

I do not see any reason to hike our rates. At the rate we print money in this country for corporate bail outs we could certainly print some to restore homes for hard working Americans who are affected by a storm by no fault of their own.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 6:00 PM
To: PublicComment
Subject: Rate hike

Follow Up Flag: Follow up
Flag Status: Completed

NO RATE HIKE!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 6:02 PM
To: PublicComment

Follow Up Flag: Follow up
Flag Status: Completed

Please No Rate Hike.
Sincerely

[REDACTED]

[REDACTED]
Sent from my iPhone
Mobile: [REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 6:07 PM
To: PublicComment
Subject: No Rate Hike

Follow Up Flag: Follow up
Flag Status: Completed

To whom it may concern,

No Rate Hike

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 6:16 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 6:16 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 6:20 PM
To: PublicComment
Cc: [REDACTED]
Subject: TWIA

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 6:22 PM
To: PublicComment
Subject: NO RATE HIKE

Follow Up Flag: Follow up
Flag Status: Completed

No Rate Hike

[REDACTED]
Port Aransas, TX

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 6:30 PM
To: PublicComment

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 6:30 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 6:40 PM
To: PublicComment
Subject: "NO RATE HIKE"

Follow Up Flag: Follow up
Flag Status: Completed

"NO RATE HIKE"

[REDACTED]
Port Aransas, Texas
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 6:44 PM
To: PublicComment
Subject: Rate hike

Follow Up Flag: Follow up
Flag Status: Completed

No Rate Hike!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 6:55 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey as well as from Tropical Storm Imelda when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 7:06 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

Thanks

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 7:09 PM
To: PublicComment
Subject: NO RATE HIKE !!!

Follow Up Flag: Follow up
Flag Status: Completed

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 7:31 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Follow Up Flag: Follow up
Flag Status: Completed

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey as well as from Tropical Storm Imelda when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

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I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 8:01 PM
To: PublicComment
Subject: NO RATE HIKE!!

Follow Up Flag: Follow up
Flag Status: Completed

OPPOSE ANY RATE HIKE!

There is no justification for any rate hike on TWIA premiums in 2020 and 2021.

Any rate adjustments should be backed up by transparent full financial disclosure of all revenues and costs.

TWIA is essentially a monopoly, in effect a public utility. It should operate on a nonprofit basis.

In light of the relatively poor service TWIA provided to Harvey victims, this is another reason to freeze premiums indefinitely. Fix your service first.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 8:09 PM
To: PublicComment
Subject: No rate hike!

Follow Up Flag: Follow up
Flag Status: Completed



Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 8:25 PM
To: PublicComment

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 8:47 PM
To: PublicComment
Subject: No Rate Hike

Follow Up Flag: Follow up
Flag Status: Completed

[REDACTED]

Sent from mobile

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 8:49 PM
To: PublicComment
Subject: No Rate Hike

Follow Up Flag: Follow up
Flag Status: Completed

No Rate Hike



"Don't look where you fall, but where you slipped."
-African Proverb-

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 8:50 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike.

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 8:50 PM
To: PublicComment
Subject: Windstorm mtg

Follow Up Flag: Follow up
Flag Status: Completed

Coastal Bend/ Corpus Christi – NO RATE HIKE. We have been hit enough with losses. Can not take a rate hike.

[REDACTED]

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 8:51 PM
To: PublicComment
Subject: NO RATE HIKE

Follow Up Flag: Follow up
Flag Status: Completed

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 8:51 PM
To: PublicComment
Subject: NO RATE HIKE

Follow Up Flag: Follow up
Flag Status: Completed

NO RATE HIKE

Thank you,

Veronica Martinez

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 8:54 PM
To: PublicComment
Subject: No Rate Hike!

Follow Up Flag: Follow up
Flag Status: Completed

No Rate Hike!!!

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 8:56 PM
To: PublicComment
Subject: No Rate Hike!

Follow Up Flag: Follow up
Flag Status: Completed

No Rate Hike!!

[REDACTED]
Resident, Nueces county, Texas

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:08 PM
To: PublicComment
Subject: NRH

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike



Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:09 PM
To: PublicComment
Subject: "No Rate Hike"

Follow Up Flag: Follow up
Flag Status: Completed

"No Rate Hike"

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:12 PM
To: PublicComment
Subject: Windstorm Insurance

Follow Up Flag: Follow up
Flag Status: Completed

NO RATE HIKE

[REDACTED]

Sent from my iPhone

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Mail delivered by [REDACTED] Inc. mail system.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:18 PM
To: PublicComment
Subject: TWIA comment

Follow Up Flag: Follow up
Flag Status: Completed

NO Rate Hike !!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:20 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:23 PM
To: PublicComment
Subject: "no rate hike".

Follow Up Flag: Follow up
Flag Status: Completed

I repeat..... "no rate hike".

Sent via the Samsung Galaxy Note8, an AT&T 5G Evolution capable smartphone
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:26 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

I am appealing for no rate hike.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:27 PM
To: PublicComment
Subject: No Rate Hike

Follow Up Flag: Follow up
Flag Status: Completed

No Rate Hike!!!!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:25 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

I repeat.... No rate hike!!

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:25 PM
To: PublicComment
Subject: NO RATE HIKE

Follow Up Flag: Follow up
Flag Status: Completed

NO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:29 PM
To: PublicComment
Subject: WINDSTORM INSURANCE

Follow Up Flag: Follow up
Flag Status: Completed

NO RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:33 PM
To: PublicComment

Follow Up Flag: Follow up
Flag Status: Completed

To Whom it May Concern,

Please do not increase our insurance rates. They are already astronomical. We need a break.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:35 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

Family are struggling to stay afloat, unemployment continues to take its toll, and some families are battling medical bills and funeral costs due to COVID. With this being said, I stand affirmed and call for a no rate hike

Sincerely,

[REDACTED]

--

-iphone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:35 PM
To: PublicComment
Subject: No Rate Hike

Follow Up Flag: Follow up
Flag Status: Completed

No Rate Hike!

[REDACTED]
TX Resident

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:36 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

Please do not raise rates.
Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:38 PM
To: PublicComment
Subject: NO RATE HIKE

Follow Up Flag: Follow up
Flag Status: Completed

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:39 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

Do not raise my rates!

[REDACTED]
Portland, TX 78374

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:42 PM
To: PublicComment
Subject: TWIA

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:53 PM
To: PublicComment
Subject: NO RATE INCREASE!

Follow Up Flag: Follow up
Flag Status: Completed

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:54 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:54 PM
To: PublicComment
Subject: No rate hike

Follow Up Flag: Follow up
Flag Status: Completed

Retired fixed income. Can't afford a rate hike.

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 10:25 PM
To: PublicComment
Subject: NO RATE HIKE!

Follow Up Flag: Follow up
Flag Status: Completed

NO RATE HIKE!!!!!!

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 10:28 PM
To: PublicComment
Subject: "No Hike Rate"

Follow Up Flag: Follow up
Flag Status: Completed

"No Hike Rate"

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 10:39 PM
To: PublicComment
Subject: No rate hike.

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike please.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 10:56 PM
To: PublicComment
Subject: Rate hike

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike !!

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 10:58 PM
To: PublicComment
Subject: TWIA Rate Hike

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike|

[REDACTED]

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 11:15 PM
To: PublicComment
Subject: No Rate Hike

Follow Up Flag: Follow up
Flag Status: Completed

No rate Hike!!

Thank you,

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 11:24 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

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Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 11:38 PM
To: PublicComment
Subject: No rate hike!

Follow Up Flag: Follow up
Flag Status: Completed

No rate hike!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:57 PM
To: PublicComment
Cc: Mayes Middleton
Subject: Please DO NOT raise the TWIA insurance rates for 2021

I urge the TWIA Board of Directors “to not raise” the rates for windstorm insurance for the year 2021. I and my wife are retired and we are struggling to pay for all our medical, home and vehicle insurance rates. I have lived in my house located in Chambers County since 1978. I have submitted only one claim to date for storm damage on my roof. The neighbors tree fell on the end of my roof and State Farm paid between \$1500 & \$1800 dollars for repairs only. They dropped my homeowners insurance the next year and I had to go to USAA to get insurance. I had to also pay for the removal of tree. I am a veteran and USAA is the first insurance company that has treated me fairly. Hurricane Ike was the hurricane that caused the damage on the roof that I mentoned. Your attention to this matter will be greatly appreciated.

[REDACTED] citizen of Chambers County Texas since 1933)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:35 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:17 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:16 PM
To: PublicComment
Subject: No Rate HIKE TWIA

Dear TWIA,

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:43 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:38 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Confidentiality Notice: The information contained in this email, including attachments, may be privileged, proprietary, and/or confidential as provided by law. The information in this email is intended only for the use of the individual or entity to whom it is addressed. If you have received this communication in error, please notify the sender by replying to the email message and immediately return the email, attachments, and any and all copies to the sender. If you are not the intended recipient of this email and received it in error, please be advised that you may be subject to civil liability for any use of privileged, proprietary, and/or confidential information contained herein.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:31 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:31 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:31 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:31 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:31 PM
To: PublicComment
Subject: Rate

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:30 PM
To: PublicComment
Subject: No rate hike

No rate hike, Mustang Towers Port Aransas

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:28 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone. *Please note my new email account.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:22 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Thank you for your consideration.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:57 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

[REDACTED]
Portland, TX

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:50 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!

--

[REDACTED]

Have a great day!

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2020 9:10 PM
To: PublicComment
Subject: No Rats Hije!!

"no rate hike"!!!!

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:38 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED] owner at [REDACTED]
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:36 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:26 PM
To: PublicComment
Subject: No Rate Hike!

No Rate Hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:21 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:21 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:21 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:20 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:19 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE Please

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:17 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:02 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:00 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:53 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:48 PM
To: PublicComment
Subject: No Rate Hike

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:46 PM
To: PublicComment
Subject: Windstorm Ins

No Rate Hike
Thanks
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:36 PM
To: PublicComment
Subject: No to TWIA Rate Hike

I'm a North Padre Island resident and say not to TWIA rate hike.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:33 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:31 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:33 PM
To: PublicComment
Subject: NO RATE HIKE!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:26 PM
To: PublicComment
Subject: TWIA INSURANCE

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:21 PM
To: PublicComment
Subject: read my lips no new taxes

to the board
please! do not raise the windstrom tax

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:14 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:57 PM
To: PublicComment
Subject: No New Rate Hike!

No New Rate Hike!!

Have a great day!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:55 PM
To: PublicComment
Subject: No rate hike. Period.

[REDACTED]
Sent from my iPhone

CONFIDENTIALITY NOTICE

The information contained in this message is privileged and confidential and is intended only for the exclusive use of the addressee.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:53 PM
To: PublicComment
Subject: Of concern

NO RATE HIKE, NO RATE HIKE, NO--RATE--HIKE!!

[REDACTED]
Port Aransas, TX

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:53 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:49 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:48 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE.

We have already had a huge rate hike because of hurricane Harvey. We pay insurance to have coverage for hurricanes that doesn't mean you can increase our rates every single time there's a hurricane that hits.

Feel free to call me to discuss further

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:48 PM
To: PublicComment
Subject: No rate hike

No rate hike

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:44 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:42 PM
To: PublicComment
Subject: NO RATE HIKE!!!!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:40 PM
To: PublicComment
Subject: No rate hike

No rate hike.

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:38 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:34 PM
To: PublicComment
Subject: No Rate Hike

NO Rate Hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:29 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:28 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike!

[REDACTED]
Port Aransas, TX

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:28 PM
To: PublicComment
Subject: No rate hike

NO RATE HIKE!

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:26 PM
To: PublicComment
Subject: No rate hike

No rate hike!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:21 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:16 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:08 PM
To: PublicComment
Subject: No TWIA rate Hike

Vote No on TWIA rate increases

Get [Outlook for iOS](#)

Public Comment

From: Denise Riiff <denise.riiff@FarmersInsurance.com>
Sent: Wednesday, July 29, 2020 6:56 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

***** PLEASE NOTE ***** This E-Mail/telefax message and any documents accompanying this transmission may contain privileged and/or confidential information and is intended solely for the addressee(s) named above. If you are not the intended addressee/recipient, you are hereby notified that any use of, disclosure, copying, distribution, or reliance on the contents of this E-Mail/telefax information is strictly prohibited and may result in legal action against you. Please reply to the sender advising of the error in transmission and immediately delete/destroy the message and any accompanying documents. Thank you.*****

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:55 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:54 PM
To: PublicComment
Subject: No Rate Hike

I vote NO to a rate hike.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:51 PM
To: PublicComment
Subject: no rate hike

NO RATE HIKE!!!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:48 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

To Whom It May Concern:

Between ongoing Harvey recovery and the COVID-19 pandemic, coastal residents do not need to be subjected to a rate increase from TWIA.

Best Regards,

[REDACTED]
Port Aransas, TX

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:48 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:35 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:34 PM
To: PublicComment
Subject: No Rate Hike

Please do not approve a rate hike at your coming meeting.

[REDACTED]
Corpus Christi, Nueces County resident

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:32 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:26 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:19 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:18 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:16 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED] Port Aransas, TX.

Sent from my Samsung Galaxy smartphone.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:09 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Thank you.

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:08 PM
To: PublicComment
Subject: No rate hike

No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:05 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:02 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: Theresa Elliott <te@casadelmartx.com>
Sent: Wednesday, July 29, 2020 6:00 PM
To: PublicComment
Subject: Windstorm Rates

Please accept the Actuarial Committee's recommendations to not increase our windstorm rates. Their hard work is a great step forward towards more accountability and accountability.

PLEASE, no rate increases!! Thanks!

Theresa Elliott
General Manager
Casa del Mar Beachfront Suites
6102 Seawall Boulevard
Galveston Island, TX 77551
409-572-1010 (Direct)
409-740-2431 (Hotel)
409-744-8896 (Fax)
te@casadelmartx.com
www.casadelmartx.com

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:48 PM
To: PublicComment
Subject: no rate hike

NO RATE HIKE!!!!

PLEASE!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:45 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike!!!!!!!

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:45 PM
To: PublicComment
Subject: No TWIA RATE HIKE

Pleading for no twia rate hike.

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:38 PM
To: PublicComment
Subject: No Rate Increase

My family and I can not afford more windstorm rate increase. Presently, windstorm insurance is a measurable budget item in our household and with four children one is naturally on a tight budget.

[REDACTED]
Corpus Christi, TX

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:38 PM
To: PublicComment
Subject: Rate Increase

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:36 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:29 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:23 PM
To: PublicComment
Subject: NO RATE HIKE

No rate hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:17 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:15 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:15 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:09 PM
To: PublicComment
Subject: NO RATE HIKE

Evil is a self defeating motive

Sent from ProtonMail Mobile

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:06 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:05 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:05 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

By: [REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:01 PM
To: PublicComment
Subject: No Rate Hike

As a resident of north padre island I want to say No to a TWIA rate hike. We pay more than enough now and a rate hike now would hurt many of our island residents. Thank you, [REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:00 PM
To: PublicComment
Subject: Windstorm rates

No rate hike!

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:59 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:54 PM
To: PublicComment
Subject: No Rate Hike

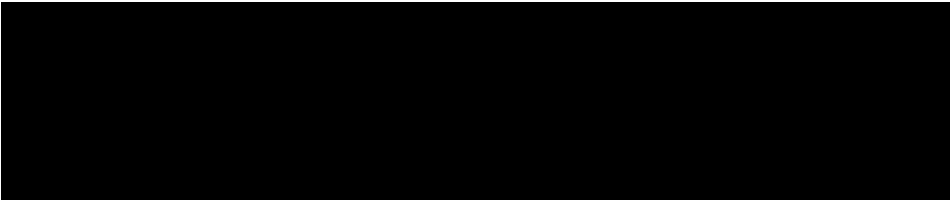
No rate hike

Sent via the Samsung Galaxy S® 4 mini™, an AT&T 4G LTE smartphone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:52 PM
To: PublicComment
Subject: "No TWIA Rate Hike"

["No TWIA Rate Hike"](#)



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:40 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

Please do not allow a TWIA rate hike.

Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:39 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

I am a citizen of the coastal bend area. I do not agree with the 40 percent rate hike being recommended.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:39 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:34 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:33 PM
To: PublicComment
Subject: No rate hike

Sent from my iPhone

Public Comment

From: Stan Hulse <bulletin@padreislandbusiness.org>
Sent: Wednesday, July 29, 2020 4:32 PM
To: PublicComment
Subject: NO RATE HIKE!

NO RATE HIKE!

--

Stan Hulse
Executive Director
Padre Island Business Association
bulletin@padreislandbusiness.org
(361) 949-1400

facebook.com/PadreislandBusiness

Public Comment

From: Stan Hulse <bulletin@padreislandbusiness.org>
Sent: Wednesday, July 29, 2020 4:32 PM
To: PublicComment
Subject: NO RATE HIKE!

NO RATE HIKE!

--

Stan Hulse
Executive Director
Padre Island Business Association
bulletin@padreislandbusiness.org
(361) 949-1400

facebook.com/PadreislandBusiness

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:32 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Thank you

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:29 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:22 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE



Sent from my iPhone

Public Comment

From: Toni McMillon <tonimcmillon@icloud.com>
Sent: Wednesday, July 29, 2020 4:21 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

NOTE: Texas law requires all real estate licensees to give the following information about broker services.

[Texas Real Estate Commission Consumer Protection Notice](#)

[Texas Real Estate Commission Information About Brokerage Services](#)

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Toni McMillon, Realtor
Keller Williams Realty -D/FW Southlake
2106 E. State Highway 114 #101
Southlake, TX 76092
Direct/Text: [817-233-4109](tel:817-233-4109)
Office: [817-328-1232](tel:817-328-1232)
www.ToniMcMillon.com

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:19 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE.

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:16 PM
To: PublicComment
Subject: No Rate Increase

Please do not increase the TWIA rates. Many of us have worked all our lives to retire and enjoy coastal living. We are on fixed incomes as retirees. Current rates are already a financial stretch for many, and a rate increase will result in many being unable to afford to continue living their dream and will be required to move.

Sincerely,

[REDACTED]
North Padre Island, Corpus Christi, TX

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:15 PM
To: PublicComment
Subject: No Rate Hike

I am sending this email to say "No TWIA Rate Hike"! We do not want the rates to increase!

Thank you for your time and attention.

Thank You,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:14 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:11 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

PLEASE,
NO TWIA RATE HIKE

Thank you

[REDACTED]

www.devriesspecialties.com

--

This email has been checked for viruses by Avast antivirus software.
<https://www.avast.com/antivirus>

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:07 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE.
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:05 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:03 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:56 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:51 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED] Austin Tx

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:48 PM
To: PublicComment
Subject: Re: NO

No rate hike.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:48 PM
To: PublicComment
Subject: NO RATE HIKE

No rate hike please.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:48 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:44 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:42 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:41 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Public Comment

From: crystalbeachbroker@att.net
Sent: Wednesday, July 29, 2020 3:41 PM
To: PublicComment
Subject: Thank you

Thank you for increased transparency and increased willingness to work with the public. I hope that you are as aware as the public that now is not the time for a rate increase. Thank you and as they used to say "Just say no".

CLICK BELOW FOR:

-Information About Brokerage Service [https://150064001.homesconnect.com/AccountData/150064001/IBS\(1\).pdf](https://150064001.homesconnect.com/AccountData/150064001/IBS(1).pdf)

-Consumer Protection Notice <https://150064001.homesconnect.com/AccountData/150064001/ConsumerProtect.pdf>

Mary Ellen Smith

ABR, e-PRO, GRI, RSPS, SFR, SRES, CMRS,AWREP

Broker/Owner

Mary Ellen Smith Realty Inc

409-457-1070 cell

crystalbeachbroker@att.net

CrystalBeachResortProperties.com

MaryEllenSmith.com

fb: Mary Ellen Smith Realty Inc - Mary Ellen Smith

HAVE LIVED AND WORKED ON BOLIVAR SINCE 1983

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:40 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:38 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:38 PM
To: PublicComment
Subject: Insurance

No rate hike
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:37 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]
Sent from iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:31 PM
To: PublicComment
Subject: Do not increase windstorm rates

We urge the TWIA Board of Directors to not increase windstorm rates ~ TWIA's Actuarial & Underwriting Committee recommended a ZERO percent rate change to the Board of Directors. A rate increase would be a massive blow to coastal Texans, many of which are already struggling through the current pandemic.

Coastal Residents,
[REDACTED]
Galveston, Texas

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:31 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:31 PM
To: PublicComment
Subject: Fw: no rate hike

TO TWIA Rate Hike Committee:

We do not want our rate raised at all!

We are very much against any rate hike.

Thanks

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:30 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:26 PM
To: PublicComment
Subject: No rate hike

NO RATE HIKE The owners of Sandcastle Condominiums in Port Aransas, TX have suffered enough financially and a rate hike would further that hardship. Many owners had to sell, including me, and that is not what we wanted.
PLEASE – NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:24 PM
To: PublicComment
Subject: TWIA Board Meeting

NO RATE HIKE

Thank you,

[REDACTED]

Port Aransas, TX

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:24 PM
To: PublicComment
Subject: no rate hike

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:24 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:19 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:19 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:18 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:13 PM
To: PublicComment
Subject: Rate Hike

As a Texas property owner with TWIA coverage I would urge you not to raise rates. We understand Hurricane Harvey was a significant event on the Texas coast which required coverage payments to policy holders, but we also understand that much of the damage from Harvey was flood related (Fema) and there must have been fairly large cash reserves available for payouts due to the fact it had been a number of years since there has been a significant storm event. The tourism industry in our coastal communities adds economic value to the State of Texas, please allow us to maintain our properties by keeping TWIA coverage affordable.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:04 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:04 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:04 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:02 PM
To: PublicComment
Subject: Rate Hike

No rate hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:02 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:01 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:58 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:59 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!!!!!!!!!!!!!!!!!!!!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:58 PM
To: PublicComment
Subject: NO RATE HIKE!

No rate hike!!

--
Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:58 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:58 PM
To: PublicComment
Subject: No Rate Hike

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:52 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my T-Mobile 4G LTE Device

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:52 PM
To: PublicComment
Subject: No rate hike

NO to TWIA rate hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:48 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:47 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:46 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:45 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:44 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:38 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:36 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:35 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:31 PM
To: PublicComment
Subject: No rate hike

No rate hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:30 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

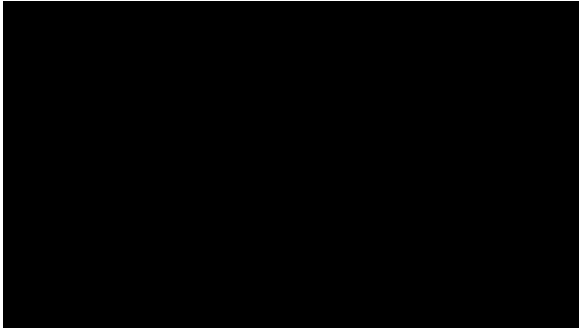
From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:29 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:26 PM
To: PublicComment
Subject: No rate hike

I oppose any rate increase to our area. Thank you.



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:25 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Regards,

[REDACTED]

*Please note my new email account.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:22 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

[REDACTED] □
Sent from my iPhone
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:20 PM
To: PublicComment
Subject: NO TWIA RATE HIKE PLEASE

NO TWIA RATE HIKE PLEASE

[REDACTED]
[REDACTED]
Port Aransas, Tx.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:19 PM
To: PublicComment
Subject: TWIA

Ladies & Gentlemen,

It goes without saying that windstorm insurance rates are too high and not only should increases be off the table, but rates should be lowered across the board.

Properties located anywhere within the State of Texas are subject to natural disasters, which include tornados, fires, floods, hail storms and of course hurricanes.

Every resident in the state should be included under a requirement to have special insurance coverage to cover risks of the aforementioned natural disasters.

By doing so, the risk pool would be increased and insurance premiums would be lowered.

Additionally, the coastal exclusion zone in which property owners are presently required to obtain separate TWIA Special Windstorm Insurance coverage is extremely too shallow.

In the Houston area, this zone extends just over 50 miles from the coast and a great deal of storm damage occurs beyond the "Coastal Zone".

It should not be that difficult to extend the coastal exclusion zone from 50 miles to between 100 miles to 150 miles. This move in itself, would significantly expand the risk pool and allow for premium reductions across the board. During Hurricane Rita, damage was so severe up to and beyond Lufkin Texas, that people who had evacuated coastal areas became stranded in the Lufkin area for weeks, as a result of a lack of resources, caused by severe storm damage in that area.

So I have given you two viable options.

Admittedly it would be a bigger undertaking to require the entire state to participate in a special natural disaster insurance coverage pool.

I have also provided a much easier short term solution that involves expanding the coastal exclusion zone.

I want to offer one other example,

A home in central Houston located outside the coastal windstorm exclusion zone with \$239,000 in coverage pays a premium of \$1,200 which includes windstorm coverage.

A home in League City with \$205,000 in coverage pays \$614 for their homeowners coverage and an additional \$1,165 for windstorm coverage.

These 2 homes are only 43 miles apart and the premium paid for the Houston home is 68% of the premium paid for the League City home.

A home in Galveston, outside of a flood hazard area pays \$815 for their homeowners coverage and an additional \$1,823 for \$200,000 windstorm coverage.

The Galveston and Houston homes are only 50 miles apart and the premium paid for the Houston home is 46% of what is paid for the Galveston Premium.

I hope that you will take action to repair an extremely flawed windstorm insurance system.

Thank you for your time.



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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:16 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:13 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Thank you [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:13 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

By [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:11 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

I own two properties in Port Aransas, Texas

--
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:11 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

I am requesting that TWIA rates remain unchanged.

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:11 PM
To: PublicComment
Subject: NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:04 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey as well as from Tropical Storm Imelda when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:04 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey as well as from Tropical Storm Imelda when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:09 PM
To: PublicComment
Subject: No Rate Hike

Thanks in advance



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:09 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

[REDACTED]

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:07 PM
To: PublicComment

No rate hike!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:07 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:06 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Thank you. [REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:06 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:05 PM
To: PublicComment
Subject: No TWIA rate hike

No TWIA rate hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:01 PM
To: PublicComment
Subject: Proposed increases

NO RATE HIKE
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 2:00 PM
To: PublicComment
Cc: [REDACTED]
Subject: Blue Turtle Cottage

No Rate Hike.

[REDACTED] [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:59 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:56 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:55 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:51 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:51 PM
To: PublicComment
Cc: [REDACTED]
Subject: Rate Increase Comments

I'm a person who never adds my comment to a public conversation but this time things are different. Here are my questions/comments

- When was the last time the Board lowered the premium rates?
- During this time of crisis is this the time to ask people to fork over thousands for premiums that sometimes never cover the costs?
- Is there a separate fund at TWIA to cover those people who can't afford insurance?
- Some people in the "privileged " group (of which I include myself) never pay the premiums because they figure they'd rather take the risk and save their dollars to cover damage only if it ever happens. Oh yes, that's why actuaries have jobs
- Why are the Coastal communities left to cover the majority of the costs of wind damage when the whole state has wind related events? Does North, Central ad East Texas pay TWIA for tornado coverage? That seems like a wind event.
- Are we going to eventually have earthquake related insurance required for those who innocently live in the "Fracking" areas?
- I think this is a terrible time for any insurance board to embark on insurance premium increases.
-

Distressed Public Person,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:43 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

[REDACTED]

The information contained in this email may be privileged and/or confidential, and is intended to be reviewed only by the person(s) named above. If you are not the intended recipient(s) please notify the sender immediately. Thank you.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:49 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:48 PM
To: PublicComment
Subject: TWIA Rate Increase

I am writing to protest the new TWIA rate increase. First, many of us who live, work or own property in the coastal bend are still recovering from the effects of Hurricane Harvey. Some of us are also dealing with the residue of Hurricane Hanna. Secondly, given the economic conditions imposed upon us due the covid-19 virus, an increase at this time or in the near future is ludicrous at best. As a quasi governmental agency, your duty is to the people you serve. Instead iof creating an additional hardship, you consider their situations and act accordingly.

Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:47 PM
To: PublicComment
Subject: No rate hike

You do not deserve a price increase. It took 2 years to get insurance money from Harvey and then it did not cover our damage.

NO RATE INCREASE!!!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:47 PM
To: PublicComment
Subject: Rate hike

No rate hike
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:45 PM
To: PublicComment

No rate increase
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:46 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:40 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:39 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:38 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:38 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:37 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:37 PM
To: PublicComment
Subject: Rate hike

No TWIA rate hike!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:37 PM
To: PublicComment
Subject: No rate hike

No rate hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:37 PM
To: PublicComment

No rent hide

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:36 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:34 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Thanks
[REDACTED]
Port Aransas

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:32 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE!!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:28 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:26 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:23 PM
To: PublicComment
Subject: NO TWIA RATE HIKE!

NO TWIA RATE HIKE!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:23 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKES PLEASE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:19 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:19 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:19 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:18 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:16 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:14 PM
To: PublicComment
Subject: NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:14 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:13 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:10 PM
To: PublicComment
Subject: no rate hike

Powered by Cricket Wireless

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:10 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:09 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:09 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:08 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:08 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

\

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:07 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: Rhonda Griffin <rhonda_griffin@icloud.com>
Sent: Wednesday, July 29, 2020 1:06 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Rhonda Jendrzey
REALTOR All Star Properties
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:06 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

We are still recovering from Harvey, losing money because of Pandemic. You want to put us totally out of business?????

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:05 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:04 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:02 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:00 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE. Get a different insurance co

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:59 PM
To: PublicComment
Subject: Windstorm rates- No Rate Hike!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 1:02 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:59 PM
To: PublicComment
Subject: Rate hike

Please: No rate hike!

[REDACTED]
Port Aransas, TX

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:58 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:57 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:57 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone [REDACTED]

Public Comment

From:

Sent:

To:

Wednesday, July 29, 2020 12:56 PM

PublicComment

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:55 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Please no RATE HIKE since us seniors can not afford it, most of us are on limited funds.

We haven't used our condo in 3 years plus lost the annual rental income program we were dependent on!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:55 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:54 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:54 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Gulf Shores Condo's

Port Aransas, TX 78373

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:53 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:53 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:52 PM
To: PublicComment
Subject: Rate increase

It's unthinkable to raise rates during this financial hardship. Shameful NO RATE HIKE please [REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:52 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!

[REDACTED]

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:52 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:52 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]
Irving, tex 75062

Public Comment

From: Tracy Dahl-Burg <tracydahlburg@me.com>
Sent: Wednesday, July 29, 2020 12:51 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Tracy Dahl-Burg, REALTOR®, SRES
Advantage Austin Properties, Inc.
(512) 917-0412
tracydahlburg@me.com

Texas law requires all real estate licensees to give the following Information About Brokerage Services and Consumer Protection Notice to prospective buyers, tenants, sellers and landlords.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:50 PM
To: PublicComment
Subject: NO RATE HIKE!

NO RATE HIKE PLEASE1

Thanks,

[REDACTED]
[REDACTED] Round Rock, TX 78681

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:49 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:48 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:46 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]
Owner
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:48 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:48 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:47 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:47 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:47 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:46 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:45 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:44 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:44 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:44 PM
To: PublicComment
Subject: no rate hike

[REDACTED]
IRII

Public Comment

From: Cheri Sperling <sperling@coastline-properties.com>
Sent: Wednesday, July 29, 2020 12:41 PM
To: PublicComment
Subject: TWIA

Please, No TWIA Rate Hike!!

Cheri Sperling

2020 Chairman Corpus Christi Association of REALTORS
2018-2020 RPAC/TREPAC Hall of Fame
2018-2020 Texas REALTORS Professional Standards

COASTLINE PROPERTIES

Padre Island Residential Listing & Sales Specialist
President/CEO/Owner
14717 S. Padre Island Drive
Corpus Christi, TX 78418
www.coastline-properties.com
PRIOR REALTOR of the YEAR HONOREE
TREC# 0424285

A proud member of



[TREC Consumer Protection Notice](#)
[TREC Info About Brokerage Services](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:42 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

[REDACTED]

Artist

"Create A Happy Moment"



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:41 PM
To: PublicComment
Subject: windstorm rate increase

I oppose a rate hike of windstorm coverage. thanks [REDACTED] (port aransas & san antonio property owner)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:41 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:40 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:40 PM
To: PublicComment
Subject: No Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:40 PM
To: PublicComment
Subject: NO RATE HIKE

No rate hike! No no no no!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:40 PM
To: PublicComment
Subject: Port Aransas property owner

NO RATE HIKE

After 3 years we are not built back yet but hopefully 2021. Now is a bad time to hike rates on insurance that only paid 55% of their face values for Harvey damage and only after legal action.

[REDACTED]

[REDACTED]
[REDACTED]
Corpus Christi, Texas 78411

Cell [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:39 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:39 PM
To: PublicComment
Subject: TWIA

Thank you for working hard on behalf of Texas taxpayers. Please vote NO on a rate increase. Thank you, [REDACTED]
[REDACTED] Texas City, TX

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:38 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: lorry winters <lorrywinters@hotmail.com>
Sent: Wednesday, July 29, 2020 12:38 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[Texas Real Estate Commission Information About Brokerage Services](#)

Lorry Winters, Realtor

Coldwell Banker Pacesetter Steel

5034 Holly Road

Corpus Christi, TX 78411

361-992-9231 office

361-774-3131 cell

361-994-2924 fax

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:37 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:37 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Mobile/text: [REDACTED]
Email: [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:36 PM
To: PublicComment
Subject: TWIA Board

Please allow coastal areas to recover before even thinking about a rate hike for windstorm insurance. We haven't spent all the money necessary to get our property back into a livable condition thanks to the insurance companies requiring us to sue them to get a portion of our damaged value back.

NO RATE HIKE

Stan

[REDACTED]

[REDACTED]
[REDACTED]
Corpus Christi, Texas 78411

Cell [REDACTED]

[REDACTED]

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:35 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:35 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Thank you!

[REDACTED]
Gulf Shores Condominium [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:35 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone

Public Comment

From:

Sent:

To:

[REDACTED]
Wednesday, July 29, 2020 12:34 PM

PublicComment

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:33 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

In His Service:

[REDACTED]

Taylor, Texas 76574

Cell- [REDACTED]

E-Mail: [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:33 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

Please hold the rates constant. We already pay an extreme amount of insurance!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:33 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:33 PM
To: PublicComment
Subject: No Rate Hike

Come on.....first damage in decades when Harvey hit. Check you loss rate ratio on the property over yrs of premium collections.

[REDACTED]
Sandcastle

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:32 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

- [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:30 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:31 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:31 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:30 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:30 PM
To: [REDACTED]; PublicComment
Subject: Re: TWIA emails by 7/31

Sorry, didn't realize the TWIA email address was shortened
See below

publiccomment@twia.org

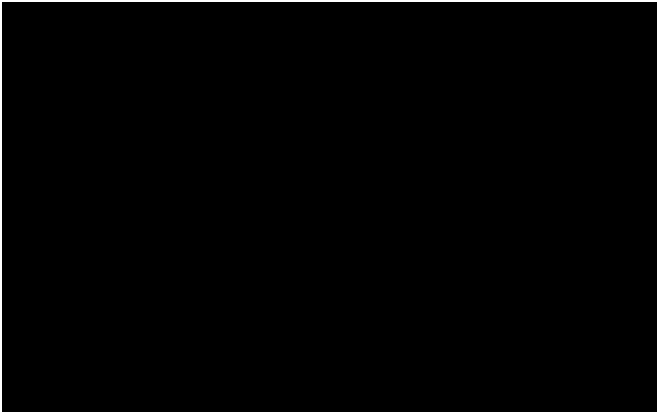
All that needs to be sent to the TWIA email is the message in my email Screenshot

We still have a couple of days to get emails in

Sent from my iPhone

On Jul 27, 2020, at 1:24 PM, [REDACTED] > wrote:

Yes, I got your email....but it was just a screenshot of you opposing rate increases. I don't know where to direct people to email or text their objections.





Thank you to our 2020 Parade of Homes Sponsors!

Platinum Sponsor



Gold Sponsors



Sent from [Mail](#) for Windows 10

From: [REDACTED]
Sent: Monday, July 27, 2020 9:14 AM
To: [REDACTED]
Cc: [REDACTED]
Subject: FW: TWIA emails by 7/31

Did you get my emails on this ??

We need members sending emails to TWIA

[REDACTED]

Phone: [REDACTED]
Fax: [REDACTED]
E-Mail: [REDACTED]
Web: [REDACTED]

-----Original Message-----
From: [REDACTED]
Sent: Saturday, July 25, 2020 2:54 PM
To: [REDACTED]
Subject: TWIA emails by 7/31



Thank you to our 2020 Parade of Homes Sponsors!

Platinum Sponsor



Gold Sponsors



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:30 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!!!

[REDACTED]
Port Aransas, TX 78273

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:20 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey as well as from Tropical Storm Imelda when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:20 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

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Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:30 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:29 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:29 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED] Port Aransas

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:28 PM
To: PublicComment
Subject: "No Rate Hike"

"NO RATE HIKE"

[REDACTED]

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:27 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:26 PM
To: PublicComment
Subject: Windstorm Rates

I urge you to not increase windstorm rates.

[REDACTED]



Eat: The Spot
Drink: Tiki Bar | SideYard | Squeeze Ritas & Tequilas | RumShack | Longboard Pool Bar
Stay: DoubleTree by Hilton Galveston Beach | Holiday Inn Express & Suites Galveston Beach

Island Famous Inc. – Home Office
2412 33rd Street
Galveston Island, TX 77550
Office: 409.621.4059
Fax: 409.762.8271
Email: [REDACTED]
Online: www.islandfamous.com



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Thank You,
Island Famous Inc.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:25 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

[REDACTED]

Sent from my Sprint Samsung Galaxy S9.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:24 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

PLEASE NO TWIA RATE HIKE

[REDACTED]
[REDACTED]
Port Aransas, Texas

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:23 PM
To: PublicComment
Subject: NO Rate Hike

--

Albert M. Rogers

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:23 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:22 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
Thank you
[REDACTED]
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:22 PM
To: PublicComment
Subject: Rate hike proposals

I have lived on the gulf coast all my life and love it — but over the last 20 years as as costs rise and I near retirement I might not be able to stay.

Windstorm rates are higher than all my other insurance combined.

Please don't raise TWIC rates.

Thanks.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:21 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:21 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:21 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Austin, TX

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:20 PM
To: PublicComment
Subject: No rate increase

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:20 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:19 PM
To: PublicComment
Subject: NO RATE HIKE

No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:19 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE!!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:17 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:17 PM
To: PublicComment
Subject: <no subject>

NO RATE HIKE.

I am a condo owner on the Mustang Island coast.
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:17 PM
To: PublicComment
Cc: mustangtowers@portaransas-texas.com
Subject: NO RATE HIKE

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:17 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:16 PM
To: PublicComment
Subject: No Rate Hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:16 PM
To: PublicComment
Subject: No rate increase

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:14 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:14 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:13 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE!

Get [Outlook for iOS](#)

Public Comment

From: Sheryl Proctor - Mustang Towers Manager <Manager@MustangTowersPortA.com>
Sent: Wednesday, July 29, 2020 12:12 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sheryl Proctor

General Manager

Mustang Towers
6109 HWY 361
Port Aransas TX 78373
361-749-6212
manager@mustangtowersporta.com

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:11 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
Thanks
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:11 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

"To know the strength of your anchor, you've got to feel the fury of the storm"

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:11 PM
To: PublicComment
Subject: No rate increase

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:11 PM
To: PublicComment
Subject: No rate hike

Sent from my iPhone

“To know the strength of your anchor, you’ve got to feel the fury of the storm”

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:11 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:10 PM
To: PublicComment
Subject: Rate Hike

NO RATE HIKE

Thank you, [REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:10 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:09 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:07 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

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- [Trump on Germany: We're Done Being 'Suckers'](#)
- [A Library Voiced Its Support for BLM. A Sheriff Pounced](#)
- [Brennan: CIA Made Strange Move on Trump's Orders](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:08 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:05 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE – Please....



This email has been checked for viruses by Avast antivirus software.
www.avast.com

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:07 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:07 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:07 PM
To: PublicComment
Subject: No rate hike

No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:07 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:07 PM
To: PublicComment
Subject: NO RATE HIKE

As a homeowner and property owner having to pay TWIA, flood, and hazard insurance on properties, I am not in favor of a rate hike.

We are still recovering from Harvey And now Covid.

[REDACTED]
[REDACTED]

Port Aransas TX

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:07 PM
To: PublicComment
Subject: Rate increase

NO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:07 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my Samsung Galaxy smartphone.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:06 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:06 PM
To: PublicComment
Subject: Windstorm Rates

Please no rate hike.
Thanks.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:06 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:05 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:05 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:04 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:04 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:04 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:03 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:03 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:02 PM
To: PublicComment
Subject: No Rate hike

No Rate Hike

--
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:02 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:02 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:00 PM
To: PublicComment
Subject: No rate hike!!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:00 PM
To: PublicComment
Subject: No Rate Hike!!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:59 AM
To: PublicComment
Subject: TWIA

No Rate Hike !!!!!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:59 AM
To: PublicComment
Subject: No Rate Hike!!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:59 AM
To: PublicComment
Subject: No Rate Hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:00 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:58 AM
To: PublicComment

No Rate Hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:58 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Cell: [REDACTED]
Fax: [REDACTED]
email: [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:57 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:56 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:55 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:53 AM
To: PublicComment
Subject: Windstorm rate increase

NO RATE HIKE



Please consider the environment before printing this email

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:53 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE.

[REDACTED]

[REDACTED]

Port Aransas Texas 78373

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:51 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:51 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE PLEASE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:52 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sincerely,

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:51 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:51 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:51 AM
To: PublicComment
Subject: Rates

Good Morning, No Rate Hike.

Thank you,

[REDACTED]

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:50 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:49 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:42 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:33 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!!!!



Get [Outlook for iOS](#)

Public Comment

From: Tanya Jones <Tanya@thehousecompany.com>
Sent: Wednesday, July 29, 2020 11:22 AM
To: PublicComment
Subject: Vote NO

Attention TWIA Board:

Thank you for all you do and for your decisions benefitting Texas ratepayers. As a Texas Realtor I urge you accept the actuarial committee's recommendations during this unusual and trying time. Please vote 'NO' to a rate increase!!

[Texas Real Estate Commission Information About Brokerage Services](#)

Best regards,

Tanya Jones CRS ePro GRI

409.789.7222

The House Company

2615 Broadway

Galveston TX 77550

409.763.8030

409.763.2955 - fax

2018 President, Galveston Association of Realtors

2012 Realtor of the Year

Recognized in Texas Monthly Magazine as a "Five Star Real Estate Professional"

****Before wiring any funds, call the intended recipient at a number you know is valid to confirm the instructions and be wary of any request to change wire instructions you already received.**

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:20 AM
To: PublicComment
Subject: RATE HIKE

NO RATE HIKE



Sent via the Samsung Galaxy S10+, an AT&T 5G Evolution capable smartphone
Get [Outlook for Android](#)

Public Comment

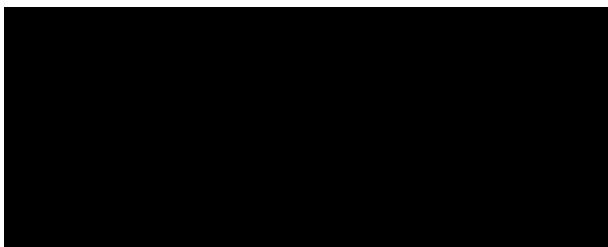
From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:18 AM
To: PublicComment
Subject: NO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:17 AM
To: PublicComment
Subject: No Rate Hike

To petition against the rate hike.



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:16 AM
To: PublicComment
Subject: NO RATE HIKE!

NO RATE HIKE!

[REDACTED]

Sent from my Samsung Galaxy smartphone.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:15 AM
To: PublicComment
Subject: No Rate Hike

I am against the rate hike for all. We can not afford to continuously increase this and at such a high rate increase. It is unjust especially during a time of economic downturn due to a pandemic.

--
[REDACTED]

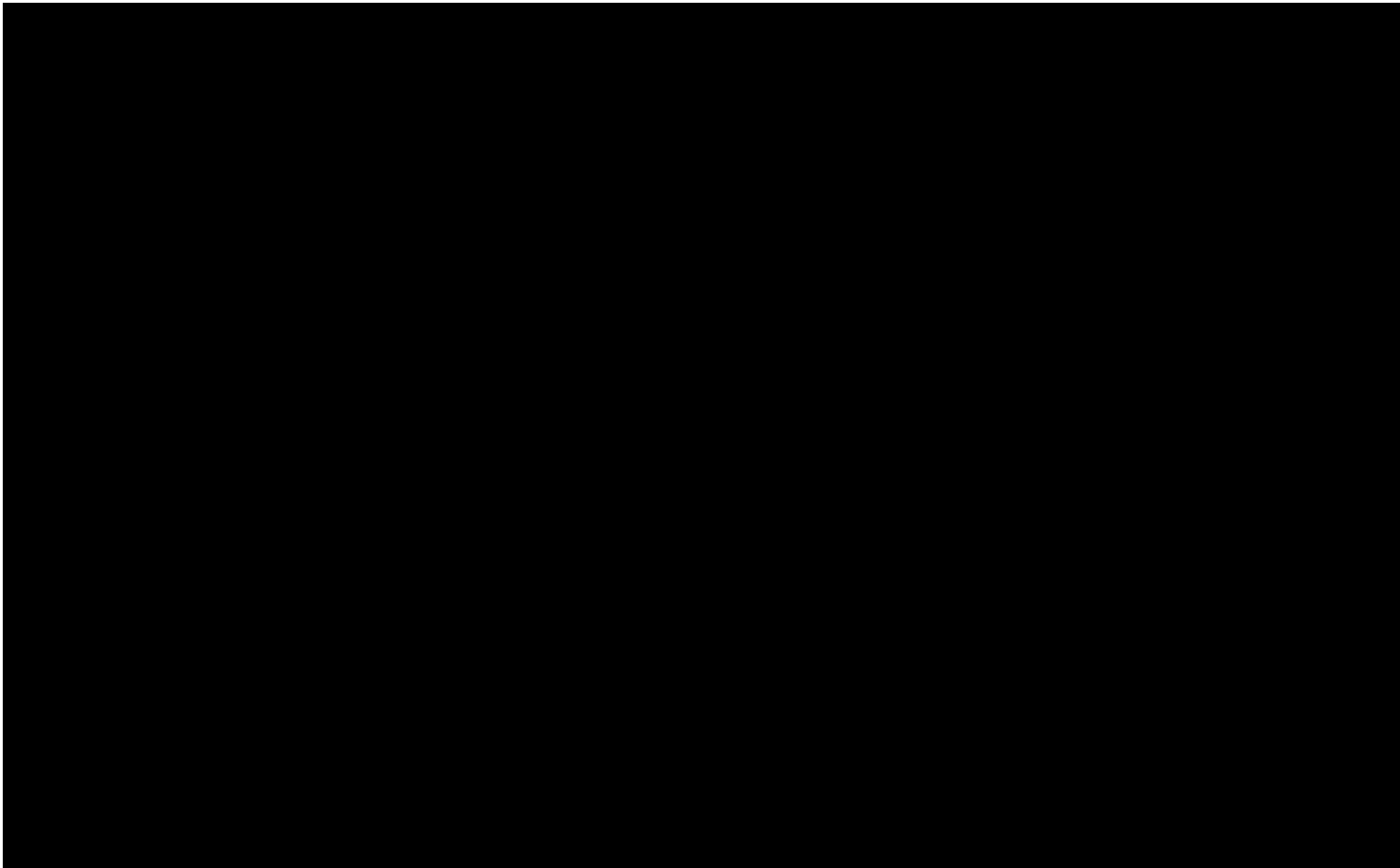
Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:14 AM
To: PublicComment
Subject: Windstorm Insurance Rate Increases

Dear TWIA Board Members

I would like to first Thank You for your decisions benefitting Texas ratepayers, and I would urge you to vote No on any proposed rate increases. As you are aware, COVID 19 has impacted many Texans recently and any increases in Windstorm Premiums would place an additional burden on the Texas Ratepayers in these trying and unprecedented times.

Thank You for your consideration in this matter.



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:06 AM
To: PublicComment
Subject: Windstorm Insurance

Texas Windstorm Insurance should not be only the responsibility of shoreline residents. It should be shared by all of Texas residents. It should be all inclusive for wind, tornadoes, hail and other such damages. Let Texans unite and help Texans share the wealth.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 11:05 AM
To: PublicComment
Subject: VOTE NO ON RATE INCREASE

Please ensure that Texans born, raised and living on the coast can remain here without going broke.

Thank you for your time.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:59 AM
To: PublicComment
Subject: TWIA Needs Responsible Rates

Twia needs to maintain responsible rates. The idea that by keeping rates static, and even ignoring basic market factors such as inflation, we are benefiting coastal residents is short sighted.

Ultimately, TWIAs shortfalls, supported by fair weather and hopeful storm models, are passed onto the rest of the private homeowners market. Most consumers have no understanding of this.

This problem is compounded by the fact that TWIA, while it markets itself as the insurer of last resort, does not function as the insurer of last resort in the day to day market. It regularly and openly competes, often through local agents, against both admitted and surplus carriers. Consumers are then free to chose an artificially priced state sponsored policy instead of the private market, and said state policy will turn around and assess the private market in any shortfall.

If TWIAs rates must remain artificially suppressed, then it should be made functionally, not in name only, the insurer of last resort and maintain its intended place in the market.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:44 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:38 AM
To: PublicComment
Subject: No Rate Hike

Sent from my Sprint Samsung Galaxy S20+ 5G.
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:26 AM
To: PublicComment
Subject: Rate Hike

The Coastal Bend just went through a hurricane with what I would suggest is a minimal impact to TWIA. The Coastal residents are protecting our property to minimize loss and would hope that TWIA would reward us with “no rate hike”.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:12 AM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey as well as from Tropical Storm Imelda when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:12 AM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:17 AM
To: PublicComment
Subject: TWIA COST

Please look closely at any rate increase for us coastal residents. This is not the time for such. With the covid crisis plus the property tax increases via unfounded property evaluation increases. My wife and I are retirees in our late seventies. We cannot maintain our home (cost) , pay our increased taxation and increased insurance cost. We also cannot remain in our home with these added costs. With no significant inflation, per our government, why do these cost continue to sky rocket. My two claims (Rita/Ike) were lengthy nightmares. Contract employees (adjustors) having no idea what they were doing. This included TWIA management!

For all us who are elderly customers please do not increase the cost of our coverage. If not, more and more of us will have too opt out and rely on the tax payers (government) to help us. It won't take long for that bubble to burst!

Thanks for listening and pray you folks can help.

[REDACTED]
Chambers County, Texas

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:15 AM
To: PublicComment
Subject: No Rate Hike

NO RATE HIKE!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:12 AM
To: PublicComment
Subject: Texas Windstorm should be Sunset

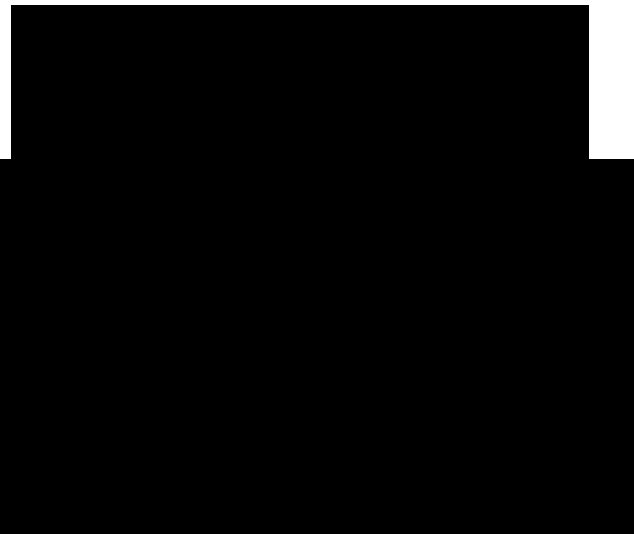
As a lifelong Coastal resident (Galveston and Jefferson Counties) I continue to find it absurd that we are penalized for living and working in a part of the State so vital to our Country's economic health and vitality.

The 14 Coastal Counties continue to be punished while the #1 claim every year is hail damage in the DFW region. Why do we not spread the risk like on all other policies?

The wind does not stop at the second county inland and yet we are the only ones to bear the burden of costly windstorm coverage. It is time that we get rid of TWIA all together and go back to life before TWIA where the risk are spread.

Thanks

[Texas Real Estate Commission Information About Brokerage](#)



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:07 AM
To: PublicComment

No rate hike

Sent via the Samsung Galaxy S8+, an AT&T 5G Evolution capable smartphone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 10:06 AM
To: PublicComment
Subject: No Rate Increase

Dear TWIA Board of Directors,

I urge you not to increase the windstorm rates for 2021. In a time that many Texans are struggling to pay bills for basic needs, now is not the time to add to the excessive rates for windstorm insurance. My annual insurance premium is more than my monthly mortgage annual homeowner's insurance. In the 8 years that I've lived in Texas, I've paid nearly \$20,000 in windstorm premiums and filed no claims. I believe there are better solutions than raising the rates of Coastal residents.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:59 AM
To: PublicComment
Subject: Don't Raise Rates

Don't Raise Rates.

[REDACTED]

Sent via the Samsung Galaxy S7, an AT&T 4G LTE smartphone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:49 AM
To: PublicComment
Subject: Rate Hike

NO RATE HIKE !!!!!!!!!!---thanks [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:47 AM
To: PublicComment
Subject: No rate hike

No rate hike.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:36 AM
To: PublicComment
Subject: No rate hike!

No rate hike! Can't afford to pay it.

This will hurt our community. With Covid-19 and everything else, our community can't handle anything else!
Thank you.

[REDACTED]

Corpus Christi, Texas 78418

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:36 AM
To: PublicComment
Subject: Rate hike

I am a Coastal Bend resident and I oppose any proposed rate hikes.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:25 AM
To: PublicComment
Subject: No rate hike

No rate hike.
[REDACTED]

Sent from my T-Mobile 4G LTE Device

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:23 AM
To: PublicComment

No rate hike

Sent via the Samsung Galaxy S8+, an AT&T 4G LTE smartphone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:22 AM
To: PublicComment

No rate hike

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:19 AM
To: PublicComment
Subject: Upcoming meeting

Good Morning - I am a taxpaying resident of Nueces County and I say NO TWIA RATE HIKE! Enough is enough...NO RATE HIKE!

Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:18 AM
To: PublicComment
Subject: Increasing my rate

I truly despise TWIA. It's a greatly overrated bunch that gives the good guys nothing and the bad guys everything.

I worked at the Texas City refinery and a coworker who just had a few shingles lift up got a brand new roof. He told me that the TWIA adjuster came out and made a deal with him to give a little bit more on the "adjustments to cover his deductible. Really?!

I am amazed that only 5 years ago for my same house of a \$90,000 dump, that I was paying a little over \$480. Today, it is \$825 for the same coverage for the same.

I encourage the gods that be for the most devastating Hurricane to come in and wipe my house off its foundation just so I can actually use my windstorm. Been paying for 13 years on this house and 30+ years on others.

Anyway y'all go ahead and raise those rates and pay your adjusters and continue to pay off the people that live on the seashore of Texas HUGE SUMS OF MONEY, while my measly dump continues to get crappier and crappier.

[REDACTED]
Texas City, Texas 77590

Sent from my Samsung Galaxy smartphone.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:14 AM
To: PublicComment
Subject: Windstorm Rate Hike

NO RATE HIKE !

[REDACTED]
[REDACTED]
Port Aransas. Texas 78373

July 29, 2020

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:08 AM
To: PublicComment
Subject: No rate hike

NO RATE HIKE

Sent via the Samsung Galaxy S8, an AT&T 5G Evolution capable smartphone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:09 AM
To: PublicComment
Subject: Windstorm Rate Hike

NO RATE HIKE !

[REDACTED]

July 29, 2020

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 9:08 AM
To: PublicComment
Subject: TWIA Hike

Hello,

My name is [REDACTED]; I am a resident of the Texas Coastal Bend and registered voter.

I am in complete opposition to a TWIA hike. Our area is not only a tourist destination for the entire state and beyond, clearly demonstrated by a recent unrelated NY Times article highlighting Corpus Christi/Nueces Co., but also a connector in the oil and gas industry and shipping industry through several Texas ports. The critical infrastructure along the Texas Coast does not benefit only our area. Our infrastructure supports the entire state and nation and should continue to be supported through financial support beyond what our local residents pay into TWIA. Raising TWIA puts Texas business at risk as operating budgets will be tightened and tough decisions will need to be made including but not limited to closing businesses or laying off workforce. Not only along the coast, this would create a domino effect stretching to the Permian Basin (oil) and Amarillo/Dallas/Austin (shilling -and distribution). How would the Permian oil be moved? If not utilizing the Houston port for shipping, how many additional trucks would end up on the Texas and national high ways? These are all topics that require additional thought prior to focusing solely on insurance rates along the coast. The overall impact of what your hike will mean to the future of our entire state must be thought out.

I appreciate your consideration.

Thank you.

--

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:58 AM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey as well as from Tropical Storm Imelda when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:58 AM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:54 AM
To: PublicComment
Subject: NO

NO TO TWIA RATE HIKE

--

[Information About Brokerage Services](#)

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED],

Corpus Christi, TX, 78404

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:48 AM
To: PublicComment
Subject: No rate hike

NO WINDSTORM RATE HIKE

Can barely afford to live as it is.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:45 AM
To: PublicComment
Subject: TWIA Board Meeting

“NO RATE HIKE”!

[REDACTED]

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

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:39 AM
To: PublicComment
Subject: No Rate Hike!

No Rate Hike!

Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:36 AM
To: PublicComment
Subject: No rate hike!

No rate hike!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:35 AM
To: PublicComment
Subject: No rate hike

No rate hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:31 AM
To: PublicComment
Subject: No rate hike

No rate hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:26 AM
To: PublicComment
Subject: Comment

NO rate hike!!!

[REDACTED]
Portland, Texas 78374

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:24 AM
To: PublicComment

No rate hike

Sent from my Verizon, Samsung Galaxy smartphone
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:22 AM
To: PublicComment
Subject: Wind Rate

NO RATE HIKE!!!!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:21 AM
To: PublicComment
Subject: No rate hike

No rate hike!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:19 AM
To: PublicComment
Subject: No Rate Hike

On top of all the additional burdens COVID 19 has placed upon us, I implore you on behalf of my family and other families struggling in the Coastal Bend. Please! No Rate Hike.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:20 AM
To: PublicComment
Subject: No Rate Hike

Those of us who have seen the statistics know that our neighbors to the north who face tornados and hail storms have just as many, and sometimes more, windstorm claims than those of us on the coast. Given that, rates should be fair and equitable. Just because the cause of our claims typically makes the news, does NOT mean those claims cost more. Be fair to ALL Texans.

--

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:14 AM
To: PublicComment
Subject: Insurance Rates

Please consider freezing rates for Texas residents, many of whom are already suffering financial struggles from the pandemic and hardships from recent storms. An increase in rates would be yet another burden which will cause many citizens to be uninsured on their properties they have worked a lifetime to acquire. Freezing rates would be the right thing, and humanly compassionate move on your part for fellow Texans. I thank you for your time and hope you will carefully consider this plea.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:11 AM
To: PublicComment
Subject: No Rate Hike

No rate hike!

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:02 AM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey as well as from Tropical Storm Imelda when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:03 AM
To: PublicComment
Subject: No rate hike

No rate hike

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:01 AM
To: PublicComment
Subject: No TWIA Rate Hike

No rate hike.



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:01 AM
To: PublicComment
Subject: No TWIA Rate Hike

No rate hike

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:01 AM
To: PublicComment
Subject: No rate hike

No rate hike.

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 8:00 AM
To: PublicComment
Subject: Public Comment

NO RATE HIKE



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:59 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

Kind regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:57 AM
To: PublicComment
Subject: No rate hike

No rate hike!

[REDACTED]
Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:57 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

[REDACTED]

Sent from my T-Mobile 4G LTE device

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:56 AM
To: PublicComment
Subject: no rate hike

No rate hike

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:46 AM
To: PublicComment
Subject: No TWIA Rate increase

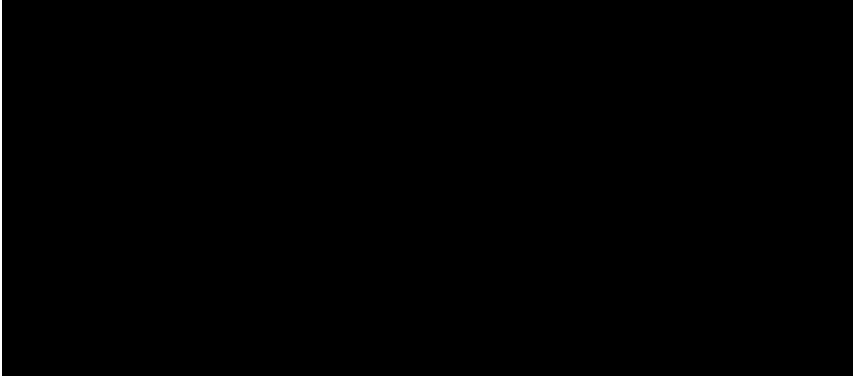
Our WindStorm rates are already too high.
We urge all TWIA Board members to NOT RAISE RATES!
Thank you,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:40 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

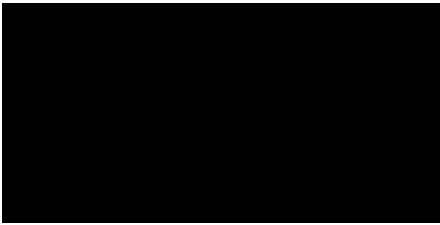


Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:40 AM
To: PublicComment
Subject: No Rate Hike

Please do not raise the rates for windstorm premiums. During these most difficult times with Covid, the hurricane we experienced in Hanna, we are down to a 1 income household due to covid layoff, rising medical costs for my husbands heart condition, we just cannot handle a premium increase. NO RATE HIKE!!

Thank you for your consideration.



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:39 AM
To: PublicComment
Subject: Twia rate

Please do not raise my windstorm insurance rates. I am retired and this expense is already a burden.
Thank you

[REDACTED]
Texas City, Texas 77590

[Outlook](#) for iOS

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:39 AM
To: PublicComment
Cc: Mayes Middleton
Subject: TExas Windstorm Insurance

Dear Texas Windstorm

I am writing to confirm my vote for keeping Windstorm Insurance rate same as before. Please do not increase. We are all under stress with very few of us working, establishments that are open and are restricting their number of patrons as required by the Governor.

Do not raise the rates.

Thank you

[REDACTED]
Lamarque, Texas

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:31 AM
To: PublicComment
Subject: Rate increase

Please do not raise the insane rates you have previously set. Instead lower them.

Thank you

[REDACTED]
Galveston County

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:25 AM
To: PublicComment
Subject: Open nursing homes and bars

I would suggest that bars be opened safely. And, for the health of our older people, let family members see their loved ones in nursing home -safely!

Be smart about it!

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:10 AM
To: PublicComment
Subject: Rate hike

No rate hike

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:01 AM
To: PublicComment
Subject: No rate hike

No rate hike. Premiums are already outrageous. They are unaffordable.

Florida has hurricanes as well and their insurance for wind is insignificant compared to the extreme costs incurred here.

My wife and I likely won't be staying in Texas long term due to property taxes and wind insurance.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 7:01 AM
To: PublicComment
Subject: No hike rate

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:53 AM
To: PublicComment
Subject: NO WINDSTORM RATE HIKE

NO WINDSTORM RATE HIKE.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:51 AM
To: PublicComment
Subject: no rate hike".

no rate hike".

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:25 AM
To: PublicComment
Subject: Rate Hike

No rate hike!

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 5:42 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 4:47 AM
To: PublicComment
Subject: no rate hike

[REDACTED]
corpus christi, tx 78415

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:10 AM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey as well as from Tropical Storm Imelda when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:19 AM
To: PublicComment
Subject: No rate hike

No rate hike

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:09 AM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 3:09 AM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 12:34 AM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:59 PM
To: PublicComment
Subject: TWIA Rates

Dont raise our TWIA rates.

Respectfully,

[REDACTED]
Corpus Christi, TX 78418

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:28 PM
To: PublicComment
Subject: No Rate Hike

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:12 PM
To: PublicComment
Subject: windstorm ins

please do not increase the rates, they are already too high. thank you, [REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:55 PM
To: PublicComment
Subject: No rate Increase

2/3s of my businesses are closed by order of the state due to Corona. My one remaining place was closed 2 weeks mid summer due to Corona. Then closed due to a storm that didn't hit us. It's been a rough year. We didnt make the money we needed this year. Please hold off on a rate increase we are already treading water. Thanks

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:33 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my T-Mobile 4G LTE Device

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:33 PM
To: PublicComment
Subject: No rate hike

Sent from my T-Mobile 4G LTE Device

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:28 PM
To: PublicComment
Subject: TWIA rates

Please do not raise TWIA Rates. We finally bought our retirement home here on Padre Island. The rates are making these homes and where we want to live unaffordable. We barely could afford this one after saving for a long time. Please hear us. Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:07 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

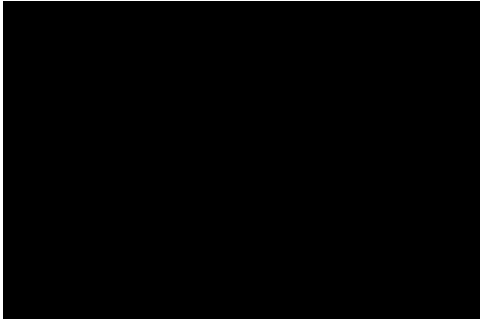


Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:58 PM
To: PublicComment
Subject: NO RATE HIKE!

NO RATE HIKE!

Thank you for allowing me the opportunity to comment.



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:02 PM
To: PublicComment
Subject: No Rate Hikes!!

We can't take any more!!! No rate hike!

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:01 PM
To: PublicComment
Subject: No Rate Hike!

For the love of God, PLEASE NO RATE HIKE!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:59 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:48 PM
To: PublicComment
Subject: Windstorm TWIA Insurance

Dear Board of Directors,

I live in a condominium in Galveston Texas for the past 10 years. The cost of living on the island is already very high given the high cost of maintaining windstorm insurance. In addition, many of the homeowner on the island lost his or her's jobs or furloughed due to Covid 19 pandemics. Therefore, it will be extremely difficult to pay mortgages without an employment. Therefore, I would like to request that the Board of Directors vote against (**oppose**) a rate increase for the windstorm insurance. Your kind consideration will be greatly appreciated. Thank you.

Sincerely,

[REDACTED]
Galveston, TX 77554

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:05 PM
To: PublicComment
Subject: No rate hike!,,

Are you kidding me? We just got hit AGAIN during a pandemic which has caused our economy to go down and many businesses to close and now you want to hit us with a rate hike? The State needs to get out of the insurance business and privatize our TWIA.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 7:52 PM
To: PublicComment
Subject: Please no rate hike.

Sent from my iPhone -
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 7:30 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 7:29 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED] Port Aransas, TX. 78373

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 7:26 PM
To: PublicComment
Subject: No rate hike

I am against any rate hike of windstorm insurance

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 7:19 PM
To: PublicComment
Subject: Rate Hike hearing public comment

TWIA Board:

NO to ANY rate hike!!!

Sincerely,

[REDACTED]
Corpus Christi, Texas 78410

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 7:11 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE PLEASE!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:58 PM
To: PublicComment
Subject: Rates

Rates are too high as it is/ Absolutely no rate hike,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:45 PM
To: PublicComment
Subject: No rate hike

NO RATE HIKE PLEASE!,,,,,

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:37 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

#corpuschristi #southcoast #notwiaratehike #TWIA

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:33 PM
To: PublicComment
Subject: TWIA

No hike in TWIA rate
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:28 PM
To: PublicComment
Subject: No Rate Hike!

The residents on the Coast do not approve of a rate hike!

[REDACTED]
[REDACTED]
Nueces County, Corpus Christi

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:27 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike!

Thank You,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:25 PM
To: PublicComment
Subject: No Rate Hike

No rate hike!

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:23 PM
To: PublicComment

TWIA,

To whom it may concern

WE are emailing to request that you do not raise the windstorm rates.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:16 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:05 PM
To: PublicComment
Subject: No rate Hike!!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 5:48 PM
To: PublicComment
Subject: No Windstorm increase

To whom it may concern,

As a home owner on the west end of Galveston, Texas, I strongly urge the Board of Directors to NOT increase windstorm rates!

Thank you for your consideration

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 5:47 PM
To: PublicComment
Cc: [REDACTED]
Subject: Please vote NO on the Texas Windstorm Insurance Rate Increase

I am a new property owner at Pointe West in Galveston. I understand that there may be a Texas Windstorm Insurance Rate Increase being considered. I would like to strongly urge you to **NOT** approve this increase of windstorm rates when you meet next Tuesday.

--

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 5:35 PM
To: PublicComment

Dear TWIA--

I understand that your organization will be meeting on July 31, 2020 to discuss the possibility of increasing our Texas Windstorm insurance rates. I hope you will not consider this increase. As a homeowner in Galveston, we are already paying extremely high insurance rates for every type of coverage, not to mention the additional cost related to owning a property near the ocean. It is becoming more difficult to maintain our property. Please do not increase our rates. Thank you.

[REDACTED]
Galveston, Texas 77554

and

[REDACTED]
Galveston, Texas 77554

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 5:34 PM
To: PublicComment
Subject: Rate increase

With the economy in turmoil, rental rates down or non-existence , I am requesting you to NOT increase our windstorm rates this year.

We also had a large property tax increase from Galveston. Insurance increases will sink us.

[REDACTED]
Galveston ,Tx 77554

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 5:25 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike.

[REDACTED]
Corpus Christi, TX

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 5:03 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
Sent from [Mail](#) for Windows 10
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 4:54 PM
To: PublicComment
Cc: [REDACTED]
Subject: Windstorm

NO RATE HIKE!

[REDACTED]
Corpus Christi, Texas 78412

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 4:45 PM
To: PublicComment
Subject: No rate hike

No rate hike!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 4:38 PM
To: PublicComment
Subject: No rate Hike

No rate hike please.

[REDACTED]

"There is something about the outside of a horse that is good for the inside of a man." Winston S. Churchill

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 4:27 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 4:12 PM
To: PublicComment
Subject: Fw: Tell TWIA No Rate Hike Before Tomorrow 12:00 PM!

No rate hike! We are tired of paying the burden of the rest of the state! You are criminals if you raise our rates, like you have been for years! Your organization needs to be disbanded! We are losing people who are leaving the coast because of high insurance costs, which are responsible for!

[REDACTED]
Corpus Christi, TX 78418

[Sent from Yahoo Mail on Android](#)

----- Forwarded Message -----

From: "United Corpus Christi Chamber of Commerce" <caitlin@unitedccchamber.com>
To: [REDACTED]
Sent: Thu, Jul 30, 2020 at 10:32 AM
Subject: Tell TWIA No Rate Hike Before Tomorrow 12:00 PM!



Send comments to publiccomment@twia.org by July 31st 12:00 PM

United Corpus Christi Chamber of Commerce | 602 N. Staples Street, Suite #150, Corpus Christi, TX 78401

[Unsubscribe](#) [REDACTED]

[Update Profile](#) | [About our service provider](#)

Sent by caitlin@unitedccchamber.com powered by



Try email marketing for free today!

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 4:11 PM
To: PublicComment
Subject: NO TWIA Rate Hike

No to rate hike

CONFIDENTIAL: This electronic mail message and any files transmitted with it are intended exclusively for the individual or entity to which it is addressed. The message, together with any attachment, may contain confidential and/or privileged information. Any unauthorized review, use, printing, saving, copying, disclosure or distribution is strictly prohibited. If you have received this message in error, please immediately advise the sender by reply email and delete all copies

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 4:08 PM
To: PublicComment
Subject: NO RATE HIKE NO RATE HIKE NO RATE HIKE NO RATE HIKE

NO RATE HIKE regarding the windstorm rates.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 4:00 PM
To: PublicComment
Subject: No Rate Hike

Please do not impose a rate hike on us.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 3:56 PM
To: PublicComment

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 3:37 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 3:34 PM
To: PublicComment
Subject: TWIA

Please see below.

From: [REDACTED]
Date: July 30, 2020 at 2:21:05 PM CDT
To: publiccomment@twia.org
Subject: TWIA

Please no rate increase, Rockport is still recovering from Hurricane Harvey damages. Residents are struggling to make ends meet at this time due to lost jobs/businesses during Pandemic. There are other less expensive carriers for this insurance available now even before your proposed rate increase!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 3:26 PM
To: PublicComment
Subject: TWIA rate increase

Hello,

I am completely against the rate increase.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 3:23 PM
To: PublicComment
Subject: Twia Rate Increase

Come on now! Enough is enough. We have been economically trashed with this Carona business and are struggling to make ends meet at home. Thank God governmental and private agencies are giving the common folks breaks in desperate times. Is that something TWIA has the grace to do as well???? We all sure hope so!!!

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 3:17 PM
To: PublicComment
Subject: no rate hike

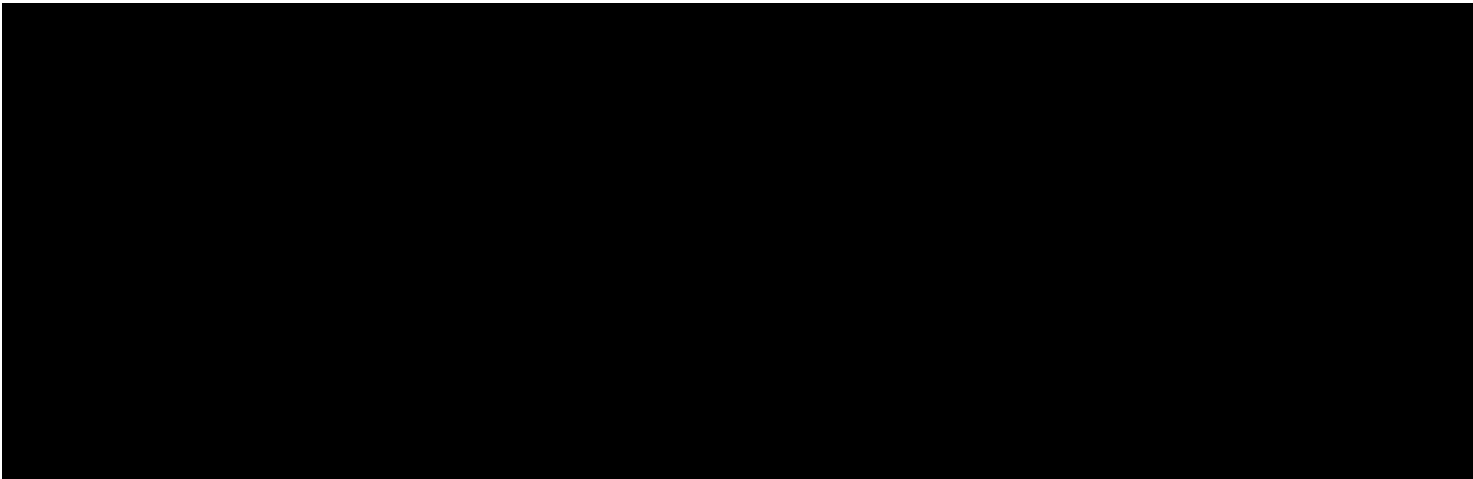
NO RATE HIKE

[REDACTED]
Port Aransas, Texas 78373

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 3:16 PM
To: PublicComment
Subject: FW: no rate hike

Please consider holding off any rate hikes; I cannot imagine the burden this would put Texans under during this unprecedented C19 panic, not to mention the impacts of Hanna.



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 3:10 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 3:09 PM
To: PublicComment
Subject: No TWIA rate hike

NO TWIA RATE HIKE

--

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 3:05 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

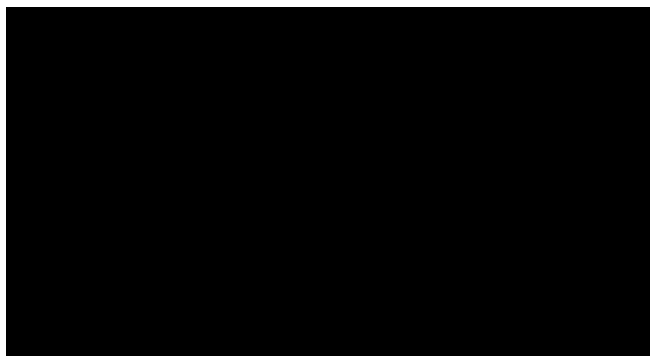
NO TWIA RATE HIKE

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:49 PM
To: PublicComment
Subject: TWIA rates

We are against any rate hike in TWIA rates in South Texas.



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:49 PM
To: PublicComment
Subject: No Rate Hike

This is wrong time

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:48 PM
To: PublicComment
Subject: Public comment

No rate hike.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:41 PM
To: PublicComment
Subject: No Rate Hike

As a Corpus Christi homeowner I say "TWIA NO RATE HIKE",

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:31 PM
To: PublicComment
Subject: NO RATE HIKE

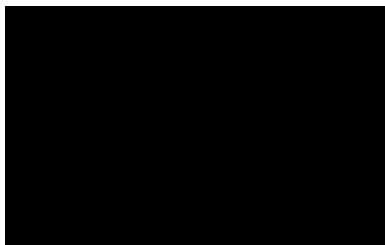
NO RATE HIKE



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:32 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:31 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:31 PM
To: PublicComment
Subject: No Rate Hike

Thank you.

Terry



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:28 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!!!!

REP



Public Comment

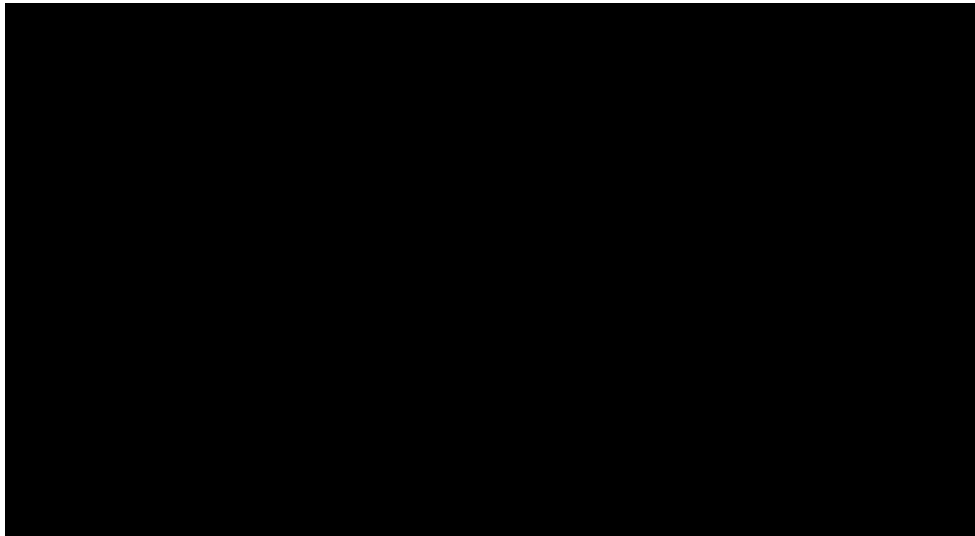
From: [REDACTED]
Sent: Thursday, July 30, 2020 2:27 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE
NO RATE HIKE
NO RATE HIKE
NO RATE HIKE
NO RATE HIKE
NO RATE HIKE
NO RATE HIKE
NO RATE HIKE

--

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

[TREC Consumer Protection](#)



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:26 PM
To: PublicComment
Subject: NO RATE HIKE!

NO RATE HIKE!

[REDACTED]
Corpus Christi, Texas

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:21 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from [Outlook](#) [REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:20 PM
To: PublicComment
Subject: No rate hike

No rate hike . We pay way to much alrwafy

Sent from my Sprint Samsung Galaxy S20+ 5G.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:11 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:09 PM
To: PublicComment
Subject: No rate increases

Please no rate increases for windstorm insurance.

[REDACTED]
Corpus Christi, TX

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:08 PM
To: PublicComment
Subject: "NO RATE HIKE"

"NO RATE HIKE"

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:05 PM
To: PublicComment
Subject: No Rate Hike!

Please, as we struggle through COVID-19 loss revenue, on behalf of myself and the museum, no rate hike.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 1:59 PM
To: PublicComment
Subject: NO

No to increase rates

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 1:56 PM
To: PublicComment
Subject: TWIA Rate Increase

Dear Sir or Madam,

Please do not increase the TWIA rate at this time. During a pandemic, with many people having lost their job, and salaries being cut to keep organizations afloat, this is not the right time. Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 1:54 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 1:44 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 1:42 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 1:41 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

[REDACTED]
NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 1:32 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 1:31 PM
To: PublicComment
Subject: WIndstorm Rate Hike

I sincerely feel it is in poor taste and with complete disregard for the public that TWIA would consider a rate hike in the midst of global pandemic and right after a horrific hurricane. The Gulf Coast isn't the only portion of the state of Texas that utilizes wind storm insurance, but we catch the brunt of it. People in areas of large tornadoes and such need windstorm insurance and they pay less.

[REDACTED]

[REDACTED]

Corpus Christi, TX 78415

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 1:28 PM
To: PublicComment
Subject: NO rate hike

No rate hike for homeowners

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:51 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:51 PM
To: PublicComment
Subject: No Rate Increase

No Rate Increase

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:51 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

[REDACTED]

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:50 PM
To: PublicComment
Subject: NO RATE HIKE!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:44 PM
To: PublicComment
Subject: No rate hike

no rate hike

Sent via the Samsung Galaxy S® 6, an AT&T 4G LTE smartphone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:35 PM
To: PublicComment
Subject: No Rate Hike

Good afternoon.

I am a resident of Corpus Christi, TX. I opposed any proposed rate hikes for windstorm insurance.

Best Regards,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:28 PM
To: PublicComment
Subject: No rate hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:24 PM
To: PublicComment
Subject: No Rate Hike

Good afternoon.

As a resident of Corpus Christi, TX, I opposed any rate hikes to the TWIA insurance.

Best Regards,

[REDACTED]

1. *Journal of Management Studies*, 1990, 27, 1, 1-14.

Thursday, July 30, 2020 12:24 PM

PublicComment

Please do not raise rates

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:22 PM
To: PublicComment
Subject: No Rate Hike

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:20 PM
To: PublicComment
Subject: No TWIA HIKE

I'm writing to make m opinion official: No TWIA HIKE!!!

[REDACTED]
Corpus Christi, TX
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:16 PM
To: PublicComment
Subject: NO RATE HIKE

I live and work in this area and do not want a rate hike. Premiums are already very high.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:15 PM
To: PublicComment
Subject: No rate hike!

No rate hike!!

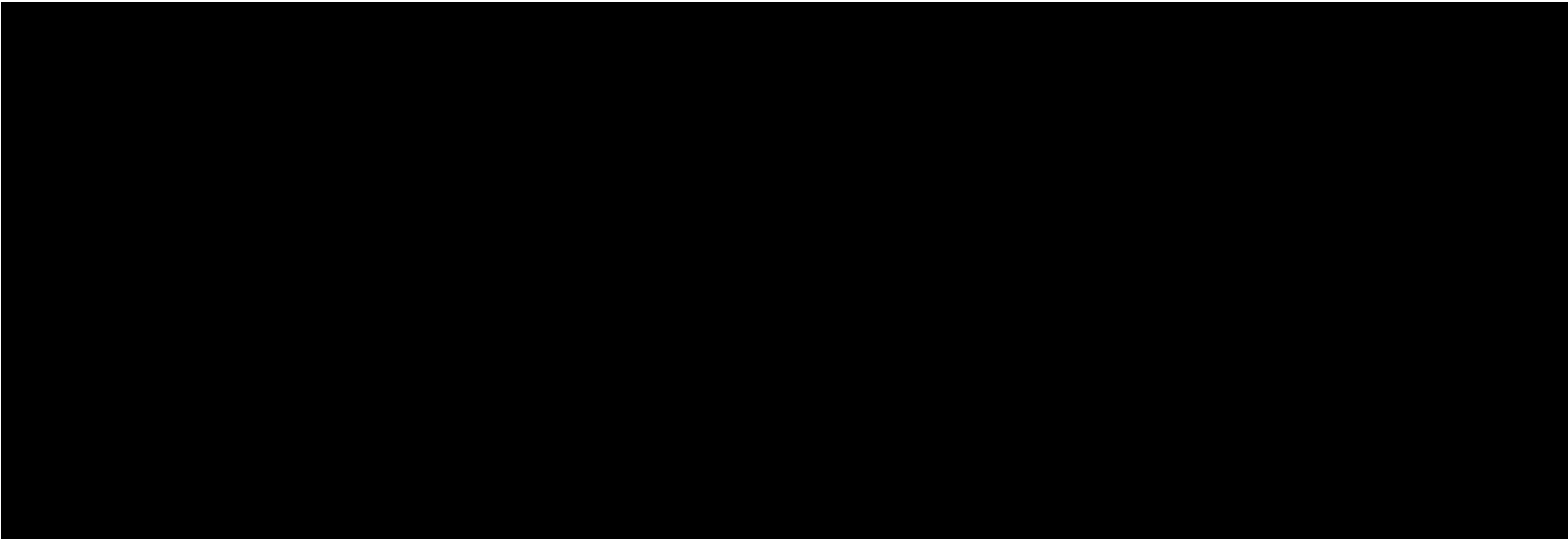
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:13 PM
To: PublicComment
Subject: NO RATE HIKE

Importance: High

No Rate Hike for Texas Coastal Bend!



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:12 PM
To: PublicComment
Subject: NO RATE HIKE

[REDACTED]
Corpus Christi, TX 78418

Public Comment

From: Tamara Brennan <quailzcountry@gmail.com>
Sent: Thursday, July 30, 2020 12:09 PM
To: PublicComment
Subject: Rate Hike Proposal

Please don't raise the rates for TWIA coverage.

Tamara Brennan
Broker

--

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

[Consumer Protection Notice](#)

RE/MAX Quail Country

Tamara Brennan, Broker - REALTOR®

Office: 361-217-7111
Mobile: 361-548-3096
FAX: 888-770-3185
601 S 14th Street, Suite A
Kingsville, TX 78363
www.QuailCountryRealty.com

Follow me on twitter: @QuailCountryTX



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:05 PM
To: PublicComment
Subject: No rate hike

Ladies and gentlemen:

I am a 39 year resident of Corpus Christi. There is no legitimate basis for a rate hike for the Corpus Christi area. Please heed the remarks of Representative Todd Hunter on this matter. Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:03 PM
To: PublicComment
Subject: No rate hike!

No rate hike!

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:03 PM
To: PublicComment
Subject: No rate hike!

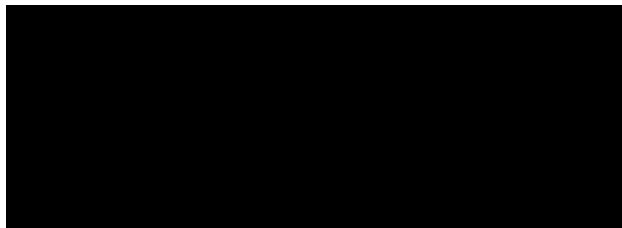
No rate hike!!!

--

This email has been checked for viruses by Avast antivirus software.
<https://www.avast.com/antivirus>

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:03 PM
To: PublicComment
Subject: NO RATE HIKE!



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:03 PM
To: PublicComment
Subject: NO RATE HIKE

It is unacceptable that you cannot fund this program with the current rate system. TWIA should cease to exist. The private insurers should have wind damage as part of our homeowners insurance just like the rest of the state and indeed the rest of the gulf coast. Why this extra tax??? The North of the state and panhandle have tornadoes and do not pay this. Houston has hurricanes and does not pay this.
NO.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:02 PM
To: PublicComment
Subject: No Rate Hike

Kind regards,
[REDACTED]
Corpus Christi, TX

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:02 PM
To: PublicComment
Subject: NO RATE HIKE

[REDACTED]
Corpus Christi, TX 78412

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:01 PM
To: PublicComment
Subject: NO RATE HIKE!!

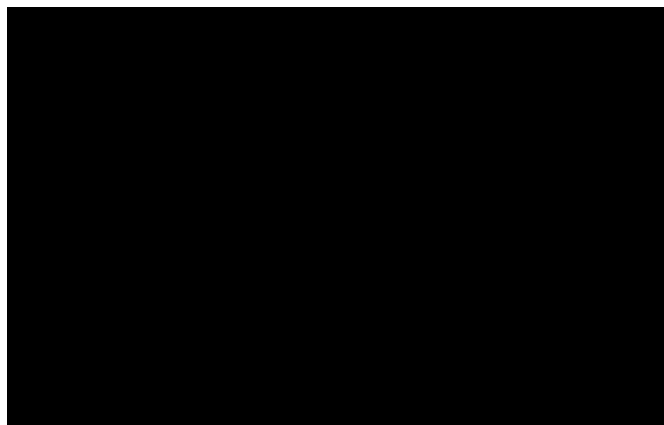
Windstorm should be turned over to the private sector. Let the market determine the cost.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:01 PM
To: PublicComment
Subject: NO RATE HIKE

Thanks,



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:01 PM
To: PublicComment
Cc: todd.hunter@house.state.tx.us
Subject: RATE HIKE

Please, NO! No rate hike.

[REDACTED]
Corpus Christi, Texas

Public Comment

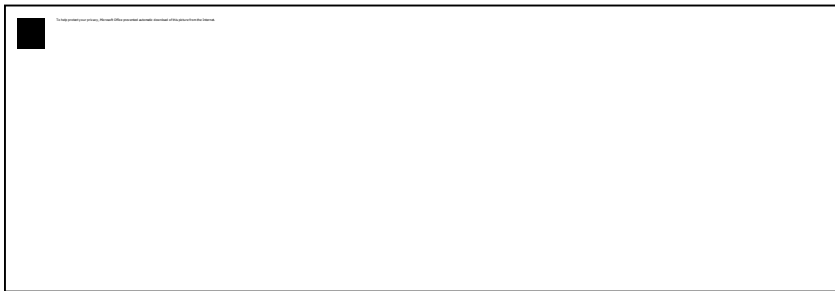
From: [REDACTED]
Sent: Thursday, July 30, 2020 12:00 PM
To: PublicComment
Subject: NO RATE HIKE!!

I say NO to TWIA rate hikes!!!

Thank you,

[REDACTED]

--



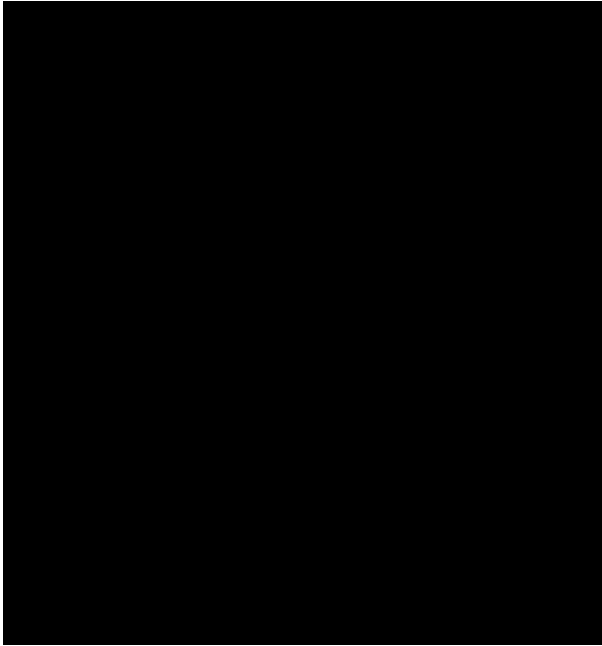
Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:00 PM
To: PublicComment
Subject: NO RATE HIKE

[REDACTED]
Corpus Christi, TX 78412

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:00 PM
To: PublicComment
Subject: NO RATE HIKE



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:59 AM
To: PublicComment
Subject: No rate hike...

Enough is enough. We cannot take another rate hike. To charge us more, especially in this pandemic where we earn a lot less or nothing, is unconscionable. Please no rate hikes now.

NO RATE HIKE!

[REDACTED]

Public Comment

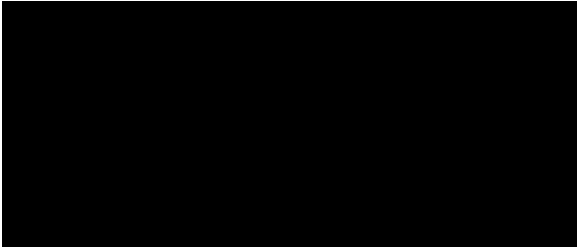
From: [REDACTED]
Sent: Thursday, July 30, 2020 11:58 AM
To: PublicComment
Subject: NO RATE HIKE in the middle of a Pandemic!!!

--

Information About Brokerage Services ;

Texas law requires all license holders to provide the Information About Brokerage Services form to prospective clients.

<https://www.trec.texas.gov/sites/default/files/pdf-forms/IABS%201-0.pdf>



The preceding message is only for use of the intended recipient and may contain information that is confidential or legally privileged. If you have received this message in error, please so indicate by return e-mail and then delete this message immediately without retaining any copies or other record of its content. Thank you for your cooperation.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:52 AM
To: PublicComment
Subject: No Rate Hike

I am an influencer and I support no TWIA Rate increase or hike right now.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:49 AM
To: PublicComment
Subject: TWIA Board Meeting comment

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:48 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:47 AM
To: PublicComment
Subject: NO RATE HIKE

Please do not raise the rates!

Texas law requires real estate license holders to give the following information about brokerage services:
[Information About Brokerage Services](#)

Take care,

[REDACTED]

[REDACTED]

Public Comment

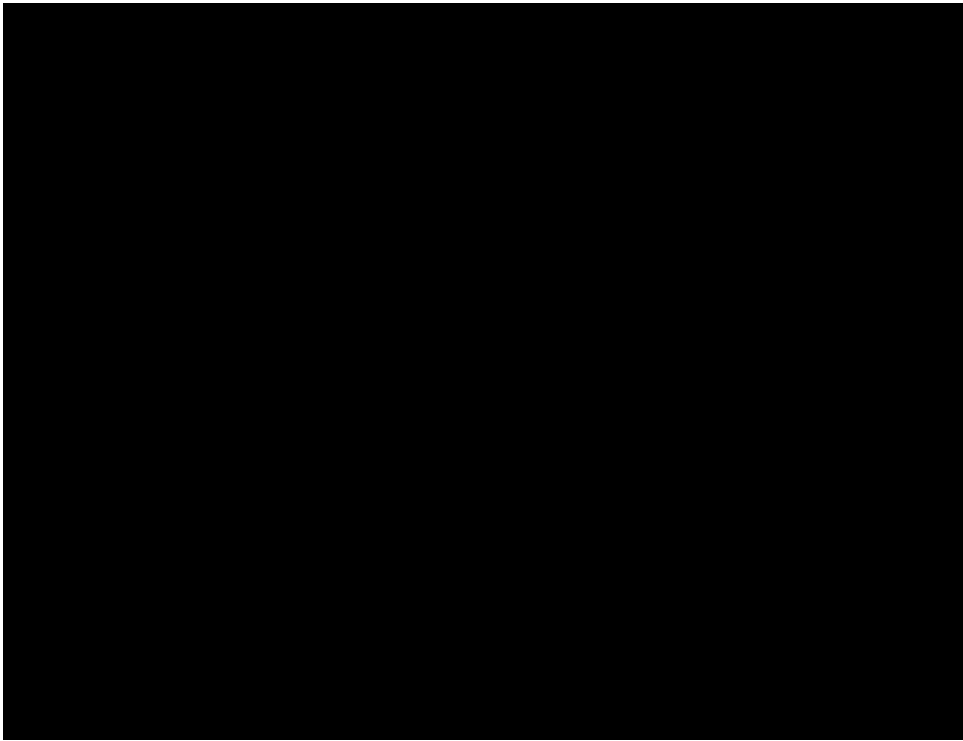
From: [REDACTED]
Sent: Thursday, July 30, 2020 11:47 AM
To: PublicComment
Subject: NO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:47 AM
To: PublicComment
Subject: Public Comment

NO RATE HIKE!



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:47 AM
To: PublicComment
Subject: NO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:40 AM
To: PublicComment
Subject: No rate hike!

No Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:35 AM
To: PublicComment
Subject: NO RATE HIKE !!

NO RATE HIKE !!

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:21 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPad

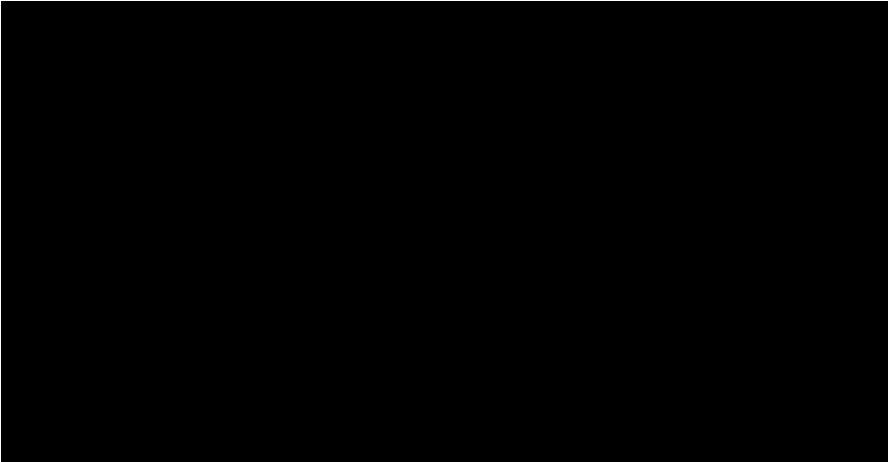
Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:21 AM
To: PublicComment

no rate hike

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:20 AM
To: PublicComment
Subject: No Rate Hike



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:20 AM
To: PublicComment
Subject: No TWIA Rate Hike

Hello-

I am a property owner in Nueces county and I say NO To ANY TWIA Rate Hike.

Thank you,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:19 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:17 AM
To: PublicComment
Subject: No TWIA Rate Hike

Hello-

I am a REALTOR® and property owner in Nueces county and I say NO to any TWIA Rate Hike.

Thank you,

[REDACTED]

Texas Law requires all Real Estate licensees to give the following information about brokerage services: <https://www.dropbox.com/s/a7ruvc7m3u4ndcu/IABS%201-0.pdf?dl=0>

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:16 AM
To: PublicComment
Cc: todd.hunter@house.texas.gov
Subject: NO RATE HIKE

Rate hikes hurt the Texas economy, not just in the coastal bend, but all over Texas. How does Permian Basin oil get to market? Through the port of Corpus Christi.

No Rate Hike!

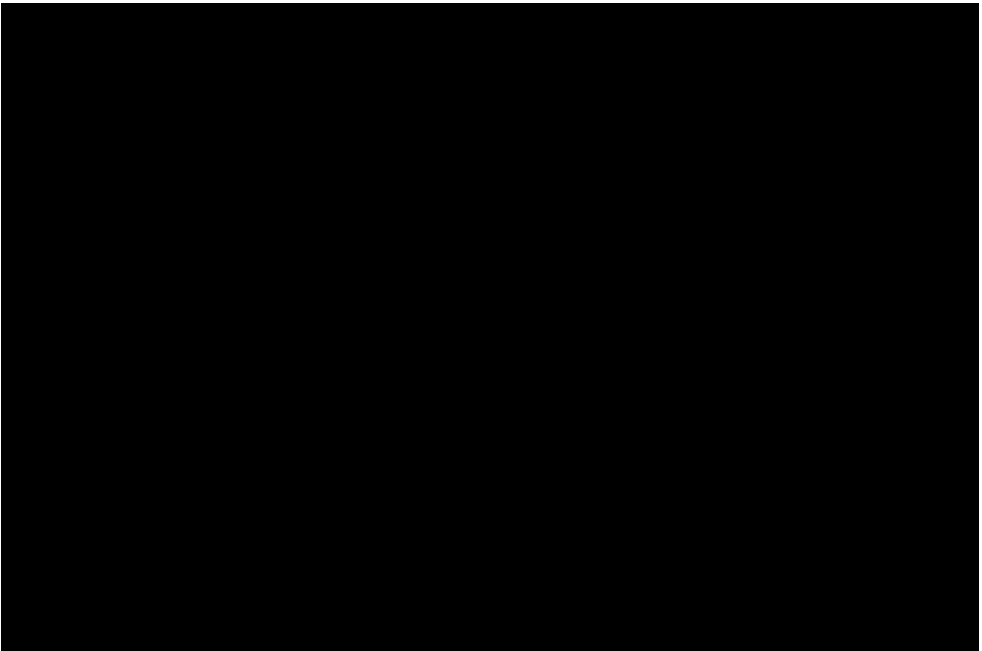
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:15 AM
To: PublicComment
Subject: Please NO RATE HIKE



NO RATE HIKE



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:14 AM
To: PublicComment
Cc: Mayes Middleton; Larry Taylor (inssurf@aol.com)
Subject: Vote NO to any proposed TWIA rate increase

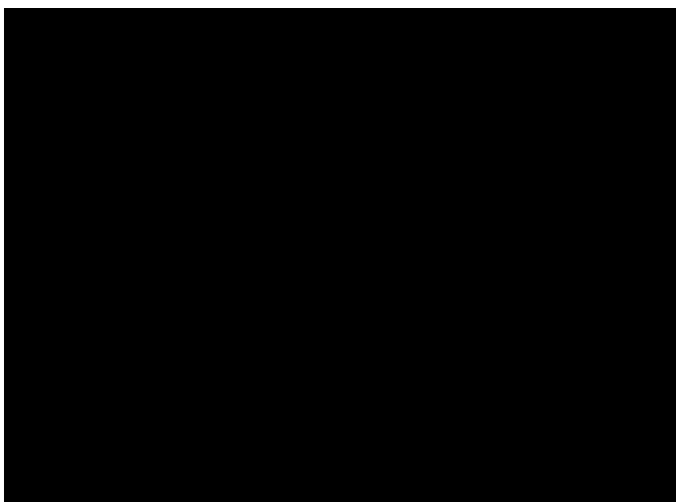
I am writing on behalf of [REDACTED] and myself personally to urge the TWIA Board to **reject consideration of any proposed rate increase** on residential and commercial policyholders.

Given the extensive changes produced by legislation in the 2019 Legislative session that was passed by more than two-thirds support of Texas legislators and signed by the Governor we believe any action to increase policyholder rates at this time is premature and in direct conflict with the will and intent of the members of the Texas Legislature.

The most prudent move for the citizens of the coastal region is for TWIA to hold off on any rate increases until the legislature has had the opportunity to study TWIA's rate structure and enact any needed reforms during the next legislative session.

There should be no rate increase until a study is completed on the disparate impact any proposed rate increase will inflict on individuals and businesses residing in Texas coastal counties.

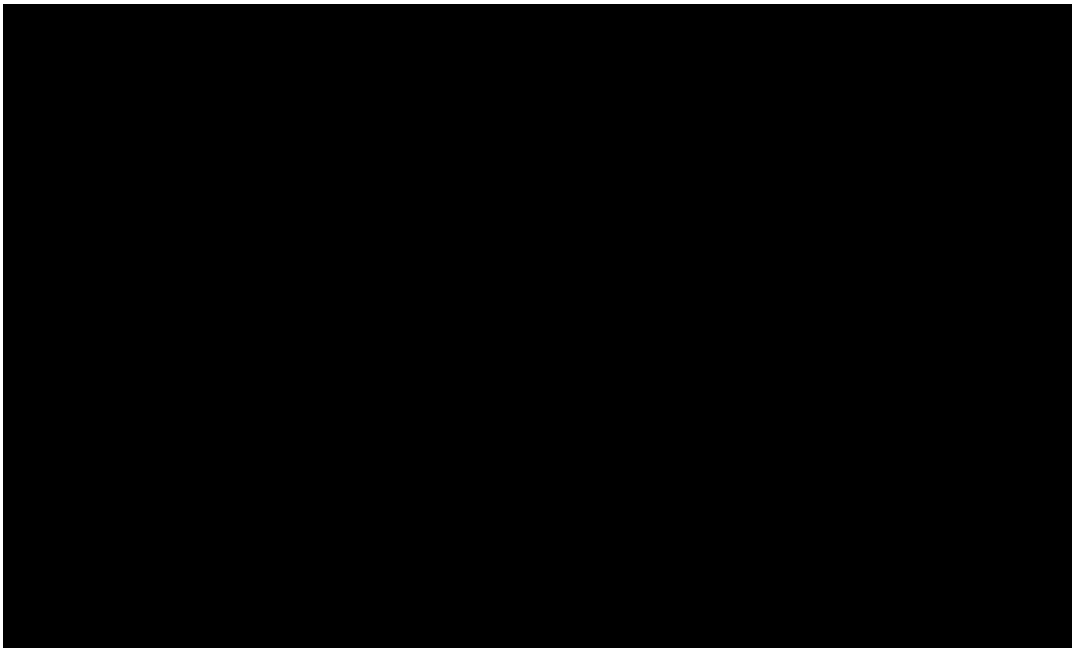
Thank you for your consideration



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:12 AM
To: PublicComment
Subject: PleaseNO RATE HIKE

This is not needed especially after a disaster.



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:07 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Thank you

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:06 AM
To: PublicComment
Subject: I'm a REALTOR and own 3 Nueces County homes!!

Hello-

I am a REALTOR® and property owner in Nueces county and I say NO! NO! NO! to any TWIA Rate Hike.

Thank you,

I am on the go Sent from my iPhone. Please excuse any spelling errors.

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

[REDACTED]

If your message or text is received after [8:00 pm](#) it may be replied to the following business day.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:02 AM
To: PublicComment
Subject: TWIA rate hike

Hello-

I am a REALTOR® and property owner in Nueces county and I say NO to any TWIA Rate Hike.

Thank you,

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 11:00 AM
To: PublicComment
Subject: No TWIA Rate Hike

Hello!

I am a REALTOR and property owner in Nueces County and I say NO to any TWIA rate hike!

Thank you!

--

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



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:59 AM
To: PublicComment
Subject: Fwd: Rate hike

Forwarded Conversation

Subject: Rate hike

From: **Ronald Voss** [REDACTED] >
Date: Thu, Jul 30, 2020 at 10:55 AM
To: <publiccomment@twia.org>

There is no reason to hike the rates on any structure that has complied to the code since 1988. If anything after observing the damage done by the last hurricane, structures built in compliance to the code since 1988 should be given a discount. If anything, the structures should be discounted at a lesser rate and then increase the rate of discount as the code changed and became more stringent. I have been involved in the TWIA program since 1988 and have seen the codes work.

The highest winds of documented 150 mph went through areas west of Rockport and structures built to a 120 mph code survived the storm with only cladding damage and no damage to metal roofs. There are ways to reduce claims by addressing the roofs as the roof coverings usually cause the water damage and not structural damage. Make the underlayment be a peel and stick or equivalent under shingles so that when the shingles blow off there is no damage. Require mandatory shutters or impact windows or no coverage if not applied. People do not want to come back to a damaged house so they will pay the little extra it takes to get close to wind proof. But again discount those that attempt to build so that there is no damage(which can be done).

Get engineers involved that have experience in the losses and create revisions to the code for areas that are not addressed in a code.

[REDACTED]

From: <postmaster@twia.org>
Date: Thu, Jul 30, 2020 at 10:56 AM
To: [REDACTED] >



Your message to publiccomment@twia.org couldn't be delivered.

[publiccomment](#) wasn't found at twia.org.

lapatronaranch

Office 365

publiccomment

Unknown To address

How to Fix It

The address may be misspelled or may not exist. Try one or more of the following:

- Send the message again following these steps: In Outlook, open this non-delivery report (NDR) and choose **Send Again** from the Report ribbon. In Outlook on the web, select this NDR, then select the link "**To send this message again, click here.**" Then delete and retype the entire recipient address. If prompted with an Auto-Complete List suggestion don't select it. After typing the complete address, click **Send**.
- Contact the recipient (by phone, for example) to check that the address is correct.
- The recipient may have set up email forwarding to an incorrect address. Ask them to check that any forwarding they've set up is working correctly.
- Clear the recipient Auto-Complete List in Outlook or Outlook on the web by following the steps in this article: [Fix email delivery issues for error code 5.1.1 in Office 365](#), and then send the message again. Retype the entire recipient address before selecting **Send**.

Was this helpful? [Send feedback to Microsoft](#).

More Info for Email Admins

Status code 554 5.4.14

Typically this error occurs because the recipient email address is incorrect or doesn't exist at the destination domain. This can usually be fixed by the sender. However, sometimes the issue needs to be fixed by the recipient or the recipient's email admin. If the steps in the **How to Fix It** section above don't fix the problem, and you're the email admin for the recipient, try one or more of the following:

The email address exists and is correct - Confirm that the recipient address exists, is correct, and is accepting messages.

Synchronize your directories - If you have a hybrid environment and are using directory synchronization make sure the recipient's email address is synced correctly in both Office 365 and in your on-premises directory.

Errant forwarding rule - Check for forwarding rules that aren't behaving as expected. A

forwarding rule can be configured by an admin via mail flow rules or mailbox forwarding address settings, or by the recipient via the Inbox Rules feature.

Mail flow settings and MX records are not correct - Misconfigured mail flow settings or MX records can cause this error. Check your Office 365 mail flow settings to make sure your domain and any mail flow connectors are set up correctly. Also, work with your domain registrar to make sure the MX records for your domain are configured correctly.

Mail loop detected - This error also indicates that the receiving organization's email settings are misconfigured, creating a mail loop when a message is sent to an address that isn't found in their directory. This usually won't disrupt mail flow for recipients that actually exist, but the recipient's email admin should fix the misconfiguration to reduce the chance of any other mail flow issues. A common cause for this loop is that the recipient's domain is configured as "Internal Relay" when it should be "Authoritative." Another common cause for the loop is that both the sender and recipient are part of the same organization, but the sender's mailbox is hosted by Office 365, while the recipient's mailbox is hosted on-premises, and an outbound connector from Office 365 to the on-premises email servers is missing or misconfigured. To fix this, the recipient's email admin should create a correctly configured outbound connector in Office 365 to route the message to the on-premises mailbox.

For more information and tips to fix this problem, see [Fix email delivery issues for error code 5.4.14 in Office 365](#).

Original Message Details

Created Date: 7/30/2020 3:55:48 PM
Sender Address: [REDACTED]
Recipient Address: publiccomment@twia.org
Subject: Rate hike

Error Details

Reported error: 554 5.4.14 Hop count exceeded - possible mail loop ATTR34
[DM6NAM11FT068.eop-nam11.prod.protection.outlook.com]
DSN generated by: MN2PR11MB3679.namprd11.prod.outlook.com
Remote server: DM6NAM11FT068.mail.protection.outlook.com

Message Hops

HOP	TIME (UTC)	FROM	TO	WITH
1	7/30/2020 3:55:58 PM		mail-io1-f47.google.com	SMTP
2	7/30/2020 3:55:58 PM	mail-io1-f47.google.com	CO1NAM11FT028.mail.protection.outlook.com	Microsoft SMTP Server cipher=TLS_ECDHE_
3	7/30/2020 3:55:58 PM	CO1NAM11FT028.eop-nam11.prod.protection.outlook.com	MWHPR04CA0028.outlook.office365.com	Microsoft SMTP Server cipher=TLS_ECDHE_

4	7/30/2020 3:55:58 PM	MWHPR04CA0028.namprd04.prod.outlook.com	BYAPR11MB3399.namprd11.prod.outlook.com	Microsoft SMTP Ser cipher=TLS_ECDHE_
5	7/30/2020 3:56:01 PM	NAM02-BL2-obe.outbound.protection.outlook.com	CO1NAM11FT015.mail.protection.outlook.com	Microsoft SMTP Ser cipher=TLS_ECDHE_
6	7/30/2020 3:56:01 PM	CO1NAM11FT015.eop-nam11.prod.protection.outlook.com	CO2PR06CA0072.outlook.office365.com	Microsoft SMTP Ser cipher=TLS_ECDHE_
7	7/30/2020 3:56:01 PM	CO2PR06CA0072.namprd06.prod.outlook.com	MN2PR11MB4535.namprd11.prod.outlook.com	Microsoft SMTP Ser cipher=TLS_ECDHE_
8	7/30/2020 3:56:02 PM	NAM11-CO1-obe.outbound.protection.outlook.com	CO1NAM11FT016.mail.protection.outlook.com	Microsoft SMTP Ser cipher=TLS_ECDHE_
9	7/30/2020 3:56:03 PM	CO1NAM11FT016.eop-nam11.prod.protection.outlook.com	MWHPR22CA0045.outlook.office365.com	Microsoft SMTP Ser cipher=TLS_ECDHE_
10	7/30/2020 3:56:04 PM	MWHPR22CA0045.namprd22.prod.outlook.com	MN2PR11MB3679.namprd11.prod.outlook.com	Microsoft SMTP Ser cipher=TLS_ECDHE_

Original Message Headers

Received: from MWHPR22CA0045.namprd22.prod.outlook.com (2603:10b6:300:69::31) by MN2PR11MB3679.namprd11.prod.outlook.com (2603:10b6:208:f1::31) with Microsoft SMTP Server (version=TLS1_2, cipher=TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384) id 15.20.3216.31; Thu, 30 Jul 2020 15:56:04 +0000

Received: from CO1NAM11FT016.eop-nam11.prod.protection.outlook.com (2603:10b6:300:69:cafe::33) by MWHPR22CA0045.outlook.office365.com (2603:10b6:300:69::31) with Microsoft SMTP Server (version=TLS1_2, cipher=TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384) id 15.20.3239.16 via Frontend Transport; Thu, 30 Jul 2020 15:56:03 +0000

Authentication-Results: spf=softfail (sender IP is [REDACTED]) smtp.mailfrom=gmail.com; twia.org; dkim=pass (signature was verified) header.d=gmail.com; twia.org; dmarc=pass action=none header.from=gmail.com; compauth=pass reason=100

Received-SPF: SoftFail (protection.outlook.com: domain of transitioning gmail.com discourages use of [REDACTED] as permitted sender)

Received: from NAM11-CO1-obe.outbound.protection.outlook.com ([REDACTED]) by CO1NAM11FT016.mail.protection.outlook.com (10.13.175.141) with Microsoft SMTP Server (version=TLS1_2, cipher=TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384) id 15.20.3239.20 via Frontend Transport; Thu, 30 Jul 2020 15:56:02 +0000

Received: from CO2PR06CA0072.namprd06.prod.outlook.com (2603:10b6:104:3::30) by MN2PR11MB4535.namprd11.prod.outlook.com (2603:10b6:208:24e::21) with Microsoft SMTP Server (version=TLS1_2, cipher=TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384) id 15.20.3239.17; Thu, 30 Jul 2020 15:56:01 +0000

Received: from CO1NAM11FT015.eop-nam11.prod.protection.outlook.com (2603:10b6:104:3:cafe::76) by CO2PR06CA0072.outlook.office365.com

(2603:10b6:104:3::30) with Microsoft SMTP Server (version=TLS1_2, cipher=TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384) id 15.20.3239.18 via Frontend Transport; Thu, 30 Jul 2020 15:56:01 +0000

Authentication-Results-Original: spf=softfail (sender IP is [REDACTED]) smtp.mailfrom=gmail.com; twia.org; dkim=pass (signature was verified) header.d=gmail.com; twia.org; dmarc=pass action=none header.from=gmail.com; compauth=pass reason=100

Received-SPF: SoftFail (protection.outlook.com: domain of transitioning gmail.com discourages use of 104.47.38.58 as permitted sender)

Received: from NAM02-BL2-obe.outbound.protection.outlook.com (104.47.38.58) by CO1NAM11FT015.mail.protection.outlook.com (10.13.175.130) with Microsoft SMTP Server (version=TLS1_2, cipher=TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384) id 15.20.3239.20 via Frontend Transport; Thu, 30 Jul 2020 15:56:01 +0000

Received: from MWHPR04CA0028.namprd04.prod.outlook.com (2603:10b6:300:ee::14) by BYAPR11MB3399.namprd11.prod.outlook.com (2603:10b6:a03:79::15) with Microsoft SMTP Server (version=TLS1_2, cipher=TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384) id 15.20.3216.25; Thu, 30 Jul 2020 15:55:58 +0000

Received: from CO1NAM11FT028.eop-nam11.prod.protection.outlook.com (2603:10b6:300:ee:cafe::4d) by MWHPR04CA0028.outlook.office365.com (2603:10b6:300:ee::14) with Microsoft SMTP Server (version=TLS1_2, cipher=TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384) id 15.20.3239.16 via Frontend Transport; Thu, 30 Jul 2020 15:55:58 +0000

Authentication-Results-Original: spf=pass (sender IP is [REDACTED]) smtp.mailfrom=gmail.com; twia.org; dkim=pass (signature was verified) header.d=gmail.com; twia.org; dmarc=pass action=none header.from=gmail.com; compauth=pass reason=100

Received-SPF: Pass (protection.outlook.com: domain of gmail.com designates 209.85.166.47 as permitted sender) receiver=protection.outlook.com; client-ip=209.85.166.47; helo=mail-io1-f47.google.com;

Received: from mail-io1-f47.google.com (209.85.166.47) by CO1NAM11FT028.mail.protection.outlook.com (10.13.175.214) with Microsoft SMTP Server (version=TLS1_2, cipher=TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384) id 15.20.3239.17 via Frontend Transport; Thu, 30 Jul 2020 15:55:58 +0000

Received: by mail-io1-f47.google.com with SMTP id z6so2876720liow.6 for <publiccomment@twia.org>; Thu, 30 Jul 2020 08:55:58 -0700 (PDT)

DKIM-Signature: v=1; a=rsa-sha256; c=relaxed/relaxed; d=gmail.com; s=20161025; h=mime-version:from:date:message-id:subject:to; bh=nKHIA9/U0NtYld+A1m0bekGqPJq5jxkb75tZl0z478w=; b=CeF3hFfap2E2XmexX5ghuhKwS+Nxam/rYjz8dbYe55c4AxXT1lkUeGKz8O0tXf8beUcp9R9OhPL7FdIk256xo2WSaUvjJdvhl1jbDYE1x9Dm/SxCfwb9XGsJGfyT/BSOYxBXi1KTP3hUm4SDkMRI1kzLEa9icVEhWziaX9LLm7I5paZHTUPtrLnZaK0s4aNZVuIpbMY4v+ONWtLDzv454IqA07oPRODC2NlKqc+FXZlZv7PTCilI9rhtOCFl/me7ezyFCvzikcSvFSptQtwvlRCYfjl5oGIyMLFHQ3zRhFLojyPbFB/BnM2Y+tfrIdvd7jOP9NLucSFyLP26LoItOw==

X-Google-DKIM-Signature: v=1; a=rsa-sha256; c=relaxed/relaxed;

d=le100.net; s=20161025;
h=x-gm-message-state:mime-version:from:date:message-id:subject:to;
bh=nKHIA9/U0NtYld+A1m0bekGqPJq5jxkb75tZl0z478w=;
b=b7uWxVcPgBqR/qZ6skGi6ryVD7MNzEouSlxVTPC/19lNOV6XhZA7LguX8FgOKpnpq4B
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c5Ag==
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jSTLuuALLjgEYDk0ybkeAh7yx8s8lqH4ihBDXt42jg==
X-Google-Smtp-Source:
ABdhPJz5CHP6WfVdF9LaSGnhJhAu8V9FyhKoleZi4K1Wks6R44ApiuWIMZwmfGOZoV7BKd8FPv/16S3BD8m22/LUG
xw=
X-Received: by 2002:a05:6638:13c7:: with SMTP id i7mr4241199jaj.52.1596124556586;
Thu, 30 Jul 2020 08:55:56 -0700 (PDT)
MIME-Version: 1.0
From: Ronald Voss <lapatronaranch@gmail.com>
Date: Thu, 30 Jul 2020 10:55:48 -0500
Message-ID: <CANgbAZYCXv+9G6Cy44meGF9dY1YFUu-GYPLdEZObNaV_PqN_rw@mail.gmail.com>
Subject: Rate hike
To: publiccomment@twia.org
Content-Type: multipart/alternative; boundary="000000000000036722505abaab515"
Return-Path: lapatronaranch@gmail.com
X-EOPAttributedMessage: 2
X-EOPTenantAttributedMessage: 04cbf989-3931-49a0-b558-d88a9c15526a:2
X-MS-PublicTrafficType: Email
X-MS-Office365-Filtering-Correlation-Id: ccd399f1-515b-450d-0315-08d834a10fbc
X-MS-TrafficTypeDiagnostic: BYAPR11MB3399:|MN2PR11MB4535:|MN2PR11MB3679:
X-MS-Oob-TLC-OOBClassifiers: OLM:7219;OLM:7219;OLM:7219;
X-Microsoft-Antispam-Untrusted: BCL:0;
X-Microsoft-Antispam-Message-Info-Original:
gc0ItSubEgqEMxpoJwMS5GQ/N8Xs6iCCIn147ww6nY6jrO11xjf5fQ+mu/aP9CWNWOy2eryogaX2dAS2W7NNrZZNv
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CIP:209.85.166.47;CTRY:US;LANG:en;SCL:1;SRV:;IPV:NLI;SFV:NSPM;H:mail-io1-f47.google.com;PTR:mail-io1-f47.google.com;CAT:NONE;SFTY:;SFS:(33964004)(3480700007)(73392003)(83380400001)(26005)(86362001)(1096003)(76482006)(55446002)(8676002)(42186006)(356005)(6916009)(336012)(6666004)(7116003)(82202003)(5660300002)(7636003)(7596003);DIR:INB;SFP:;
X-ExternalRecipientOutboundConnectors: 04cbf989-3931-49a0-b558-d88a9c15526a
X-MS-Exchange-Transport-CrossTenantHeadersStamped: BYAPR11MB3399

X-MS-Exchange-Transport-CrossTenantHeadersStripped: CO1NAM11FT015.eop-nam11.prod.protection.outlook.com

X-MS-Exchange-Transport-CrossTenantHeadersPromoted: CO1NAM11FT015.eop-nam11.prod.protection.outlook.com

X-MS-Office365-Filtering-Correlation-Id-Prvs: 8871afb0-df01-42df-8b61-08d834a10cd3

X-Microsoft-Antispam-Untrusted: BCL:0;

X-Microsoft-Antispam-Message-Info-Original: =?us-ascii?Q?cIGhO7gjtVkmFiUBS7Rw/LTWTANgAYE9HmLRh8v8L3XQUjnnqvGTzDaMfYNJ/?=
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=?us-ascii?Q?Eh5feNslkkDtnr/k700eFRkLLhKQmPKtTUB9jUfIrOsjFEOHGNKslCHJuUjJ?=
=?us-ascii?Q?mOIKBqaMmoJcfsIawnvUgiXUOuC7+dY56rfTWVemuF4V6WP0WZ5MMM1/MONm?=
=?us-ascii?Q?oEcRcXCiKgUbaPv8c/oBCr/w05qJ+yyyLV3kWdvoCuisB38Ftnr4Kc0edHWv?=
=?us-ascii?Q?uVqDIEC69MyYL0zn3FFO9vaDTVPK+2xV5Q=3D=3D?=
X-Forefront-Antispam-Report-Untrusted:
CIP:104.47.38.58;CTRY:US;LANG:en;SCL:1;SRV:;IPV:NLI;SFV:NSPM;H:NAM02-BL2-obe.outbound.protection.outlook.com;PTR:mail-bl2nam02lp2058.outbound.protection.outlook.com;CAT:NONE;SFTY:;SFS:(5660300002)(1096003)(3480700007)(6666004)(82202003)(76482006)(33964004)(8676002)(83380400001)(7116003)(7636003)(336012)(55446002)(26005)(6916009)(42186006)(73392003)(86362001);DIR:INB;SFP:;

X-MS-Exchange-Transport-CrossTenantHeadersStamped: MN2PR11MB4535

X-MS-Exchange-Transport-CrossTenantHeadersStripped: CO1NAM11FT016.eop-nam11.prod.protection.outlook.com

X-MS-Exchange-Transport-CrossTenantHeadersPromoted: CO1NAM11FT016.eop-nam11.prod.protection.outlook.com

X-MS-Office365-Filtering-Correlation-Id-Prvs:
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X-Microsoft-Antispam: BCL:0;

X-Microsoft-Antispam-Message-Info:
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X-Forefront-Antispam-Report:

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X-OriginatorOrg: twia.org

X-MS-Exchange-CrossTenant-OriginalArrivalTime: 30 Jul 2020 15:56:02.9634
(UTC)

X-MS-Exchange-CrossTenant-Network-Message-Id: ccd399f1-515b-450d-0315-08d834a10fbc

X-MS-Exchange-CrossTenant-Id: 04cbf989-3931-49a0-b558-d88a9c15526a

X-MS-Exchange-CrossTenant-AuthSource:

CO1NAM11FT016.eop-nam11.prod.protection.outlook.com

X-MS-Exchange-CrossTenant-AuthAs: Anonymous

X-MS-Exchange-CrossTenant-FromEntityHeader: Internet

X-MS-Exchange-Transport-CrossTenantHeadersStamped: MN2PR11MB3679

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:55 AM
To: PublicComment
Subject: Corpus Christi - NO TWIA Rate Hike

Good morning!

I am asking that TWIA not raise rates. Increased expenses do not equate to sound economics. To include a rate increase now with COVID-19 impacting our economy negatively will only hurt the recovery efforts.

Once again I ask that TWIA not raise rates.

Thank you!

[REDACTED]

This email and any attachments are confidential and are intended solely for the use of the named addressee. If you have received this email in error please contact the International Bank of Commerce.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:52 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

Hello-

I am a REALTOR® and property owner in Nueces county and I say **NO to any TWIA Rate Hike.**

Thank you,

[REDACTED]

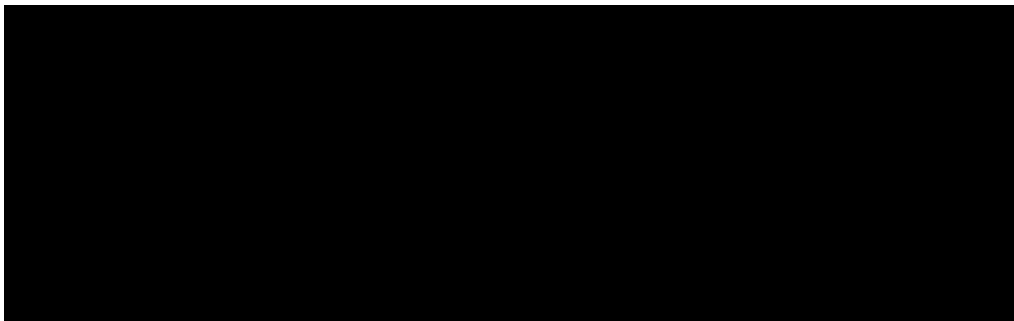
[Texas Real Estate Commission Information About Brokerage Services](#)
[Texas Real Estate Commission Consumer Protection Notice](#)

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:46 AM
To: PublicComment
Subject: no rate hike

no rate hike



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:36 AM
To: PublicComment
Subject: windstorm increase

Thank you for your hard work! Lets vote to keep rates the same. We cannot afford any increase!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:35 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIK

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:34 AM
To: PublicComment
Subject: No rate hike

NO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:33 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:32 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:31 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:23 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:20 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike !!!

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:19 AM
To: PublicComment
Subject: Rate hike

There should be no rate hike!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:19 AM
To: PublicComment
Subject: No rate hike

NO RATE HIKE
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:16 AM
To: PublicComment
Subject: No rate hike

No rate hike

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:16 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:09 AM
To: PublicComment
Cc: [REDACTED]
Subject: NO TWIA RATE HIKE

I am a senior citizen on a fixed income and currently unemployed due to the pandemic. We are struggling to recover from recent catastrophic events.

NO TWIA RATE HIKE! It would be unconscionable to raise TWIA rates.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:07 AM
To: PublicComment
Subject: NO RATE HIKE

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:05 AM
To: PublicComment
Subject: No rate hyk

No rate hyk

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:05 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:05 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:55 AM
To: PublicComment
Subject: Rate hike

No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:55 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:53 AM
To: PublicComment
Subject: Rates

With the economy in shambles and so many people out of work this would be a terrible time to enact a rate increase. The 2020 Rate Adequacy Analysis indicates current rates are inadequate by 44% for residential coverage. An increase by that amount would be totally overwhelming at any time for so many of us on fixed income.

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:51 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:42 AM
To: PublicComment
Subject: TWIA RAte Hike

Please!! No rate hike!

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:40 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:39 AM
To: PublicComment
Subject: Public Comment Application

No Rate Hike

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:36 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:36 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:31 AM
To: PublicComment
Subject: No rate hike

No rate Hike.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:28 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

signed,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:22 AM
To: PublicComment
Subject: No Increase

I am sending this email to you to express my concern and objection to any rate increases. I am against a rate increase.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:41 AM
To: PublicComment
Subject: Rate change

Please don't raise the rates. It is hard enough to pay the bills currently. I think a lot of people will go into foreclosure if you raise the rates. Thank you.

[REDACTED]

Sent from my iPhone

Public Comment

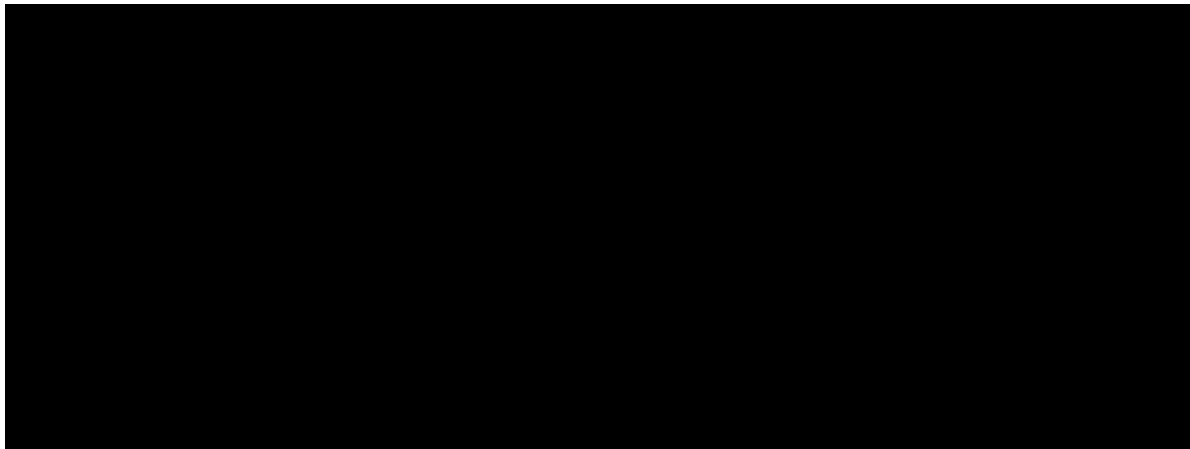
From: [REDACTED]
Sent: Thursday, July 30, 2020 9:18 AM
To: PublicComment
Subject: Rate Hike

No rate hike.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:16 AM
To: PublicComment
Subject: NO RATE HIKE



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:11 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:08 AM
To: PublicComment

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:03 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:01 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:01 AM
To: PublicComment
Subject: no rate hike

No rate hike

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:00 AM
To: PublicComment
Subject: no Rate Hike

No Rate Hike

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:59 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:45 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:43 AM
To: PublicComment
Subject: TWIA Rates for 2021

I am asking you to think of the homeowners on the Texas Gulf Coast when you vote on August 4.
So many of us are senior citizens who will be drastically affected by higher insurance premiums. So please put faces to the numbers and vote with your heart.

Thank you
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:39 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:37 AM
To: PublicComment
Subject: Windstorm insurance

NO RATE HIKE, we pay way to much already!!!!

Regards

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:35 AM
To: PublicComment
Subject: Rates

I am against the increase in the current rates.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:31 AM
To: PublicComment
Subject: No rate hike

No rate hike

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:30 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:29 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Signed [REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:27 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:27 AM
To: PublicComment

NO RATE HIKE!!!!

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:26 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike.

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:18 AM
To: PublicComment
Subject: NO RATE HIKE

No rate hike

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:02 AM
To: PublicComment
Subject: Rate hike

Please do not raise my insurance ! It's so high now that I might have to move !

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 8:00 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 7:56 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

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Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 7:54 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO RATE HIKE

I wish to express my protest to the TWIA Board for the planned windstorm rate increase. [REDACTED]

CONFIDENTIALITY NOTICE:

This email message and any accompanying data or files is confidential and may contain privileged information intended only for the named recipient(s). If you are not the intended recipient(s), you are hereby notified that the dissemination, distribution, and or copying of this message is strictly prohibited. If you receive this message in error, or are not the named recipient(s), please notify the sender at the email address above, delete this email from your computer, and destroy any copies in any form immediately. Receipt by anyone other than the named recipient(s) is not a waiver of any attorney-client, work product, or other applicable privilege.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 7:46 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE. Nueces county has been hit hard 3 years ago and is still recovering. It was the 1st event in several decades, but hurt. I believe our 2 decades of TWIA rates more than offset our one use for Hurricane Harvey. Please leave rates alone and let us get back on our feet.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:45 AM
To: PublicComment
Subject: NO RATE HIKE!!!!

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:34 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:26 AM
To: PublicComment
Subject: No rate increase

Please no rate hike this year. We are still paying for damage and repairs from hurricane Harvey,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:25 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:13 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPad

Public Comment


From: Compliance
Sent: Thursday, July 30, 2020 6:00 AM
To: Communications
Cc: Compliance
Subject: FW: New TWIA submission from TWIA-Contact

Good morning C&LA,

Please see below public comment regarding rates.

Thank you,



Legal & Compliance
[Texas Windstorm Insurance Association](#)
[Texas FAIR Plan Association](#)

[Facebook](#) | [LinkedIn](#)

From: UW Supervisor <uwsupervisor@TWIA.ORG>
Sent: Wednesday, July 29, 2020 2:23 PM
To: Compliance <compliance@TWIA.ORG>
Subject: FW: New TWIA submission from TWIA-Contact

Can your group respond?

Thanks,
Jarrell

From: Agent Services <agentservices@TWIA.ORG>
Sent: Wednesday, July 29, 2020 2:12 PM
To: UW Supervisor <uwsupervisor@TWIA.ORG>
Subject: FW: New TWIA submission from TWIA-Contact

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Wednesday, July 29, 2020 2:08 PM
To: Agent Services <agentservices@TWIA.ORG>
Subject: New TWIA submission from TWIA-Contact

First Name

A black rectangular redaction box covering the first name field.

Last Name
██████
Email
██████████
Phone
██████████
Best Time to Call
Afternoon (12pm-5pm)
Subject
Policy Questions
Message
<p>Please DO NOT raise TWIA rates for the Coastal Bend. In Rockport & Fulton MANY MANY residences are still trying to recover from Hurricane Harvey (H.H.) & it would be unjust to further burden us with increased rates. We, in Rockport & Fulton as well as the entire Coastal Bend, want to get back to where we were before H.H. & will not be able to do that with increased TWIA rates. In addition, such action could cause more people not to return as well as possible new people to stay away. Our economic future depends on those people & business they generate. Fewer people & their children who would NOT be enrolled in our school district cause great negative impact throughout the entire area. Speaking for myself, a 79 year old widow living on a fixed income, additional costs would be an unreasonable burden. Please, DO NOT raise TWIA rates in the Coastal Bend.</p>

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:00 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 4:02 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 2:26 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 1:09 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:25 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 12:19 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:55 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

Categories: Red category

NO TWIA RATE HIKE



Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:52 AM
To: PublicComment
Subject: no rate hike-San Patricio County

NO RATE HIKE, HOW MANY TIMES DO WE HAVE TO GO THROUGH THIS. YOU GUYS LIVING FAT OFF OUR BACKS YEAR AFTER YEAR, SAVE MONEY LIKE THE REST OF HAVE TOO AND YOU HAVE MONEY IN COFFERS TO PAY OUT CLAIMS. AGAIN NO RATE HIKE!!!

ROBERT

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:49 AM
To: PublicComment
Subject: No rate hike Nueces County

No rate hike Nueces County

Thanks.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:47 AM
To: PublicComment

No rate TWIA hike

Have a wonderful day!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:45 AM
To: PublicComment
Subject: No TWIA Rate Hike

Do not raise TWIA rates. Rate hike is not warranted.

Sent from my Sprint Samsung Galaxy S9+.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:45 AM
To: PublicComment
Subject: NO RATE HIKE!!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:44 AM
To: PublicComment
Subject: No rate hikes

Given the current economic conditions in the state, it would be wrong to increase the financial burden on homeowner and small businesses.

[REDACTED]

Public Comment

From: [REDACTED]t
Sent: Friday, July 31, 2020 8:39 AM
To: PublicComment
Subject: RATES

DON'T RAISE OUR TWIA RATES!!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:37 AM
To: PublicComment
Subject: TWIA RATES

Please don't raise our TWIA rates..

[REDACTED]

Sent from Xfinity Connect Application

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:35 AM
To: PublicComment
Subject: No TWIA increase

Please no rate increase for TWIA!
We are all struggling.
Thank you.

Public Comment

From: DEBRA CASSO <debracasso@hotmail.com>
Sent: Friday, July 31, 2020 8:31 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

DEBRA CASSO
REALTOR
K & M PREMIER REAL ESTATE
7002 S STAPLES STE 104
CORPUS CHRISTI TX 78413
CELL 361-765-5203

Referral is the biggest compliment I can receive.

Please take the time to write a review on my Zillow and Facebook sites. Click on the links below.

<https://www.zillow.com/profile/Debra-Casso/>

<https://www.facebook.com/search/top/?q=debra%20casso%20realtor>

Information about the Broker Services; Consumer Information Form

http://kmrealestate.com/virtualoffice_files/Information_About_Brokerage_Services_SellerLandlord_11215_t_s52105.pdf

http://kmrealestate.com/virtualoffice_files/ConsumerInformationForm.pdf

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:26 AM
To: PublicComment
Subject: Don't raise our TWIA rates

Don't raise our TWIA rates!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:19 AM
To: PublicComment
Subject: NO RATE HIKE

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:09 AM
To: PublicComment
Subject: No rate hike

No rate hike!!!!

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:10 AM
To: PublicComment
Subject: No rate Increase

do not see it.....no rate increase

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:08 AM
To: PublicComment
Subject: No rate hike!!!

No rate hike!!!!

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:07 AM
To: PublicComment
Subject: Rates

Don't raise our TWIA rates!!!

[REDACTED]

[Sent from AT&T Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:07 AM
To: PublicComment
Subject: No Rate hike!

no rate hike!!!!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:05 AM
To: PublicComment
Subject: August meeting

NO RATE HIKE

Sincerely,

[REDACTED]
Corpus Christi, TX 78418

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:04 AM
To: PublicComment
Attachments: text_0.txt

Please don't raise the rates

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:04 AM
To: PublicComment
Subject: RATES

**DON'T RAISE OUR
TWIA RATES!!!**

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:03 AM
To: PublicComment
Subject: Rate Hike

Please, No Rate Hike this year. Thank you.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:59 AM
To: PublicComment
Subject: Windstorm Insurance

No Increase

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:58 AM
To: PublicComment
Subject: RATES

**DON'T RAISE OUR TWIA
RATES!!!**

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:57 AM
To: PublicComment
Subject: Rates

Don't raise our TWIA rates!!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:56 AM
To: PublicComment
Subject: RATES

**DON'T RAISE OUR TWIA
RATES!!!!!!**

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:55 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:54 AM
To: PublicComment
Subject: No Rate Hike!

No Rate Hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:52 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:46 AM
To: PublicComment
Subject: NO rate hike

I urge you to vote NO on a rate hike.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:42 AM
To: PublicComment
Subject: No Rate Increase Needed

Are you folks nuts? You couldn't pick a worse time to raise rates. Don't raise my wind rates now!

[REDACTED]
Corpus Christi, Texas

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:42 AM
To: PublicComment
Subject: No rate hike

A rate hike would be devastating to many people here on our little island. Between taxes and insurance it is hard to make ends meet now. Many of our residents are retired and living on a tight budget. I think if you raise our insurance, many of us will have to leave our home and retire elsewhere. Please no rate hike.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:42 AM
To: PublicComment
Subject: Rate Hike

NO RATE HIKE!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:40 AM
To: PublicComment
Subject: NO TWIA Rate Hike

To whom it may concern. Please vote NO TWIA Rate Hike.

Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:38 AM
To: PublicComment
Subject: Windstorm rates

I am opposed to increasing rates for windstorm coverage. I own a house on the west end of Galveston Island that was completed in January 2020. Newer homes are built to very high standards and do not present the damage risk of earlier construction; much of which was replaced or retrofitted after Ike or Harvey. My builder says that the new heavy window glass, hurricane doors, and metal roof can withstand a major storm.

Please take into consideration the ever improving quality of construction on the coast.

Respectfully,

[REDACTED]

Galveston TX 77554

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:37 AM
To: PublicComment

Please Don't raise our TWIA rates in Corpus Christi.



Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:36 AM
To: PublicComment
Subject: No Rate Increase...

Do Not Raise Our Windstorm Rates!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:31 AM
To: PublicComment
Subject: NO RATE INCREASE!

Do not raise our rates!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:29 AM
To: PublicComment
Subject: No Rate Increase!!!

Please do not raise our windstorm rates. This not the time! We are suffering.
Thanks,

[REDACTED]
Corpus Christi

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:27 AM
To: PublicComment
Subject: Please Do Not Increase Rates

From

[REDACTED]
Galveston TX 77555

We are policyholders. Please do not increase rates.

Best regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:27 AM
To: PublicComment
Subject: No Rate Hikes

As a homeowners of 2 properties on North Padre Island, we cannot afford another rate hike on our windstorm coverage. Please NO!!

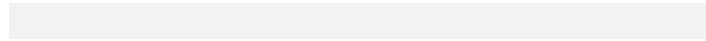
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:26 AM
To: PublicComment
Attachments: text.000000.txt

“Don’t raise our TWIA rates”



This message was sent to you by a T-Mobile wireless phone.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:05 AM
To: PublicComment
Subject: No Rate Hike

No rate hike !
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:01 AM
To: PublicComment
Subject: Subject No rate hike

Hello

I live in Corpus Christi TX in the Flour bluff area. I am against a rate hike. We already pay way too much for coverage. My husband is retired military and we can not afford rate increases every year.

We are not getting more coverage as these increases occur so why are there increases almost yearly?

We do not support a rate increase.

[REDACTED]
Corpus Christi Tx 78418

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:00 AM
To: PublicComment
Subject: Don't raise our TWIA rates.

Don't raise our TWIA rates.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:00 AM
To: Communications

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 increase please.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 6:59 AM
To: PublicComment
Subject: DON'T RAISE OUR RATES

[REDACTED]
Corpus Christi, TX 78418

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 6:55 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 6:54 AM
To: PublicComment
Subject: Rates

Don't raise our TWIA rates.

Thank you
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 6:54 AM
To: PublicComment
Subject: No rate Hike Request

To TWIA Board.

Please do not raise our rates again...we just bought our retirement house and cannot afford any additional fees off the already high fees.

Thank you for your consideration.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 6:25 AM
To: PublicComment
Subject: Don't raise our TWIA rates!

Any higher and we will need to 'gamble' by going without windstorm insurance. Hard economic times
Please don't raise our TWIA rates.
Thanks, [REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 6:22 AM
To: PublicComment
Subject: Don't raise our TWIA rates

I live on [REDACTED] in Corpus Christi, TX. I thank you to not raise my TWIA rate.

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 4:36 AM
To: PublicComment
Subject: TWIA RATE HIKES

Please DO NOT raise our TWIA rates.

Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 2:16 AM
To: PublicComment
Subject: Rated

Don't raise our TWIA rates.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 1:59 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 1:07 AM
To: PublicComment
Subject: DON'T RAISE TWIA RATES!

This is ridiculous, why do we have to keep fighting this? If the rates keep going up, no one will be able to afford living on the coast. I have to have wind insurance. It is unlikely I would lose my home, but if I do, I can't afford to replace it without insurance.

You didn't pay a claim in my area for decades and now you are trying to raise rates every time I turn around. Listen to us!

[REDACTED]
Corpus Christi TX 78418

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:58 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:24 AM
To: PublicComment
Subject: "NO" to Rate Increases

Do NOT raise our TWIA rates!

Thank you,

[REDACTED]
Corpus Christi, TX 78418

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:12 AM
To: PublicComment
Subject: Please don't raise our TWIA rates

Please, please, please don't raise our TWIA rates 🙏. [REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:17 AM
To: PublicComment
Subject: No TWIA rate hike

Categories: Red category

Do not raise rates for TWIA.
Thank you.
[REDACTED]

Disclaimer: This email and its content are confidential and intended solely for the use of the addressee. Please notify the sender if you have received this email in error or simply delete it.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:16 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:07 AM
To: PublicComment
Subject: No rate hikes

The TWIA rates in the Coastal Bend are excessive now. Further increases are oppressive, unnecessary and Further financial burden many homeowners can not bear.

[REDACTED] Padre Island

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:34 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:06 AM
To: PublicComment
Subject: Rate Hike

NO MORE. I know how insurance is supposed to work, but the price we pay is ridiculous. What I want to know is how much is the administration and other costs. Are there profits that are distributed? When I try to estimate the contributions that hundreds of thousands or millions of people pay into this fund.... I have never seen the actual, true amount of money goes into the fund every year and how much is really distributed. I try to wrap my brain around how only 1 or 2 percent of the insured that have problems and file claims can even come close to what it seems should be in the fund; if everything that goes into the fund is used for policy holders and not skimmed for somebodies profit.

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:06 AM
To: PublicComment
Subject: Don't Raise our TWIA Rates

Don't raise our TWIA rates

[REDACTED]
Corpus Christi. TX 78412

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:04 AM
To: PublicComment
Subject: Windstorm insurance

Please do not raise the rates!

[REDACTED]
Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:02 AM
To: PublicComment
Subject: No Rate Hike

Good morning,

This message is long overdue for this year but it's the same message as the last, no rate hike. You know why and you know it's not right.

Best regards,
[REDACTED]
Lifelong Corpus Christian

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:58 AM
To: PublicComment
Subject: No rate hike

No rate hike please!

[REDACTED]
Corpus Christi, TX 78418

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:56 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:53 AM
To: PublicComment
Subject: NO RATE HIKE, PLEASE

No rate hike please
Thank you

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:53 AM
To: PublicComment
Subject: No rate hike

I ask that rates not be raised again. Thank you.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:53 AM
To: PublicComment
Subject: No rate increase

No Rate Increase, please...

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:49 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE



This email has been checked for viruses by Avast antivirus software.
www.avast.com

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:47 AM
To: PublicComment
Subject: Rate hike

No rate hike! This is completely ridiculous.

[REDACTED]
Corpus Christi, TX

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:43 AM
To: PublicComment
Subject: No rate hike.

To whom it may concern:

No rate hike.

[REDACTED]
Corpus Christi, Texas

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:42 AM
To: PublicComment
Subject: NO RATE HIKE

To whom it may concern;

My name is [REDACTED] and I am a resident of North Padre Island. I pay enough in windstorm premiums. I implore you to not increase the windstorm rates. We are hardworking people!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:41 AM
To: PublicComment
Subject: TWIA rate increase

Please, no rate hike this year. Sharpen your pencils and give us a break during this pandemic with job loss and resulting economic collapse. We can't take an increase right now.

Thank you for reading my note. I know you are doing your best.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:38 AM
To: PublicComment
Subject: TWIA Insurance

I am opposed to any rate increases in windstorm insurance for the Coastal Bend. No Rate Hikes!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:37 AM
To: PublicComment
Subject: No Rate Hike

We the people on the Texas gulf coast refuse any rate increase on all current and future TWIA policies. It is completely unreasonable and irresponsible to increase rates during this global pandemic when so many people are on the edge of financial ruin.

[REDACTED]
Lifelong resident of Nueces County and TWIA policyholder

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:34 AM
To: PublicComment
Subject: Windstorm rates

No Rate Hike!



This email has been checked for viruses by Avast antivirus software.
www.avast.com

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:33 AM
To: PublicComment
Subject: No rate hike

No rate hike.
Sent from my iPhone

Public Comment

From: mohn@jerrymohn.com
Sent: Friday, July 31, 2020 9:28 AM
To: PublicComment
Subject: Windstorm Insurance

Attn: Texas Windstorm Insurance Association Board of Directors: I am a Board Member of the Coastal Windstorm Insurance Coalition (CWIC) and President of the West Galveston Island Property Owners Association (WGIPOA), consisting of 40 property owner associations on West Galveston Island. CWIC and WGIPOA are opposed to any windstorm insurance rate increase and appreciate your following the recommendation of your Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The coronavirus pandemic has greatly affected the Texas economy and a rate increase is not warranted now.

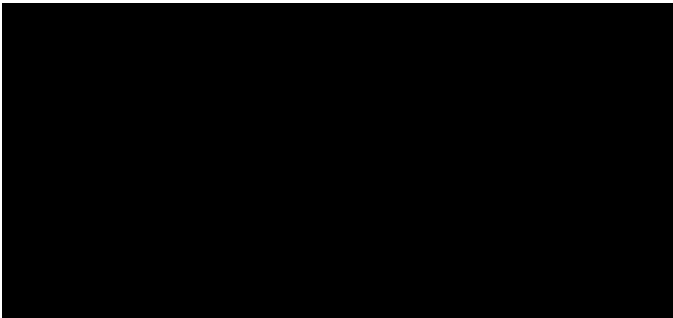
Thank you.

Jerry Mohn

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:27 AM
To: PublicComment
Subject: TWIA Rate Hike

NO RATE HIKE!



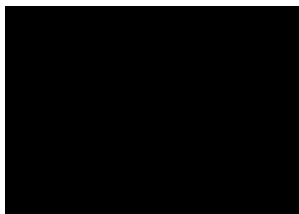
Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:27 AM
To: PublicComment
Subject: TWIA RATE HIKE

No rate hike.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:21 AM
To: PublicComment
Subject: No Rate Hike!!



Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:19 AM
To: PublicComment
Subject: Fwd: Comment

No rate hike please. Those of us who live in the Coastal Bend area are already paying exorbitant costs for Windstorm Insurance and many for Flood Insurance as well while those who live further north and deal with grass fires or Tornado's pay no added costs. Insurance costs should be fair all the way around and we should not be penalized for living in the Coastal bend.

Thanks.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:18 AM
To: PublicComment
Subject: TWIA rates

To whom it may concern

Please do not raise my TWIA rates. Two hurricanes and no claims should be a good enough reason.

[REDACTED]
Corpus Christi, TX 78418

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:16 AM
To: PublicComment
Subject: RE: No Rate Hike

[REDACTED]

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:12 AM
To: PublicComment
Subject: NO RATE HIKE!!!

I have TWIA insurance on my home and it is already very expensive.

Please do NOT vote for a new rate hike.

Thank you.

[REDACTED]

Sent from my T-Mobile 4G LTE Device

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:07 AM
To: PublicComment
Subject: Help

NO RATE HIKE

Gary Arnold
[REDACTED]

2 Peter 2:3-10

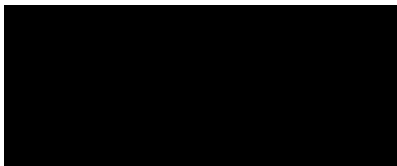
[REDACTED]

Get [Outlook](#) for iOS

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:07 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike Please...



Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:02 AM
To: PublicComment
Subject: Don't raise our rates

Instead of raising our rates, why not include all of TX? We rarely get tornadoes or hail storms like the rest of the state. Have one rate for everyone.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:02 AM
To: PublicComment
Subject: TWIA rates

I ask that you strongly consider not raising TWIA rates at this time. I'm not even sure that a rate hike is even remotely justifiable, but as you are aware, our region is still recovering from the devastation of Hurricane Harvey. Compounding issues for this region now are the recent damage from Hurricane Hanna, the struggling nature of the oil & gas industries, and obviously the COVID crisis impacting us all.

Don't do it.

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:01 AM
To: PublicComment
Subject: Please don't raise the rates

Please don't raise the rates.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:01 AM
To: PublicComment
Subject: NO to rake Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:01 AM
To: PublicComment
Subject: No to Rate Hike

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:00 AM
To: PublicComment
Subject: No to Rate Hike

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 9:00 AM
To: PublicComment
Subject: Rates

Please do not raise the rates!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:37 AM
To: PublicComment
Subject: NO RATE HIKE!!!

NO RATE HIKE!!!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:33 AM
To: PublicComment
Subject: NO! How dare you! Are You serious?

NO Rate Hike. Our economy is destroyed, grocery and every other cost is going up. Please put your efforts towards everyone getting their jobs back, which were viciously taken by calling human beings and their businesses "un-essential".

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:28 AM
To: PublicComment
Subject: No Rate Hike

No rate hike!

[REDACTED]
Corpus Christi, Texas

Public Comment

From: Elizabeth Hardin <ElizabethH2@cctexas.com>
Sent: Friday, July 31, 2020 10:27 AM
To: PublicComment
Subject: TWIA No Rate Hike

PLEASE, TWIA No Rate Hike

Respectfully,
Elizabeth



Elizabeth Hardin, Chief of Staff, Mayor's Office
City of Corpus Christi
1201 Leopard Street | Corpus Christi, TX 78401-2120
P.O. Box 9277 | Corpus Christi, TX 78469-9277
Phone: (361) 826-3100 | Direct: (361) 826-3101
Fax: (361) 826-3103 | Mobile: (248) 890-6312
<mailto:ElizabethH2@cctexas.com>

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:27 AM
To: PublicComment
Subject: Don't raise our twia rates!

Thank you

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:25 AM
To: PublicComment
Subject: No Rate Hike

No rate hike for TWIA!!!

[REDACTED]

Public Comment

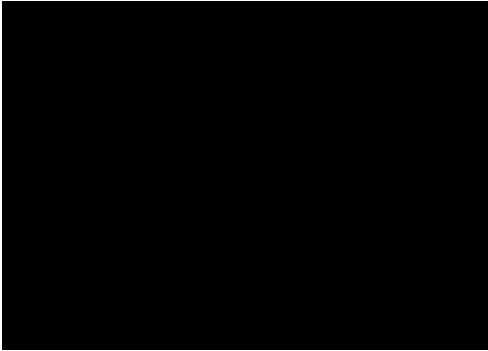
From: [REDACTED]
Sent: Friday, July 31, 2020 11:34 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:20 AM
To: PublicComment
Subject: NO rate hike!



Public Comment

From: Agent Services
Sent: Friday, July 31, 2020 11:24 AM
To: Communications
Subject: FW: New TWIA submission from TWIA-Contact

From: Agent Services <agentservices@TWIA.ORG>
Sent: Friday, July 31, 2020 11:23 AM
To: [REDACTED]
Subject: FW: New TWIA submission from TWIA-Contact

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Friday, July 31, 2020 11:02 AM
To: Agent Services <agentservices@TWIA.ORG>
Subject: New TWIA submission from TWIA-Contact

First Name
[REDACTED]
Last Name
[REDACTED]
Email
[REDACTED]
Phone
[REDACTED]
Best Time to Call
Morning (7am - 12pm)
Subject
Agent Login Issues
Message
No Rate Hikes!!!!!!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:24 AM
To: PublicComment
Subject: Your rates!!

Please!

NO RATE HIKE
WE HAVE OVER 75 properties with you in Corpus Christi and we will take it away!!!
Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:23 AM
To: PublicComment
Subject: No rate hike

NO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:21 AM
To: PublicComment
Subject: NO RATE HIKE

NO rate hike! .

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:20 AM
To: PublicComment
Subject: Your rates!!

NO RATE HIKE
WE HAVE OVER 50 properties with you in Corpus Christi and we will take it away!!!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:20 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:20 AM
To: PublicComment
Cc: [REDACTED]
Subject: No Rate Increases --Already Unaffordable!

Dear TWIA,

My brother [REDACTED] and I cannot afford you to impose a rate increase of any size. We are already struggling to pay for the current rate and live as frugally as possible now never eating out, no cable TV, no cell phone, saving as much as possible buying expiring meats at H-E-B! We live on SS income andn we saved all our lives! Please, NO RATE HIKES WHATSOEVER.

God bless, [REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:19 AM
To: PublicComment

NO rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:19 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike!

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:18 AM
To: PublicComment
Subject: No Rate Hike

No Rate Hike!

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:18 AM
To: PublicComment
Subject: Board Meeting - Rate Hike discussion

Board of Directors,

NO RATE HIKES!! Better management of funds and stop penalizing the whole Coastal Bend so bail out those choosing to live in dangerous high wind areas (i.e. Barrier Islands --).

NO RATE HIKES!!!

Sincerely,

[REDACTED]
[REDACTED]
Corpus Christi, Texas 78410

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:18 AM
To: PublicComment
Subject: NO RATE HIKE

No rate hike

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:18 AM
To: PublicComment
Subject: NO RATE HIKE PLEASE

NO RATE HIKE PLEASE!



Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:17 AM
To: PublicComment
Subject: TWIA Rates

DON'T RAISE THE TWIA RATES!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:14 AM
To: PublicComment
Subject: Re Rate Hike

Please no rate hike/
Thank you / [REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:09 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Warmest regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:09 AM
To: PublicComment
Subject: No rate hike

NO RATE HIKE!!

[REDACTED]
Port Aransas Tx.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:06 AM
To: PublicComment
Subject: NO RATE HIKE!!

Texas Windstorm Insurance Association,

Please do not raise my windstorm insurance rates or any other rates you may have control over that will negatively impact my cost of living.

Wishing you clarity and intellectual encumbrance,

[REDACTED]
Corpus Christi, TX

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:02 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:18 AM
To: PublicComment
Subject: NO RATE HIKE!

NO RATE HIKE! ABSOLUTELY NOT!

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:01 AM
To: PublicComment
Subject: NO RATE HIKE

A rate hike for TWIA doesn't make sense. I grew up in Tornado Alley in Kansas and survived 2 major tornadoes and numerous smaller ones and there was never any additional or extra insurance that needed to be paid. What's wrong with that picture? I had TWIA I say NO RATE HIKE.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:00 AM
To: PublicComment
Subject: No Rate Hikes

No rate hikes please !

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:59 AM
To: PublicComment
Subject: TWIA rates

Please do not raise our TWIA rates.
Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:59 AM
To: PublicComment
Subject: Don't raise our TWIA rates

DON'T RAISE OUR TWIA RATES!! DON'T RAISE OUR TWIA RATES!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:54 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE hike!

Public Comment

From: Rick Ott <rickott@swbell.net>
Sent: Friday, July 31, 2020 10:53 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

... is both the "subject" and the "message" of this e-mail ... NO TWIA RATE HIKE ... thank you.

Rick Ott

TLC Insurance Agencies, Inc. dba
Rick Ott Insurance
Office: 361-887-7688
Fax: 361-887-0719
Cell: 361-946-2104
418 Peoples St / Suite 301
Corpus Christi, TX 78403
rickott@swbell.net

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:51 AM
To: PublicComment
Subject: No Rate Hike

"NO RATE HIKE"

[REDACTED]

Sent via the Samsung Galaxy S9, an AT&T 5G Evolution capable smartphone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:51 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:50 AM
To: PublicComment
Subject: Island Retreat

NO RATE HIKE!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:45 AM
To: PublicComment

Do not raise our TWIA rates

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:46 AM
To: PublicComment
Subject: No rate hike

No rate hike!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:40 AM
To: PublicComment
Subject: TWIA

No rate hike! Please don't kill the Texas Coast.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:04 PM
To: PublicComment
Subject: NO RATE HIKE Please, no rate hike. We are already taxed and insured and mandated to have this and that...and then when it is needed, no one wants to pay.

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:03 PM
To: PublicComment
Subject: Rate hike

No rate hike!
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:03 PM
To: PublicComment
Subject: NO RATE HIKE!

NO RATE HIKE!NO RATE
HIKE!NO RATE HIKE!NO
RATE HIKE!NO RATE
HIKE!NO RATE HIKE!NO
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HIKE!NO RATE HIKE!NO
RATE HIKE!NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:03 PM
To: PublicComment
Cc: [REDACTED]

NO rate hike
No, No, and No

"The world is a dangerous place to live, not because of the people who are evil, but because of the people who don't do anything about it." - Albert Einstein
"Tolerance becomes a crime when applied to evil." - Thomas Mann (1875-1955)
"A nation of sheep will beget a government of wolves."

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:01 PM
To: PublicComment
Subject: TWIA

Please NO TWIA rate hike
Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:58 AM
To: PublicComment
Subject: NO RATE HIKE

This is unacceptable no right hike!

[REDACTED]

Public Comment

From: Rachel Gomez <Rachel.Gomez@rate.com>
Sent: Friday, July 31, 2020 11:59 AM
To: PublicComment
Subject: No rate hike!!

Hello I would like to strongly voice my opinion that there should be no windstorm rate hike. Instead you should make those in tornado Alley start paying windstorm! It's ridiculous that our coastal residents are the only people being charged when we are not the only ones that get "hit" by wind storms

Rachel P. Gomez
Vice President of Mortgage Lending
Guaranteed Rate
5656 S Staples St
Suite 210
Corpus Christi, TX 78411
361.331.1433 cell
361.402.6697 direct
www.rate.com/Rachel.Gomez
Rachelloans.com

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:59 AM
To: PublicComment
Subject: No Rate Hike

Dear TWIA,

Please do not use Hurricane Hanna as an excuse to increase rates. Thank you,

[REDACTED]
Corpus Christi, TX 78214

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:59 AM
To: PublicComment
Subject: No Rate Hike

The purpose of insurance is to spread risk. Yet Texas for some reason allows P&C carriers to exclude wind & hail coverage to properties along the Texas Coast. Yes, we understand there's risk associated with hurricanes. But if you were spreading risk, TWIA would include Harris County. Texans from where I originate in the land of tornadoes and hail, don't suffer such discrimination. If we were truly spreading risk, it would be spread statewide.

Texas should require all P&C carriers to cover all acts of God throughout the state, or prohibit them from writing policies here, period.

But until that happens and separate TWIA coverage is still required here on the Texas coast, no rate hikes will be sustainable while simultaneously not further hindering the overall economy. If TWIA needs more resources, take it from those who exclude wind/hail on their property policies.

Cordially,

[REDACTED]

Corpus Christi, TX 78413

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:58 AM
To: PublicComment
Subject: No rate hike! Please

Please please please do not raise our TWIA rates!

Respectfully,

[REDACTED]

"To be yourself in a world that is constantly trying to make you something else is the greatest accomplishment."
-Ralph Waldo Emerson

Sent from my iPhone

Public Comment

From: Rick Ott <rickott@swbell.net>
Sent: Friday, July 31, 2020 11:53 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

In the matter of the August, 2020 deadline for the TWIA rate filing, this is to request my voice be recorded as: NO TWIA RATE HIKE. Thank you.

Rick Ott

TLC Insurance Agencies, Inc. dba
Rick Ott Insurance
Office: 361-887-7688
Fax: 361-887-0719
Cell: 361-946-2104
418 Peoples St / Suite 301
Corpus Christi, TX 78403
rickott@swbell.net

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:52 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!

[REDACTED]
Corpus Christi Texas

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:50 AM
To: PublicComment
Subject: No rate hike

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:49 AM
To: PublicComment
Subject: NO WINDSTORN RATE HIKE

NO windstorm rate hike!!!!

Sent via the Samsung Galaxy Note9, an AT&T 5G Evolution capable smartphone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:48 AM
To: PublicComment
Subject: NO WINDSTORM HIKE

NO WINDSTORM RATE HIKE
I live on [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

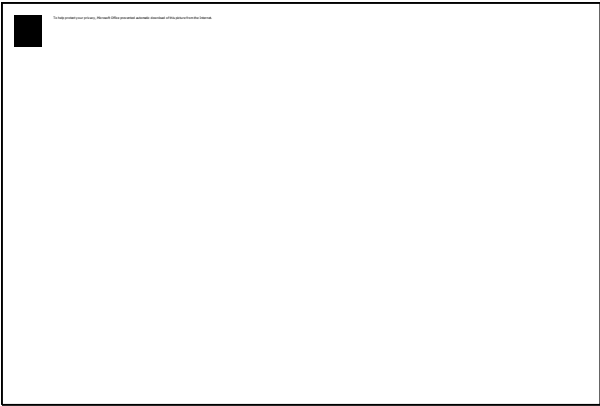
[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



eCatalog ([apple/android](#))

Mirror Me™ ([apple/android](#))

@ your service,



Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:48 AM
To: PublicComment
Subject: NO RATE HIKE!!!

NO RATE HIKE!

We are already being screwed over with TWIA's exorbitant prices!!!! Unfortunately, many of us don't have a choice!!

Sent from AOL Mobile Mail
Get the new AOL app: mail.mobile.aol.com

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:47 AM
To: PublicComment
Subject: NO RATE HIKE!

Understand some TWIA staff are recommending 45% rate hike for residential - WE STRONGLY OPPOSE ANY RATE HIKE.

[REDACTED]
CC TX

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:47 AM
To: PublicComment
Subject: Please no rate hike

Dear TWIA people,
Please do NOT raise the windstorm insurance prices. I'm retired, living only on \$989 Social Security in Corpus Christi and we can not afford the rates you are charging us already let alone an increase. I know for a fact that you do not make Dallas metro-plex residents pay any windstorm insurance, even though they have 10 times as many wind storms as we do here. I do not understand your reasoning for that.
But anyway, please reduce or eliminate altogether the wind storm requirements and charges for coastal residents. I have to pay over a thousand dollars for house insurance every year (and with the last few years of increases TWIA has put on us) another two thousand dollars for wind storm insurance. Luckily my neighborhood drains good so I don't have to buy flood insurance or I'd be paying about \$4,000 a year for all 3 of these house insurance policies.
Sincerely, [REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:44 AM
To: PublicComment
Subject: TWIA

NO Price Hike!

[REDACTED]
Port Aransas

[REDACTED]



Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:42 AM
To: PublicComment
Subject: Rate Hike

NO RATE HIKE!!!!!!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:42 AM
To: PublicComment
Subject: NO RATE HIKE

Best Regards,



IMPORTANT NOTICE:

This message may contain confidential information. If you have received this e-mail in error, do not use, copy or distribute it. Do not open any attachments. Delete it immediately from your system and notify the sender promptly by e-mail that you have done so.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:41 AM
To: PublicComment
Subject: No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:41 AM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:40 AM
To: PublicComment
Subject: HIKE

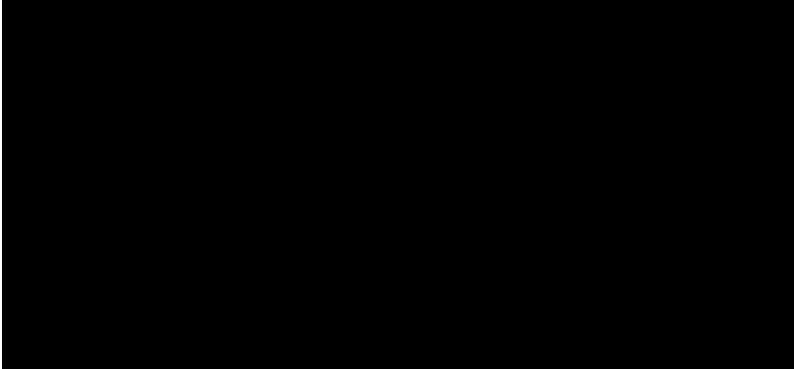
NO RATE HIKE!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:40 AM
To: PublicComment
Subject: Please don't raise our TWIA rates

In this time of economic loss and uncertainty please do not raise our TWIA rates.



This message and all documents attached to it, if any, are intended only for the addressee and may contain confidential information. If you are not the intended recipient, you are hereby notified that any use of this communication is prohibited. If you have received this message in error, please accept my apology and immediately delete this message, any associated attachment(s) and destroy any hard copies which may have been produced.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:39 AM
To: PublicComment
Subject: No Rate Hike

I can hardly afford the TWIA insurance now. I vote NO for a rate hike.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:39 AM
To: PublicComment
Subject: NO rate hike!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:38 AM
To: PublicComment
Subject: "NO rate hike"

We do not need a TWIA Rate Hike.

Thanks

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:35 AM
To: PublicComment
Subject: DO NOT RAISE OUR TWIA RATES

DO NOT RAISE OUR TWIA RATES

[REDACTED]
[REDACTED]
"A Family Tradition of Quality Patient Care"

Public Comment

From: [REDACTED]
Sent: Monday, August 3, 2020 9:44 AM
To: PublicComment
Subject: NO NEW RATE HIKES

Rate hikes are unacceptable and not needed.

Thank you,

[REDACTED]
Homeowner

Public Comment

From: [REDACTED]
Sent: Monday, August 3, 2020 9:30 AM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey as well as from Tropical Storm Imelda when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 2, 2020 11:15 PM
To: PublicComment
Subject: NO RATE HIKE

Regards,

[REDACTED]

Port Aransas, TX 78373

Public Comment

From: Kakky Dyer <kakkydyer@gmail.com>
Sent: Sunday, August 2, 2020 11:18 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Kakky A. Dyer - Realtor

[Texas Real Estate Commission Information About Brokerage Services](#)

Cell – 512-826-1267
kakkydyer@gmail.com

Wilson & Goldrick Realtors, Inc.
923 Westbank Drive
Austin, Texas 78746

Public Comment

From: [REDACTED]
Sent: Saturday, August 1, 2020 8:55 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, August 1, 2020 3:08 PM
To: PublicComment
Subject: No rate hike!!!!!!!!!!

Public Comment

From: [REDACTED]
Sent: Saturday, August 1, 2020 11:51 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Saturday, August 1, 2020 9:58 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Saturday, August 1, 2020 7:01 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Saturday, August 1, 2020 7:00 AM
To: PublicComment
Subject: NO RATE HIKE

I own in Port Aransas. Please NO RATE HIKE.
Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:35 PM
To: PublicComment
Subject: NO RATE HIKE

The TWIA insurance already costs me more per year than either flood or general coverage policies.

At age 76, I have to sell my house because I can't afford to pay for insurance and maintenance on it each year.

Please don't force any more elderly people on fixed incomes out of their homes.

Sincerely,

[REDACTED]

Corpus Christi, TX 78413

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:59 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

"No act of kindness, no matter how small, is ever wasted." Aesop

[REDACTED] iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:58 PM
To: PublicComment
Subject: No rate hike

No rate hike.

"No act of kindness, no matter how small, is ever wasted." Aesop

[REDACTED] iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:49 PM
To: PublicComment
Subject: TWIA

No rate hike

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:40 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:23 PM
To: PublicComment
Subject: NO RATE HIKE

Stop hiking the rates...but delivering less in return for the poor coverage you offer!

Its time you actually realize you work for us and the premiums TWIA charges are ridiculously high and yet when we need your help, we are not offered much to help offset the claims for repairs!!!

The [REDACTED]

[Sent from Yahoo Mail for iPad](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 8:14 PM
To: PublicComment
Subject: NO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 7:30 PM
To: PublicComment
Subject: NO RATE HIKE!

No rate hike PLEASE!!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 6:33 PM
To: PublicComment

No hike in wind insurance!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 5:21 PM
To: PublicComment
Subject: No rate hike

NO RATE HIKE

Thank you

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 4:24 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 3:59 PM
To: PublicComment
Subject: "No Hike Rate"

"No Hoke Rate"
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:28 PM
To: PublicComment
Subject: No rate hike

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 3:10 PM
To: PublicComment
Subject: Do Not Raise TWIA rates

As a lifelong resident of Nueces County, I can tell you that I strongly oppose a rate increase by TWIA. You are negatively penalizing citizens who live along the coast when wind affects everyone in the state equally.

Thanks,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 3:05 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

--



Public Comment

From: Agent Services
Sent: Friday, July 31, 2020 3:04 PM
To: Communications
Subject: FW: New TWIA submission from TWIA-Contact

No rate hike

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Friday, July 31, 2020 2:58 PM
To: Agent Services <agentservices@TWIA.ORG>
Subject: New TWIA submission from TWIA-Contact

First Name
██████
Last Name
██████
Email
██████████████
Phone
██████████
Best Time to Call
Morning (7am - 12pm)
Subject
WPI-8-C Questions
Message
NO RATE HIKE!!!

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 3:03 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 2:57 PM
To: PublicComment
Subject: TWIA insurance rates

We do NOT want insurance rate increases

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 2:45 PM
To: PublicComment

NO RATE HIKE!

[REDACTED]
Corpus Christi, TX

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 2:41 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Thanks

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 2:37 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

HO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 2:27 PM
To: PublicComment
Subject: No Rate Hike

Please no rate hike. It is so tough to pay any more for Windstorm Insurance.



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Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 2:14 PM
To: PublicComment
Subject: No rate hike

CONFIDENTIALITY NOTICE: THIS E-MAIL CONTAINS CONFIDENTIAL INFORMATION WHICH IS LEGALLY PRIVILEGED. THE INFORMATION IS INTENDED ONLY FOR THE USE OF THE RECIPIENT NAMED ABOVE. IF YOU HAVE RECEIVED THIS E-MAIL IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY E-MAIL OR TELEPHONE, AND YOU ARE HEREBY NOTIFIED THAT ANY DISCLOSURE, COPYING, DISTRIBUTION OR THE TAKING OF ANY ACTION IN RELIANCE OF THE CONTENTS OF THIS E-MAIL INFORMATION IS STRICTLY PROHIBITED.

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 2:03 PM
To: PublicComment
Subject: No Rate Hike

[REDACTED]

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Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 2:01 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 1:40 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 1:40 PM
To: PublicComment
Subject: NO rate hikes

I understand the Committee recommends No Rate Hike.
I agree. NO RATE HIKE. Especially this year! Do people wanting hikes live in some kind of bubble?

[REDACTED]
Corpus Christi, TX

"The world will not be destroyed by those who do evil, but by those who watch them without doing anything." ~Albert Einstein

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 1:29 PM
To: PublicComment
Subject: No rate hike

Windstorm insurance is already so expensive I'm considering moving away from the area. And other parts of Texas get wind storms too, while their rates do not go up like the ones on the coast.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 1:28 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 1:16 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:58 PM
To: PublicComment
Subject: No Rate Hike

No rate hike for TWIA!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:43 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:38 PM
To: PublicComment
Subject: NO TWIA RATE HIKE

NO TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:31 PM
To: PublicComment
Subject: No to Windstorm Rate Hike

No to Windstorm Rate Hike

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:18 PM
To: PublicComment
Subject: No Rate Hike

TWIA-

No Rate Hike!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:18 PM
To: PublicComment
Subject: NO RATE HIKE!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:15 PM
To: PublicComment
Subject: Rate increase

Good morning:

It is my understanding that you are considering a rate increase for our windstorm insurance. We have a beach house at [REDACTED]. We are the owners of 3 restaurants for the last 33 years and are experiencing losses that are unimaginable during this Covid nightmare. The idea of our windstorm going up would just be devastating. PLEASE reconsider this.
Thank you for your time.
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:12 PM
To: PublicComment
Subject: Re: Rate Hike

NO RATE HIKE!!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 12:11 PM
To: PublicComment

Please don't raise our TWIA rates.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 5, 2020 10:29 AM
To: PublicComment
Subject: NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Tuesday, August 4, 2020 10:18 AM
To: PublicComment
Subject: NO TWIA RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Tuesday, August 4, 2020 10:18 AM
To: PublicComment
Subject: NO TWIA RATE HIKE!

[REDACTED]

Thank You,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 4, 2020 10:18 AM
To: PublicComment
Subject: NO TWIA RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Tuesday, August 4, 2020 10:17 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

Public Comment

From: Tara Gallaspy <taragallaspy@gmail.com>
Sent: Monday, August 3, 2020 5:40 PM
To: PublicComment
Subject: NO RATE HIKE

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Texas Law requires all real estate licensees to give the following information about brokerage services:

[Texas Real Estate Commission Information about Brokerage Service](#)

[Texas Real Estate Commission Consumer Protection Notice](#)

Tara Gallaspy, REALTOR®
Residential Listing & Sales Specialist
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361-949-0101 Office
361-949-0192 Fax
taragallaspy@gmail.com
www.Coastline-Properties.com
Licensed in the State of Texas
License 0572405



Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 3:06 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

Today, I write you asking you to accept the recommendation of the Actuarial & Underwriting Committee [A&UC] for a zero percent rate increase for coastal Texas ratepayers. The Coastal Windstorm Insurance Coalition [CWIC] submitted timely comments to that committee outlining several reasons why raising rates on coastal Texans at this time is the wrong thing to do. I strongly support the CWIC's comments and support their recommendations. I am also pleased that the A&UC agreed with the CWIC in recommending a zero percent rate increase to this point.

To briefly reiterate, coastal Texans are hurting. We were still recovering from Hurricane Harvey as well as from Tropical Storm Imelda when the pandemic hit. Thousands are out of work and many more are struggling to make ends meet. Federal and State governments have been relaxing regulations and doling out stimulus to help people make it through these difficult times. Raising rates in the midst of this pandemic does not make sense.

Additionally, TWIA just approved the contract with a new independent actuarial firm. Their job is to review the numbers that TWIA uses in determining whether a rate increase is necessary. The A&UC rightly pointed out that this firm has not had a chance to do a thorough review, and stated a rate increase would not be prudent without that review. We agree and hope that this board will as well.

I would like to thank you again for listening to coastal Texans. TWIA's recent decisions regarding their independent actuarial firm selection as well as the A&UC's decision to not seek a rate increase at this time indicate to me and everyone else along the coast that TWIA is listening. We are happy to continue to work with you to make TWIA and Texas even better.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 10:30 AM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 5:21 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 6:08 PM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

Dear TWIA Board Public Comment,

Thank you for the opportunity to submit public comment ahead of the August 4th Texas Windstorm Insurance Association [TWIA] board meeting. We appreciate the hard work and time that you put in as a member of the TWIA board. Thank you for your service to the state of Texas, and for listening to coastal Texans that pay TWIA rates.

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 10:40 AM
To: PublicComment
Subject: No rate hike

No rate hike. We can barely afford it now.

--

Sent from myMail for Android

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:01 AM
To: PublicComment
Subject: NO RATE HIKE



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This email has been checked for viruses by Avast antivirus software.
<https://www.avast.com/antivirus>

Public Comment

From: [REDACTED]
Sent: Friday, July 31, 2020 11:31 AM
To: PublicComment
Subject: In opposition of a windstorm insurance rate increase

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Sincerely,

[REDACTED]