



TEXAS WINDSTORM
INSURANCE ASSOCIATION

TWIA Actuarial & Underwriting Committee Meeting Public Comments

November 19, 2019

From: [REDACTED]
To: [PublicComment](#)
Subject: "NO to ANY RATE HIKE"
Date: Friday, November 8, 2019 7:10:49 PM

NO to ANY RATE HIKE!

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate Hike
Date: Friday, November 8, 2019 9:09:56 PM

No rate hike!

[REDACTED]

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike
Date: Friday, November 8, 2019 7:37:20 PM

NO RATE HIKE

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No to Any Rate Hike
Date: Friday, November 8, 2019 4:54:07 PM

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No to Rate Hike
Date: Friday, November 8, 2019 8:00:53 PM

No to Rate Hike

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No to Rate Hike
Date: Friday, November 8, 2019 8:00:22 PM

No to Rate Hike

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No to Rate Hike
Date: Friday, November 8, 2019 8:00:03 PM

No to Rate Hike

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No to Rate Hike
Date: Friday, November 8, 2019 7:59:47 PM

No to Rate Hike

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No to Rate Hike
Date: Friday, November 8, 2019 8:02:36 PM

No to Rate Hike

Get [Outlook for iOS](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: NO TWIA Rate Hikes
Date: Friday, November 8, 2019 8:16:56 PM

As a tax-paying property owner in Nueces county, I say **NO** to any additional TWIA Rate hikes. TWIA should be dissolved in its entirety. Any additional risks that a homeowner has should be covered by that individual's homeowner's insurance policy, the same as flood insurance. It is not fair nor right that Coastal property owners are considered a higher risk due to hurricanes when there are more tornados across the state than hurricanes that cause an equally accumulated amount of damage each year. This association is a bogus operation that refuses to pay out claims when they are needed most.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Friday, November 8, 2019 8:25:40 PM

NO to any rate hike!!!!



Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Cc: [REDACTED]
Subject: Saying NO
Date: Friday, November 8, 2019 6:50:38 PM

To any rate hikes!

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Friday, November 8, 2019 9:41:47 PM

Absolutely not !

You actually collect revenue for a product that you represent as legally binding and then make offers to settle for pennies on the dollar.

The judgements against you by arbitration are only binding against us, not you.

How can you offer defined benefits then defy the arbitration process ?

No rate hikes !

Pay what you owe us !

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: Coastal strong
Date: Saturday, November 9, 2019 2:12:42 PM

No to any rate hike

[Sent from Yahoo Mail for iPhone](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: Hearing
Date: Saturday, November 9, 2019 6:50:16 AM

NO RATE HIKE!!!

From: [REDACTED]
To: [PublicComment](#)
Subject: no new rate hikes
Date: Saturday, November 9, 2019 4:06:32 PM

Say NO to any rate hikes !!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RAISE
Date: Saturday, November 9, 2019 3:41:22 PM

Do not raise rates east of Hwy 77.

No

No

No

Blessings.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Hike
Date: Saturday, November 9, 2019 6:27:24 AM

The coastline Texans cannot afford to add a rate hike on their already overpriced and undersupported TWIA policies.

No more rate hikes!!!



Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No to any rate hike
Date: Saturday, November 9, 2019 9:20:12 PM

NO TO ANY RATE HIKE!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO to ANY RATE HIKE
Date: Saturday, November 9, 2019 9:51:34 PM

Dear Twitter: NO to ANY RATE HIKE!

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No To Any TWIA Rate Hike
Date: Saturday, November 9, 2019 12:32:53 AM

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 17th, "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. Now you are at it again -

No to any TWIA rate hike.

Thank you

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No to rate hike
Date: Saturday, November 9, 2019 9:43:16 AM

No to rate hike

From: [REDACTED]
To: [PublicComment](#)
Subject: No to rate hike
Date: Saturday, November 9, 2019 9:16:51 AM

No to rate hike

From: [REDACTED]
To: [PublicComment](#)
Subject: No to rate hike
Date: Saturday, November 9, 2019 9:11:36 AM

No to rate hike

Sent from [Mail](#) for Windows 10

From: [REDACTED]
To: [PublicComment](#)
Subject: No to rate hike
Date: Saturday, November 9, 2019 9:09:20 AM

NO TO RATE HIKE

From: [REDACTED]
To: [PublicComment](#)
Subject: No to rate hike
Date: Saturday, November 9, 2019 9:51:47 AM

NO TO RATE HIKE

From: [REDACTED]
To: [PublicComment](#)
Subject: NO! To any Rate HIKE!
Date: Saturday, November 9, 2019 11:48:33 PM

I'm sending my unequivocal vote for NO RATE INCREASE on TWIA rates. NO to rate HIKE

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate hike
Date: Sunday, November 10, 2019 8:12:16 AM

No to any rate hike. We make fewer claims on the coast than those in West Texas from high winds and tornadoes. I know, I've lived a long time in each. Prior to coming to the coast I had a new roof every 3-5 years. One on the coast in 13 years.

[REDACTED]

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: No to hike
Date: Sunday, November 10, 2019 1:19:42 AM

NO TO HIKE

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO TWIA RATE HIKE
Date: Sunday, November 10, 2019 11:43:50 PM

We live on North Padre Island. No twia rate hike!!

There are other places that have more natural disasters than our coastal communities!

Twia needs to apply any rate increases evenly across the state of Texas.

No TWIA rate hike for Texas coastal communities!

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate hike
Date: Sunday, November 10, 2019 1:41:31 PM

No, absolutely no rate hike!

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Increase
Date: Sunday, November 10, 2019 8:36:42 PM

I would like to provide an input on our decision for TWIA rate increase. I ask that you DO NOT approve any rate increase.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: Upcoming meeting Nov 15th
Date: Sunday, November 10, 2019 11:06:39 AM

NO to any rate hike.

From: [Communications](#)
To: [PublicComment](#)
Subject: FW: New TWIA submission from TWIA-Contact
Date: Monday, November 11, 2019 9:51:20 AM

[REDACTED]
Communications Coordinator | Communications & Legislative Affairs
[Texas Windstorm Insurance Association](#)
[Texas FAIR Plan Association](#)
5700 S. Mopac | Suite A | Austin, TX 78749

[REDACTED]
[REDACTED]
TWIA | 800-788-8247
TFPA | 800-979-6440
[Facebook](#) | [LinkedIn](#)

From: Agent Services <agentservices@TWIA.ORG>
Sent: Monday, November 11, 2019 6:14 AM
To: Communications <communicationsmail@TWIA.ORG>
Subject: FW: New TWIA submission from TWIA-Contact

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Saturday, November 9, 2019 3:33 PM
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
Afternoon (12pm-5pm)
Subject

Loss Runs

Message

No rate hikes. You also need to do some extensive in house training regarding Catastrophic Response Teams

I was a policy holder on a home we own in Port Aransas. You failed in your ability to have professional field staff address the damage to our residence

I have worked for several large insurance carriers and both had these teams

Your only mission was to handle a catastrophic event you failed

Your focus should not be rate hikes but a top to bottom review of your performance and failure to perform during and after Hurricane Harvey

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE INCREASE!
Date: Monday, November 11, 2019 10:50:53 AM

We do not support a rate increase.

[REDACTED]

--

[Texas law requires all license holders to provide the Information About Brokerage Services form to prospective clients](#)

[REDACTED]

IMPORTANT NOTICE: [Never trust wiring instructions sent via email](#). Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated. [Always](#) independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number. [Never](#) wire money without double-checking that the wiring instructions are correct.



From: [REDACTED]
To: [PublicComment](#)
Subject: Tax rate
Date: Monday, November 11, 2019 8:03:09 AM

To Members of the TWIA Board,

I am a tax paying citizen of Nueces County and I say NO to any rate hike you are considering! It is outrageous that this is your 3rd attempt to raise rates on citizens! Tax payers have spoken loud and clear twice now and yet you persist. Enough! No RATE HIKE!!!

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Cc: [Todd Hunter](#)
Subject: TWIA Rates
Date: Monday, November 11, 2019 12:24:01 PM

Do not increase rates! Manage your business better!

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

From: [REDACTED]
To: [PublicComment](#)
Subject: NO HIKE
Date: Tuesday, November 12, 2019 1:32:09 PM

No rate hike, be kind.

[REDACTED]

Please remember us on the [Coastal Bend Day of Giving](#) on Nov 12, 2019

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Tuesday, November 12, 2019 1:36:49 PM
Attachments: [image001.png](#)

Please no rate hike



From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Hike
Date: Tuesday, November 12, 2019 2:41:01 PM

Good afternoon - I am a Corpus Christi resident and DO NOT support TWIA rate hike.

[REDACTED]
[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Tuesday, November 12, 2019 7:55:17 PM

NO RATE HIME EVER!

Get [Outlook for iOS](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Tuesday, November 12, 2019 7:53:12 PM

NO TWIA RATE HIKE!!! EVER!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Tuesday, November 12, 2019 8:13:41 PM

NO RATE HIKE EVER!!!

[Sent from Yahoo Mail for iPhone](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate increases
Date: Tuesday, November 12, 2019 2:51:54 PM

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: "No Rate Hike"
Date: Wednesday, November 13, 2019 10:59:35 AM

NO RATE HIKE!

***RESOLUTION OPPOSING TEXAS WINDSTORM INSURANCE ASSOCIATION
RATE HIKE***

WHEREAS, the Port of Corpus Christi Authority of Nueces County, Texas (PCCA), and neighboring coastal cities were severely impacted by damages caused by Hurricane Harvey on August 25, 2017, and continue to be steadfast with efforts to rebuild more resilient communities; and

WHEREAS, there are insurance and FEMA claims that have yet to be resolved, resulting in unfinished repairs, restoration, and revitalization of homes, businesses, and communities; and

WHEREAS, premium increases after this devastating event will have a chilling and detrimental impact on the business and housing markets in our communities that have worked tirelessly to address affordable housing shortages before Hurricane Harvey; and

WHEREAS, our Coastal Bend community is experiencing tremendous growth with over 50 billion dollars of announced industry investments, increased construction costs and higher premiums will make it difficult, if not impossible, for new developments to commit to the area; and

WHEREAS, Texas Windstorm Insurance Association's rapidly rising rates are also creating a serious hindrance for economic development along the Texas Gulf Coast.

THEREFORE, BE IT RESOLVED that the Port Commission submits this Resolution in opposition to the Texas Windstorm Insurance Association proposed premium rate increase; and

THEREFORE, BE IT FURTHER RESOLVED, that the Port Commission further requests that the Texas Windstorm Insurance Association looks at other ways to achieve the goal of generating revenues to pay claims that will not put recovering communities at a disadvantage.

ADOPTED this the 20th day of August 2019 by the Port Commission of the Port of Corpus Christi Authority of Nueces County, Texas.



Charles W. Zahn, Jr.
Port Commission Chairman

From: [REDACTED]
To: [PublicComment](#)
Subject: Actuarial committee
Date: Wednesday, November 13, 2019 9:33:08 AM

Enough already. You made your decision months ago. Hurricane Season is over. We are all still in recovery from Harvey. Friends still have Unrepaired roofs. One of my friends had her home demolished. Pay the damn claims! No more rate hikes!

[REDACTED]

Sent from my iPhone

From: [Rosemary](#)
To: [PublicComment](#)
Subject: Aransas Pass Chamber of Commerce and its 330 members say "No Rate Hike"
Date: Wednesday, November 13, 2019 1:23:24 PM
Attachments: [image006.png](#)
[image007.png](#)

Aransas Pass Chamber of Commerce and its members say "No Rate Hike"



Rosemary Vega, IOM
President/CEO
Aransas Pass Chamber of Commerce
361-758-2750 | www.aransaspas.org
130 W. Goodnight Ave | Aransas Pass, TX 78336
#VisitAransasPass

Recognizing Lighthouse Exclusive Partners



From: [REDACTED]
To: [PublicComment](#)
Subject: Coastal insurance
Date: Wednesday, November 13, 2019 11:18:25 AM

NO RATE HIKE.... I own 12 residential and commercial properties in this zone!!!!

Regards

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: Don't Raise Rates!
Date: Wednesday, November 13, 2019 1:19:34 PM

It is ridiculous that you continue to attempt to raise the rates of TWIA customers. Enough is enough! Many of us are still healing and trying to get past the destruction of Hurricane Harvey. Stop targeting coastal counties. If you are going to put in a rate hike, it should be for every single customer...as they also have tornados and other wind storm events besides a hurricane.

GIVE US A BREAK. NO RAISE IN RATES!

Sent from [Outlook](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: I Rate Hike!
Date: Wednesday, November 13, 2019 5:05:26 PM

The people of the greater Coastal Bend of Texas are still vastly in recovery from Hurricane Harvey. We can't absorb a rate hike.

Didn't we have this discussion a few month ago? I thought this was settled.

[REDACTED]
Property owner

From: [REDACTED]
To: [PublicComment](#)
Date: Wednesday, November 13, 2019 8:32:31 PM

NO RATE HIKE!!!

STOP TREATING THE COASTAL BEND RESIDENTS DIFFERENTLY FROM THE REST OF TEXAS,
THEY HAVE THEIR DISASTERS TOO: TORNADOES, HAIL STORMS, FLOODS.
IT IS NOT FAIR TO RAISE JUST OUR RATES
NO RATE HIKE

SINCERELY

[REDACTED] ...COASTAL BEND HOMEOWNER FOR 25 YEARS

From: [REDACTED]
To: [PublicComment](#)
Date: Wednesday, November 13, 2019 11:36:13 AM

No rate hike, please! You are going to price people out of getting insurance.



[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Date: Wednesday, November 13, 2019 10:42:10 AM

No rate hike!!!!!!

[Sent from Yahoo Mail on Android](#)

From: [REDACTED]
To: [PublicComment](#)
Date: Wednesday, November 13, 2019 8:36:57 PM

NO RAKE HIKE

From: [REDACTED]
To: [PublicComment](#)
Subject: No increase
Date: Wednesday, November 13, 2019 11:06:41 AM

As a resident of Rockport please no increase

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No increase
Date: Wednesday, November 13, 2019 6:08:13 PM

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: NO new Rate Hikes
Date: Wednesday, November 13, 2019 5:52:56 PM

You guys have already screwed so many fellow Texans its a joke!!!!!!
You have no conscience or decency to your fellow human beings.
Typical insurance company, always have to pay you guys and when we need you,
you SCREW US!!
You are sorry people !!!!
I'm sure you'll beg and pay off the right public officials and get your unnecessary rate hike.

From: [REDACTED]
To: [PublicComment](#)
Subject: NO ON RATE HIKE
Date: Wednesday, November 13, 2019 2:22:37 PM

To Whom It May Concern:

There certainly should not be a rate hike for windstorm insurance now for the upcoming year. There are still too many individuals in the Coastal Bend area who are suffering from Harvey's devastation. Please vote NO on any rate hike at this time.

Thank you in advance for your NO vote.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE FOR TWIA
Date: Wednesday, November 13, 2019 10:55:33 AM

Please vote for no rate hike for TWIA.

Thanks,

[REDACTED]

[REDACTED]

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From: [Impact Marketing](#)
To: [PublicComment](#)
Subject: NO RATE HIKE - PLEASE!!
Date: Wednesday, November 13, 2019 11:21:29 AM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)

November 13, 2019

On behalf of myself, my friends, relatives, area businesses and with a plea to your good conscience; we are asking that you do not increase our rates. Our residents and businesses are trying to recover and cannot afford this additional financial strain.

Most sincerely,



Laurie Murray

Director of Business Affairs, Impact Marketing

[361.887.9300](tel:361.887.9300) |

impactmarketingcc.com

423 Schatzell, Corpus Christi, TX 78401



From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 5:16:23 PM

NO RATE HIKE

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike
Date: Wednesday, November 13, 2019 11:49:17 AM

Please add my email address and names to the list for:

No Rate Hike.

Thank you

[REDACTED]

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike
Date: Wednesday, November 13, 2019 2:09:56 PM

No rate hike, 78418

Get [Outlook for Android](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Wednesday, November 13, 2019 11:18:46 AM

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Wednesday, November 13, 2019 11:15:42 AM
Attachments: [imaged80d3e.PNG](#)

Please accept this email as a recommendation to **NO RATE HIKE!**

-
Thank you!
[REDACTED]

Are you prepared for year-end? [Register](#) for CRI's live webinar that will discuss the latest updates to the tax reform bill and how you can prepare for year-end!



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

CRlcpa.com

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From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Wednesday, November 13, 2019 11:18:46 AM

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Wednesday, November 13, 2019 3:22:29 PM

Your are killing all the counties along the coast! NO RATE HIKE!

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

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate Hike!!!!!!
Date: Wednesday, November 13, 2019 10:55:07 AM

Get [Outlook for iOS](#)

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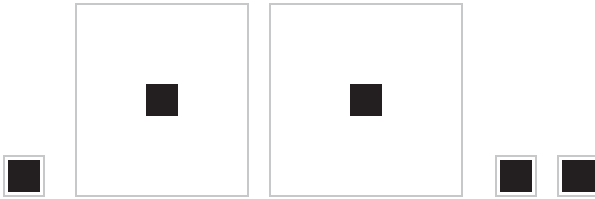
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From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!!!
Date: Wednesday, November 13, 2019 11:04:17 AM

TWIA,

With regards to your upcoming actuarial committee meeting of November 19th, please DO NOT take any action on TWIA RATE HIKES.



[REDACTED]

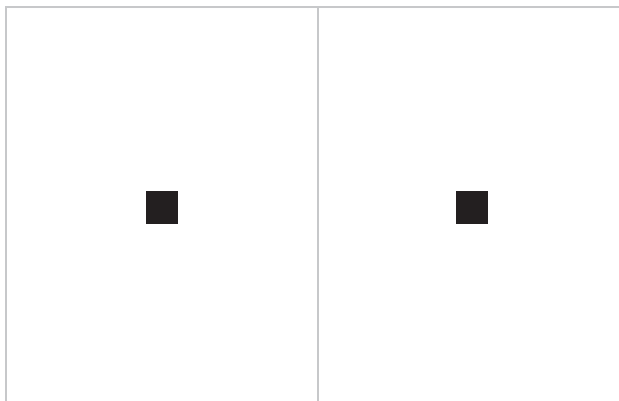
[REDACTED]

[REDACTED]

[REDACTED]

For my free MLS home search phone app, text "[REDACTED]" to "[REDACTED]" from your smart phone!

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[Information About Brokerage Services \(IABS\) for TREC Requirement](#) and [TREC Consumer Notice](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike!!
Date: Wednesday, November 13, 2019 11:51:56 AM

Sent via the Samsung Galaxy S9, an AT&T 5G Evolution capable smartphone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Wednesday, November 13, 2019 11:15:42 AM
Attachments: [imaged80d3e.PNG](#)

Please accept this email as a recommendation to **NO RATE HIKE!**

-

Thank you!

[REDACTED]

Are you prepared for year-end? [Register](#) for CRI's live webinar that will discuss the latest updates to the tax reform bill and how you can prepare for year-end!



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

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From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Wednesday, November 13, 2019 10:53:42 AM

TWIA,

PLEASE do not raise the rates.

For all the restrictions and the lack of expedient pay out that you have it is barely worth having as it is. Please do your homework and study other areas systems such as Florida who has far more Hurricanes than us and has cheaper rates and more than one source of coverage. Maybe you don't know but our pockets do have a bottom and we are there.



"REMEMBER....POLITICIANS AND DIAPERS SHOULD BE CHANGED OFTEN AND FOR THE SAME REASON"

"America will never be destroyed from outside. If we falter and lose our freedoms, it will be because we destroyed ourselves." Abraham Lincoln

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Wednesday, November 13, 2019 11:15:42 AM
Attachments: [imaged80d3e.PNG](#)

Please accept this email as a recommendation to **NO RATE HIKE!**

-

Thank you!

[REDACTED]

Are you prepared for year-end? [Register](#) for CRI's live webinar that will discuss the latest updates to the tax reform bill and how you can prepare for year-end!



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

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From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Wednesday, November 13, 2019 10:53:42 AM

TWIA,

PLEASE do not raise the rates.

For all the restrictions and the lack of expedient pay out that you have it is barely worth having as it is. Please do your homework and study other areas systems such as Florida who has far more Hurricanes than us and has cheaper rates and more than one source of coverage. Maybe you don't know but our pockets do have a bottom and we are there.



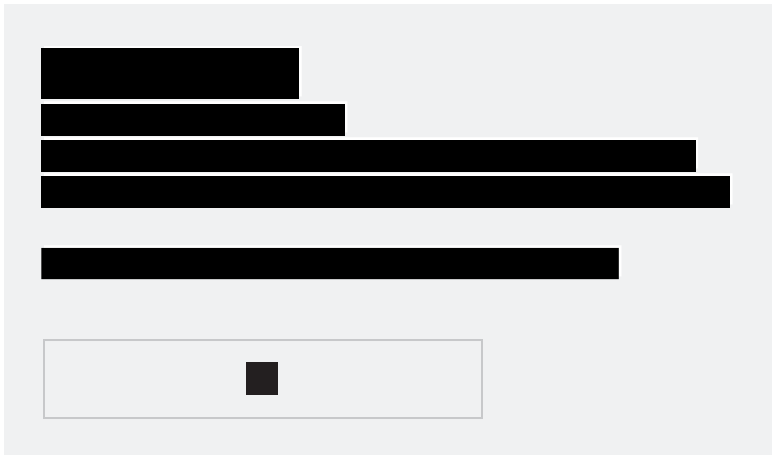
"REMEMBER....POLITICIANS AND DIAPERS SHOULD BE CHANGED OFTEN AND FOR THE SAME REASON"

"America will never be destroyed from outside. If we falter and lose our freedoms, it will be because we destroyed ourselves." Abraham Lincoln

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Hike!
Date: Wednesday, November 13, 2019 11:12:40 AM

Please no rate hike to the coastal bend's twia. Our region continues to recover from Harvey and a rate hike would only make matters worse for our community and local economy.

Thanks,



CONFIDENTIALITY NOTICE: The information contained in this email communication (including any attachment(s)) is strictly confidential and intended solely for the person or entity named above. If you are not the intended recipient of this email, you are hereby notified that any disclosure, distribution, reproduction, or other use of this communication is strictly prohibited. If you have received this communication in error, please immediately notify the sender by return email and permanently delete this communication (including any attachment(s)) from your system.

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Wednesday, November 13, 2019 11:18:46 AM

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Wednesday, November 13, 2019 11:18:46 AM

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Wednesday, November 13, 2019 11:18:46 AM

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Wednesday, November 13, 2019 11:18:46 AM

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 12:06:56 PM

No rate hike

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 11:56:39 AM

Please No Rate Hike at this time!

[REDACTED]

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From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 11:42:46 AM

Our rates for insurance already went up \$285 and as retiree's living on a fixed budget it is causing us to rethink living in this location. It's ridiculous to continue to increase insurance rates on homeowners every year...you are pricing us out of our homes!!!!
When disasters occur its like pulling teeth to get assistance and compensation for losses incurred!!!

NO RATE HIKE NO RATE HIKE
NO RATE HIKE NO RATE HIKE NO RATE
HIKE NO RATE HIKE

Hope you get the message!!!!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 11:33:28 AM

PLEASE!!!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 11:30:17 AM

NO RATE HIKE

--

[REDACTED]

[REDACTED]

[REDACTED]



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[REDACTED], for receipt by the named individual or entity to which it is directed. This electronic mail transmission may contain information that is privileged or otherwise confidential or protected by HIPPA. It is not intended for transmission to or receipt by anyone other than the named addressee (or person authorized to deliver it to the named addressee). If you have received this electronic transmission in error, please delete it from your system without copying or forwarding it, and notify the sender of the error by reply email or by calling [REDACTED]
[REDACTED] so that our address record can be corrected.

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 11:21:00 AM

What the heck are you thinking...how many of your actually live on the gulf coast?

NO RATE HIKE.

|

Best regards,

[REDACTED]

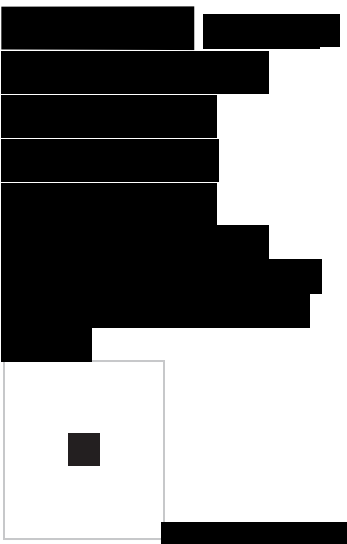
[REDACTED]

[REDACTED]

Texas law requires all license holders to provide [Information About Brokerage Services](#) to all potential clients, as well as [Consumer Protection Services](#).

Confidential information may be sent to us securely via our free online banking service available at [REDACTED] You may contact us with questions or concerns at [REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 10:41:33 AM



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intended recipient, please contact the sender by reply email and destroy all copies of the original message.

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 12:06:56 PM

No rate hike

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 11:56:39 AM

Please No Rate Hike at this time!

[REDACTED]

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NO RATE HIKE NO RATE HIKE
NO RATE HIKE NO RATE HIKE NO RATE
HIKE NO RATE HIKE

Hope you get the message!!!!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 11:33:28 AM

PLEASE!!!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 11:30:17 AM

NO RATE HIKE

--

[REDACTED]

[REDACTED]

[REDACTED]



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[image001.png](#)

Confidential information may be sent to us securely via our free online banking service available at [REDACTED]. You may contact us with questions or concerns at [REDACTED] to inform [REDACTED].

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 12:06:56 PM

No rate hike

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 11:56:39 AM

Please No Rate Hike at this time!

[REDACTED]

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From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 5:16:23 PM

NO RATE HIKE

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 11:42:46 AM

Our rates for insurance already went up \$285 and as retiree's living on a fixed budget it is causing us to rethink living in this location. It's ridiculous to continue to increase insurance rates on homeowners every year...you are pricing us out of our homes!!!!
When disasters occur its like pulling teeth to get assistance and compensation for losses incurred!!!

NO RATE HIKE NO RATE HIKE
NO RATE HIKE NO RATE HIKE NO RATE
HIKE NO RATE HIKE

Hope you get the message!!!!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 11:33:28 AM

PLEASE!!!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 5:16:23 PM

NO RATE HIKE

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 5:16:23 PM

NO RATE HIKE

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike.
Date: Wednesday, November 13, 2019 3:23:23 PM

To whom it may concern:

I reside in Rockport, Texas, and my home was devastated by Hurricane Harvey. It took my family and I almost sixteen months to rebuild before we were able to return home. We are slowly getting back on our feet but were not able to replace much of what we lost. I am requesting that you not increase your rates and force additional financial hardships upon people who have already been dealt such a tragedy. Thanks for your time and consideration in this matter.

Sincerely,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike....already too high
Date: Wednesday, November 13, 2019 10:53:47 AM

Sent from my T-Mobile 4G LTE Device

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike.
Date: Wednesday, November 13, 2019 7:51:50 PM

You are a bunch of crooks, no rate hike for the coastal Bend, or anywhere else.

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Wednesday, November 13, 2019 5:16:23 PM

NO RATE HIKE

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate hikes on the coast!
Date: Wednesday, November 13, 2019 12:47:32 PM

Insurance rates should be the same statewide, Texans supporting Texans.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hikes TWI
Date: Wednesday, November 13, 2019 11:07:27 AM

Insurance has become so expensive that my husband and I can no longer afford it. So we have not paid for Wind and Storm for about the past 5 years. \$6000 a year for just Wind and Storm x 5 years is \$30,000 saved. If we do get hit by a hurricane we will have saved enough money to rebuild out of our own pockets.

What stricken me as strange, is the coast is looked at as being at risk, but what about tornadoes that hit other areas and now the wild fires that are constantly happening. Why is the coast being unfairly punished with extremely high rates?

My daughter lives in Florida and her rates are 1/2 of what we pay?!?!
[REDACTED]

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKES!!!
Date: Wednesday, November 13, 2019 12:45:31 PM

NO RATE HIKES!!! How many times do we have to fight you in ONE year?? STOP already!!!

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKES!
Date: Wednesday, November 13, 2019 12:02:14 PM

Dear Actuarial & Underwriting Committee,

I'm writing in regards to the upcoming November 19th meeting where rate filings will be discussed.

Although I understand that no rate hike will be voted on at this meeting, I would like to stress the importance of recommending NO rate hike to the TWIA Board.

With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy.

It seems TWIA is jumping the gun to push for significant rate increases while facing additional legislative oversight into the rate-setting process.

There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please encourage the TWIA Board Members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses, and lives along the Texas coast.

Thank you,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Hikes
Date: Wednesday, November 13, 2019 11:22:05 PM

Dear Sir or Madam:

I am requesting No Rate Hikes, please.

Thank you very much.

Sincerely,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Hikes
Date: Wednesday, November 13, 2019 11:22:05 PM

Dear Sir or Madam:

I am requesting No Rate Hikes, please.

Thank you very much.

Sincerely,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Hikes
Date: Wednesday, November 13, 2019 11:22:05 PM

Dear Sir or Madam:

I am requesting No Rate Hikes, please.

Thank you very much.

Sincerely,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Increase !
Date: Wednesday, November 13, 2019 3:16:15 PM

Sirs,

I strongly request that NO RATE Increase for the 2020 Hurricane Season, some of our neighbors are still waiting for promised payments from insurers for over two years.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE INCREASE
Date: Wednesday, November 13, 2019 5:28:17 PM

No rate increase. We are already pushed to the Limits on our wind insurance coverage costs.

And then you don't even want to pay when we do have a legitimate claim. We have fought for two years to get our damage covered from Hurricane Harvey.

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate increase for windstorm
Date: Wednesday, November 13, 2019 11:38:15 AM

We oppose the proposed rate increase for windstorm!

[REDACTED]
Sent from my iPhone
Please excuse any errors

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE INCREASE!
Date: Wednesday, November 13, 2019 5:29:59 PM

Please no rate hikes, people just can't afford it!

From: [Patrick Rios](#)
To: [PublicComment](#)
Subject: No to TWIA rate increase
Date: Wednesday, November 13, 2019 9:01:53 PM

Please consider the lasting impact Hurricane Harvey had on the City of Rockport and its residents.

Two plus years after the storm many residents are still struggling to rebuild their lives.

Our population has decreased and will drop again if windstorm rates are increased and people cannot afford to live here.

Aransas County is the slowest growing county in the United States; it has negative growth.

Please be part of the solution; Texans helping Texans.

Thank you.

Patrick R. Rios
Mayor
City of Rockport.

From: [REDACTED]
To: [PublicComment](#)
Subject: NO TWIA HIKE
Date: Wednesday, November 13, 2019 10:27:17 AM

Dear Actuarial & Underwriting Committee,

I'm writing in regards to the upcoming November 19th meeting where rate filings will be discussed. Although I understand that no rate hike will be voted on at this meeting, I would like to stress the importance of recommending NO rate hike to the TWIA Board. With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy. It seems TWIA is jumping the gun to push for significant rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please encourage the TWIA Board Members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses, and lives along the Texas coast.

Thank you,

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No TWIA Rate Hike
Date: Wednesday, November 13, 2019 5:35:58 PM

We wish to go on record as opposed to any TWIA rate increases of any kind. As a senior citizen and a disabled worker this would put undue and unfair pressure on limited income.

[REDACTED]

Sent from my Verizon Motorola Smartphone

From: [REDACTED]
To: [PublicComment](#)
Subject: No, to Rate Hike
Date: Wednesday, November 13, 2019 1:25:11 PM

Hello to All,

My name is [REDACTED] My husband and I have lived in our community all our lives. We have owned and currently own our home and are looking forward to retirement in a few years.

We want to stay in our community and continue to support the way of life we all know and love.

Between taxes and insurance, it is becoming harder and harder each year. We do not want to leave our area, but the topic has been addressed..

We are not alone..

We have been paying home insurance as well as flood and windstorm for 25 years.

We DO NOT support the hike in rates in any way, shape or form..

Texas coastal living should be for all, not just the elite...we ALL pay our premiums.

Thank You,

[REDACTED]

[Sent from Yahoo Mail on Android](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: Opposed to Rate Hike
Date: Wednesday, November 13, 2019 10:31:43 PM

Dear Actuarial & Underwriting Committee,

I'm writing in regards to the upcoming November 19th meeting where rate filings will be discussed. Although I understand that no rate hike will be voted on at this meeting, I would like to stress the importance of recommending NO rate hike to the TWIA Board. With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy. It seems TWIA is jumping the gun to push for significant rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please encourage the TWIA Board Members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses, and lives along the Texas coast.

Thank you,

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: Please no rate hike!
Date: Wednesday, November 13, 2019 10:39:20 AM

Please no rate hike!

Thank you,

[REDACTED]

[REDACTED]

[REDACTED]

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 that may have been produced.

From: [REDACTED]
To: [PublicComment](#)
Subject: Please vote "no" on a rate hike
Date: Wednesday, November 13, 2019 3:00:09 PM

Dear Actuarial & Underwriting Committee,

I'm writing in regards to the upcoming November 19th meeting where rate filings will be discussed. Although I understand that no rate hike will be voted on at this meeting, I would like to stress the importance of recommending NO rate hike to the TWIA Board. With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy. It seems TWIA is jumping the gun to push for significant rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please encourage the TWIA Board Members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses, and lives along the Texas coast.

Thank you,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: proposed rat increase
Date: Wednesday, November 13, 2019 5:41:48 PM

To Whom It May Concern:

I am a resident of Aransas County which took a very hard hit when Harvey came to town in 2017. I know that the damage was widespread and that TWIA paid a large amount of money in claims.

What I want to stress to you is how hard it was to get TWIA to honor any part of my claim and all of the out of pocket expense that I endured which really hurt me financially. The really sad part is that I have found so much exterior damage that was definitely from Harvey that will cost me even more out of pocket money.

I have lived in my home for over 14 years and have always done everything required to pass windstorm inspection. My insurance bill has always been paid on time. Other than Harvey, only one other claim has been filed which occurred after a freak hailstorm hit this area.

I hope that you consider that we are still trying to recover from Harvey and many of us just can't pay more than we already do. At this point, all I want to do is to sell my home and move to a part of Texas that does require windstorm and flood insurance.

Respectfully,

[REDACTED]
[REDACTED]
[REDACTED]

From: [Olivo, Nelda](#)
To: [PublicComment](#)
Cc: [Strawbridge, Sean](#); [Zahn, Charles](#); [Squires, Wayne](#); [Valls, Richard](#); [Garcia, Omar](#); [Hunter Handel](#); [Angie Flores](#)
Subject: Public Comment --Port of Corpus Christi Authority opposes TWIA rate hike
Date: Wednesday, November 13, 2019 2:27:24 PM
Attachments: [image002.png](#)

November 13, 2019

To Whom It May Concern:

On behalf of the Port Commission and Mr. Sean Strawbridge, CEO, please accept the attached resolution as written public comment regarding the TWIA Actuarial Committee meeting/teleconference scheduled for November 19, 2019 in Austin, Texas. Port of Corpus Christi Authority opposes any rate increases/possible recommendations to the TWIA Board that will negatively impact our residents and businesses. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Port of Corpus Christi Authority's mission is "to leverage commerce to drive prosperity" and we are fulfilling our commitment by creating over \$50 billion of industrial investments in the Coastal Bend. A rate increase would have a detrimental impact on future businesses considering relocating to the area, job growth and economic development.

I urge you to find a fair and equitable solution regarding Texas windstorm coverage that will not adversely affect our community and the entire Texas Coast. Thank you.



Nelda Olivo

Director of Government Affairs
Port of Corpus Christi
office 361-882-5633 direct 361-885-6113
cell 361-779-3952
nelda@pocca.com
www.portofcorpuschristi.com

From: [Olivo, Nelda](#)
To: [PublicComment](#)
Cc: [Strawbridge, Sean](#); [Zahn, Charles](#); [Squires, Wayne](#); [Valls, Richard](#); [Garcia, Omar](#); [Hunter Handel](#); [Angie Flores](#)
[Escamilla, Adrianna](#)
Subject: Public Comment --Port of Corpus Christi Authority opposes TWIA rate hike
Date: Wednesday, November 13, 2019 2:31:07 PM
Attachments: [image002.png](#)
[TWIA-Resolution 2019 \(1\).pdf](#)

November 13, 2019

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Nelda Olivo

Director of Government Affairs

Port of Corpus Christi

office 361-882-5633 direct 361-885-6113

cell 361-779-3952

nelda@pocca.com

www.portofcorpuschristi.com

From: [REDACTED]
To: [Public Comment](#)
Subject: Rate Hike
Date: Wednesday, November 13, 2019 12:41:49 PM
Attachments: [Outlook-glakdedv.png](#)

No rate hike. We paid for years with no claims and now that our homes and communities have been ravaged by hurricane Harvey you think you should raise the rates? No

Texas law requires all license holders to provide [Information About Brokerage Services](#), as well as the [Consumer Protection Notice](#).



[Download My KW App](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Wednesday, November 13, 2019 11:13:11 AM

Dear Sirs:

Please consider my email against a rate hike. As a small business owner in Corpus Christi I can promise you that a rate hike will cost jobs to the gulf coast.

I can also promise you that a rate increase is extremely unfair in light of your claims practices from the experiences of my many neighbors and property owners in Port Aransas.

Please do the right thing and not raise rates at this time.

Thank you

[REDACTED]

The content of this email is confidential and intended for the recipient specified in message only. It is strictly forbidden to share any part of this message with any third party, without a written consent of the sender. If you received this message by mistake, please reply to this message and follow with its deletion, so that we can ensure such a mistake does not occur in the future.

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Wednesday, November 13, 2019 10:51:36 AM

Our TWIA rates are high enough that it is hard for us to afford. We are both retired & it is a financial burden every year to pay this amount.

We returned to the beautiful city which we were raised in to retire only to find the TWIA rates way too high on our new home. Please consider the retirees when you make your decision. We would really like to stay here but if they continue to increase, we may be losing our dream & moving to a city that has no TWIA. We loved San Antonio & that would be a place we might return even though we don't really want to go back.

Your assistance in NOT raising our TWIA this year would be greatly appreciated.

Thank you,
[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Wednesday, November 13, 2019 10:42:09 AM

NO TO THE RATE HIKE!

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Wednesday, November 13, 2019 10:39:27 AM

NO RATE HIKE !!

[REDACTED]

And yes, I currently have TWIA insurance.

[Sent from Yahoo Mail for iPhone](#)

From: [REDACTED]
To: [Public Comment](#)
Subject: Rate Hike
Date: Wednesday, November 13, 2019 12:41:49 PM
Attachments: [Outlook-glak4edy.png](#)

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To: [PublicComment](#)
Subject: Rate Hike
Date: Wednesday, November 13, 2019 11:13:11 AM

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I can also promise you that a rate increase is extremely unfair in light of your claims practices from the experiences of my many neighbors and property owners in Port Aransas.

Please do the right thing and not raise rates at this time.

Thank you

[REDACTED]

The content of this email is confidential and intended for the recipient specified in message only. It is strictly forbidden to share any part of this message with any third party, without a written consent of the sender. If you received this message by mistake, please reply to this message and follow with its deletion, so that we can ensure such a mistake does not occur in the future.

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Wednesday, November 13, 2019 10:51:36 AM

Our TWIA rates are high enough that it is hard for us to afford. We are both retired & it is a financial burden every year to pay this amount.

We returned to the beautiful city which we were raised in to retire only to find the TWIA rates way too high on our new home. Please consider the retirees when you make your decision. We would really like to stay here but if they continue to increase, we may be losing our dream & moving to a city that has no TWIA. We loved San Antonio & that would be a place we might return even though we don't really want to go back.

Your assistance in NOT raising our TWIA this year would be greatly appreciated.

Thank you,
[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Wednesday, November 13, 2019 4:25:46 PM

NO!

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Wednesday, November 13, 2019 4:25:46 PM

NO!

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Wednesday, November 13, 2019 4:25:46 PM

NO!

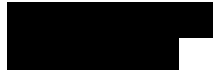
Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate increase
Date: Wednesday, November 13, 2019 12:01:42 PM

Rather than raising the rate for TWIA, Extend the Insurance to the rest of the state. Tornado's and flat line storms cause more damage accumulated over the years than Hurricanes over the same years. Divide the wealth and let the other counties pay their fair share. Rather than putting the coastal counties at an extreme disadvantage compared to other counties. My brother lives in Victoria county and I live in San Patricio county, we both have approx the same houses value. He pays 1/3 of what I pay for insurance because of TWIA,

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate increase
Date: Wednesday, November 13, 2019 4:48:09 PM

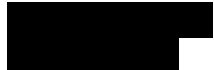
No windstorm rate increase!



Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate increase
Date: Wednesday, November 13, 2019 4:48:09 PM

No windstorm rate increase!



Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: Rates for TWIA
Date: Wednesday, November 13, 2019 2:29:19 PM

There should be no rate hike recommended to the TWIA Board. We already pay more for windstorm insurance than the combination of Auto plus home insurance plus flood insurance. We should not pay more for windstorm insurance- the rates are already to high.

Thank you,

[REDACTED]
[REDACTED]
[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: RE: UPCOMING NOV. 19th COMMITTEE MEETING
Date: Wednesday, November 13, 2019 9:21:00 AM

Dear Actuarial & Underwriting Committee,

I'm writing in regards to the upcoming November 19th meeting where rate filings will be discussed. Although I understand that no rate hike will be voted on at this meeting, I would like to stress the importance of recommending NO rate hike to the TWIA Board for the Coastal Bend. With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy. It seems TWIA is jumping the gun to push for significant rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please encourage the TWIA Board Members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses, and lives along the Texas coast.

Thank you,
[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA Potential Rate Hike
Date: Wednesday, November 13, 2019 11:39:07 AM

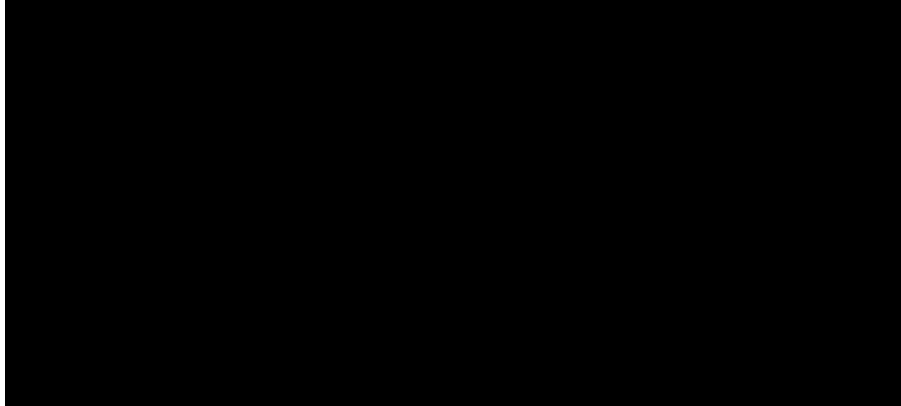
Dear Committee Members:

Please do not vote for a TWIA rate hike. Those of us who would be affected have, for the most part, already been affected in 2017 and are still financially recovering.

[REDACTED]
An Aransas County Resident
[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA RATE HIKE
Date: Wednesday, November 13, 2019 11:43:00 AM
Attachments: [image010.png](#)
[image011.png](#)

Please do not raise the rates for our Windstorm Insurance. The coastal communities pay more than their fair share compared to the inland properties that suffer from hail and tornado damage more frequently.



From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA rate hike proposal
Date: Wednesday, November 13, 2019 11:10:20 AM

In August, I was one of many who attended your meeting and in public comment told you what I thought of your actions. Arbitrary decisions about rates and how they are determined have no place in Texas. I thought raising the rates then contradicted the whole role and goal of the laws the Legislature passed this last session.

One of the 70 new legislative provisions that came out of the last legislative session is posting the rate adequacy analysis. As part of Senate Bill 615, which made TWIA subject to review by the Sunset Commission, the new transparency rules did not take effect until September 1. Its now November and TWIA is still playing games. There is no basis for the rate hike except to kill the coastal areas that are still struggling from Harvey.

I am once again saying NO to any rate hikes. I would however like to see a review ending in a rate reduction. Stop choking the coast.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA Rate Hike
Date: Wednesday, November 13, 2019 10:55:08 AM

on the behalf of a homeowner, a rate hike in TWIA can be detrimental to us as we already have to pay so much in insurance rates. And when i have tried to file a claim with TWIA after Hurricane Harvey, it was of no use to us because they denied our claim, when the damage was due to the rain fall.
So.....NO RATE HIKE please

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA RATE HIKE
Date: Wednesday, November 13, 2019 10:49:35 PM

To whom it may concern, I am totally and completely against any rate hike. Please keep your hands out of my pockets.



[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA RATE HIKE
Date: Wednesday, November 13, 2019 10:49:35 PM

To whom it may concern, I am totally and completely against any rate hike. Please keep your hands out of my pockets.



[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA RATE HIKE
Date: Wednesday, November 13, 2019 10:49:35 PM

To whom it may concern, I am totally and completely against any rate hike. Please keep your hands out of my pockets.



[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA RATE HIKE
Date: Wednesday, November 13, 2019 10:49:35 PM

To whom it may concern, I am totally and completely against any rate hike. Please keep your hands out of my pockets.



[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA Rate Increase
Date: Wednesday, November 13, 2019 10:52:44 AM

Dear Actuarial & Underwriting Committee,

I'm writing in regards to the upcoming November 19th meeting where rate filings will be discussed. Although I understand that no rate hike will be voted on at this meeting, I would like to stress the importance of recommending NO rate hike to the TWIA Board. With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy. It seems TWIA is jumping the gun to push for significant rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please encourage the TWIA Board Members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses, and lives along the Texas coast.

Thank you,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA RATE INCREASE
Date: Wednesday, November 13, 2019 6:05:44 PM

Dear Actuarial & Underwriting Committee,

I'm writing in regards to the upcoming November 19th meeting where rate filings will be discussed. Although I understand that no rate hike will be voted on at this meeting, I would like to stress the importance of recommending NO rate hike to the TWIA Board. With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy. It seems TWIA is jumping the gun to push for significant rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please encourage the TWIA Board Members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses, and lives along the Texas coast.

Thank you,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA RATE INCREASE
Date: Wednesday, November 13, 2019 6:05:44 PM

Dear Actuarial & Underwriting Committee,

I'm writing in regards to the upcoming November 19th meeting where rate filings will be discussed. Although I understand that no rate hike will be voted on at this meeting, I would like to stress the importance of recommending NO rate hike to the TWIA Board. With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy. It seems TWIA is jumping the gun to push for significant rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please encourage the TWIA Board Members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses, and lives along the Texas coast.

Thank you,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA RATE INCREASE
Date: Wednesday, November 13, 2019 6:05:44 PM

Dear Actuarial & Underwriting Committee,

I'm writing in regards to the upcoming November 19th meeting where rate filings will be discussed. Although I understand that no rate hike will be voted on at this meeting, I would like to stress the importance of recommending NO rate hike to the TWIA Board. With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy. It seems TWIA is jumping the gun to push for significant rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please encourage the TWIA Board Members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses, and lives along the Texas coast.

Thank you,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA RATE INCREASE
Date: Wednesday, November 13, 2019 6:05:44 PM

Dear Actuarial & Underwriting Committee,

I'm writing in regards to the upcoming November 19th meeting where rate filings will be discussed. Although I understand that no rate hike will be voted on at this meeting, I would like to stress the importance of recommending NO rate hike to the TWIA Board. With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy. It seems TWIA is jumping the gun to push for significant rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please encourage the TWIA Board Members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses, and lives along the Texas coast.

Thank you,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA Rates
Date: Wednesday, November 13, 2019 2:35:24 PM

Do not raise our windstorm insurance!

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA
Date: Wednesday, November 13, 2019 9:49:05 PM

No rate hike!

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA
Date: Wednesday, November 13, 2019 12:30:16 PM

Absolutely No rate hike.

Thank you, [REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA
Date: Wednesday, November 13, 2019 11:29:55 AM

No TWIA rate rate hick!

It is bad enough to have your insurance at the coast of Texas so high now! It's keeping potential home buyers from buying coastal properties!

"Texas law requires all license holders to provide the Information About Brokerage Services form to prospective clients."

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

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

[REDACTED]

[REDACTED]

"What Pat Touches Turns To Sold!"

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA
Date: Wednesday, November 13, 2019 11:12:43 AM

Please do not raise the premiums on the coastal wind insurance. The combination of wind, flood and homeowners insurance premiums is becoming unaffordable.

--

[REDACTED]

Board Certified by the Texas Board of Legal Specialization

- Civil Trial
- Family Law

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA
Date: Wednesday, November 13, 2019 11:05:36 AM

No Rate Hike!!!

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA
Date: Wednesday, November 13, 2019 10:47:13 AM

NO RATE HIKE!!

TWIA totally FUINED MY LIFE! I lost 3 properties due to their refusal to fix it as the Insurance Policy stated!!

I filed the law suit but the Mediation and offer they want to make it is unacceptable !!

All of us need to put them out of business if they try to Hike the rates!!

Please contact me to testify the nightmare stories I can relate on the way they hurt me!!

[REDACTED]

Many Thanks going to you, Honorable Stete Representative Todd Hunter for helping Nueces County and Coastal Bend still going through the Hurricane's nightmares!!

God bless you !! Vote

TODD HUNTER 2020 on District 32!! FOREVER!!

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA
Date: Wednesday, November 13, 2019 11:49:20 PM

No rate hike! We are retired and live on a limited budget. We can not afford to pay a rate hike!

[REDACTED]

Sent from AOL Mobile Mail
Get the new AOL app: mail.mobile.aol.com

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA
Date: Wednesday, November 13, 2019 11:49:20 PM

No rate hike! We are retired and live on a limited budget. We can not afford to pay a rate hike!

[REDACTED]

Sent from AOL Mobile Mail
Get the new AOL app: mail.mobile.aol.com

From: [REDACTED]
To: [PublicComment](#)
Subject: Vote
Date: Wednesday, November 13, 2019 12:18:21 PM

NO TWIA RATE HIKE.

Sincerely

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: Windstorm insurance
Date: Wednesday, November 13, 2019 3:13:40 PM

To whom this may concern, Hurricane Harvey left everyone in the coast devastated. A storm of that magnitude which was catastrophic, especially to those who did a d are still fighting insurance companies to get what they had insured to br taken care of. Insurance companies nickle and dined to pay out minimal when increase of every building material was inflated by at least 10%. People are still trying to get finances straightened out.

You must hear the people when we speak.NO MORE RATE HIKE. PEOPLE cannot afford this burden at this time. Please do not bring this upon us

Texas Coast Homeowner

[Sent from Yahoo Mail on Android](#)

From: [Sally Bakko](#)
To: [PublicComment](#)
Cc: [Jennifer Armstrong](#)
Subject: TWIA Actuarial Committee Letter re Opposition to Possible Rate Increase Recommendation
Date: Thursday, November 14, 2019 2:03:50 PM
Attachments: [City3Color_60p_3c9c6c84-a89b-4a38-bddf-450e68d5cc3b.png](#)
[11-14-2019 City of Galveston TWIA Actuarial Underwriting Cmte Comment Letter.pdf](#)

Good morning,

Please find attached a letter from the City of Galveston expressing concerns and opposition to any premium rate increase that may be considered in response to the Agenda item listed for the Texas Windstorm Insurance Association Actuarial/Underwriting Committee meeting scheduled for Tuesday, November 19, 2019.

If you have any questions or need additional information, please do not hesitate to contact me.

Best regards,
Sally Bakko



Sally Bakko, Legislative Coordinator

Office of the City Attorney

P.O. Box 779 Galveston, TX 77553 | 823 Rosenberg Galveston, TX 77550

O: 409.797.3530 | D: 409.797.3535 | C: 409.497.6973 | sbakko@galvestontx.gov

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City of Galveston

OFFICE OF THE CITY MANAGER

PO Box 779 | Galveston, TX 77553-0779

citymanager@galvestontx.gov | 409-797-3520

November 14, 2019

Debbie King, Committee Chair
Actuarial/Underwriting Committee
Texas Windstorm Insurance Association Board
P.O. Box 99090
Austin, TX 78709-9090

RE: Opposition to Possible Rate Increase Recommendation by the TWIA Actuarial Committee

Dear Chairwoman King,

I am writing to express continued opposition to the Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee approving a premium rate increase recommendation at the next committee meeting on Tuesday, November 19, 2019.

The City of Galveston commends the TWIA Board for acting responsibly by adopting a 0 percent rate increase during their meeting in Galveston on August 6, 2019. However, we find it disturbing TWIA staff persists with pressing a premium rate increase recommendation from the Committee based upon analysis and methods that are questionable and may be contrary to direction articulated in HB 1900, as enacted by the 86th Legislature.

The Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee met on Thursday, October 17, 2019, where questions were raised about the rate adequacy analyses prepared by TWIA staff. Committee member Stephen Alexander specifically raised four (4) significant issues that remain unaddressed: 1) excessive costs for reinsurance; 2) failure to validate hurricane models; 3) incorrect historical hurricane frequencies; and 4) failure to refinance and promptly pay off bonds. The Committee directed staff to review Mr. Alexander's concerns and provide a written response to the Committee for the next meeting in November.

State Representative Greg Bonnen MD and State Senator Larry Taylor worked diligently to ensure passage of essential reforms in HB 1900 that should decrease the need for a premium rate increase. Key HB 1900 reforms require TWIA to use replacement cost valuation at the time of policy issuance, not at the time of the disaster event, and insurance companies shall pay 100 percent of the reinsurance costs above the minimum statutory 100-year storm requirement. However, contrary to HB 1900, TWIA seeks to justify rate increases by using hurricane models validated by Florida's experience rather than actual Texas experience, unnecessary reinsurance based upon inflated estimated hurricane losses, and changes in valuation methods that significantly increase replacement costs.



Once again, I urge TWIA Actuarial/Underwriting Committee members to reject policyholder premium rate increases before crucial legislative reforms are implemented and the associated results can be fully assessed. Prior to the 2021 Legislative Session, two interim committees will meet to: 1) review and provide recommendations on TWIA's funding and funding structure; and 2) evaluate merging TWIA and the Texas FAIR Plan Association, alternative property insurance for underserved areas in Texas. With a thorough assessment of TWIA's funding structure, further reforms will likely be identified to empower TWIA with alternative approaches that can avoid placing the heaviest burden on struggling consumers. Accordingly, any premium increase would be premature at this time.

As the Committee reviews the TWIA staff written responses to these rate adequacy analysis issues, please consider the adverse impacts of significant premium increases on coastal communities. As envisioned by the Legislature with enactment of HB 1900, Committee members should use the interim committee process to collaboratively identify positive alternatives that will not undermine the ability of coastal residents and business owners to insure their property. Affordable windstorm insurance is a critical component to maintaining economic stability and quality of life for coastal areas and the state of Texas.

I want to thank you and the TWIA Actuarial/Underwriting Committee members for your consideration.

Sincerely,



Brian A. Maxwell
City Manager

cc: Kent Sullivan, Commissioner, Texas Department of Insurance
John Polak General Manager, Texas Windstorm Insurance Association
The Honorable Larry Taylor, State Senator, District 11
The Honorable Brandon Creighton, State Senator, District 4
The Honorable Dade Phelan, State Representative, District 21
The Honorable Mayes Middleton, State Representative, District 23
The Honorable Greg Bonnen, State Representative, District 24

From: [Ware V. Wendell](#)
To: [PublicComment](#)
Subject: Comments in opposition to any rate hike recommendation
Date: Thursday, November 14, 2019 12:27:19 PM

To Whom It May Concern:

I lead Texas Watch, a statewide non-profit that advocates for the rights of policyholders. We have done so for 20 years and have been in every major insurance fight during that time. The Texas Coastal Bend is still fighting to rebuild in the wake of Hurricane Harvey. Sadly, Texans are struggling with their insurance companies, including yours, for the payments necessary to recover. Any rate hike recommended by your committee and imposed on the Coast at this time would be devastating to their economy and the economy of this state. **We, therefore, request that you oppose any rate hikes and recommend to the full TWIA board that the organization oppose any rate hikes at this time.**

Serious concerns were raised during your October 17th meeting that the hurricane models used in your analysis were not validated by actual hurricane experience right here in Texas. This is crucial for actuarial rigor, and most importantly, for legal compliance with HB 1900. We share those concerns. There should be no rush to recommend a rate hike, nor should your committee make any arbitrary recommendations. Every analysis should be conducted with complete care. Your duties should lie with the policyholders, not the for-profit insurers who merely wish to hedge their risk by soaking the Coast.

Given the gravity of these issues, I wish to again register our concern with the manner in which your Actuarial and Underwriting Committee is conducting its meeting. In the spirit of open government, the meeting should be conducted in a manner that is conducive to the greatest amount of public participation, not the least. Holding the meeting in Austin and requiring the majority of the coastal policyholders to "follow along" online is not in keeping with principles of transparency and accountability. You should hold these meetings on site, in a Coastal community.

Please resist the pressure of the for-profit insurers and work to protect the good people and businesses along our Coast.

Sincerely,
Ware V. Wendell
Executive Director
Texas Watch
512-381-1111
wwendell@texaswatch.org
2121 East 6th Street, Suite 201
Austin, Texas 78702
[Web](#)|[Facebook](#)|[Twitter](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: DO NOT RAISE RATES!
Date: Thursday, November 14, 2019 12:20:32 PM

Do not raise our insurance rates! They're already too high.

From: [REDACTED]
To: [PublicComment](#)
Subject: DON" T RAISE RATES
Date: Thursday, November 14, 2019 3:14:02 PM

DON'T RAISE YOUR RATES – THEY ARE ALREADY TOO HIGH FOR MANY PEOPLE TO AFFORD!!!!

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Date: Thursday, November 14, 2019 5:07:19 PM

No rate increase

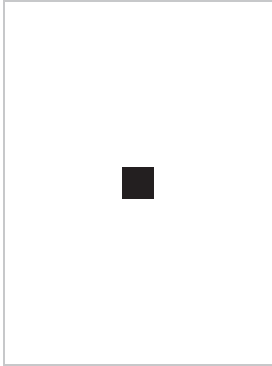
Sent from [Mail](#) for Windows 10

From: [REDACTED]
To: [PublicComment](#)
Date: Thursday, November 14, 2019 5:16:16 PM

NO RATE HIKE!!!!

From: [Randy L. Wright](#)
To: [PublicComment](#)
Subject: Opposing Rate Increase
Date: Thursday, November 14, 2019 8:43:42 PM
Attachments: [Mayor Skurow - TWIA Rate Oppose.pdf](#)

Please find our letter opposing any rate increase.



Randy L. Wright
City Manager
1900 Billy G Webb
Portland, Texas 78374
P (361) 777-4513
F (361) 777-4502
rwright@portlandtx.com
www.portlandtx.com

Connect with us





July 30, 2019

Joshua Fields, Chairman
Texas Windstorm Insurance Association
5700 South MoPac Expressway
Building A
Austin, TX 78749

Dear Chairman Fields,

The City of Portland is still struggling to rebuild in the wake of Hurricane Harvey. Both the City and its citizens have not been afforded the benefits and disbursements promised by private insurance companies and other governmental funding sources.

The distribution of FEMA reimbursements and other State and Federal monies has been slow to non-existent. The result is that both the City and its citizens are having to bear a major portion of restoration costs.

The Texas Insurance Code (Chapter 2210) requires that TWIA rates be "reasonable, adequate, not unfairly discriminatory, and non-confiscatory as to any class of insurer." Residents living in the disaster declared counties of Aransas, Austin, Bee, Brazoria, Calhoun, Chambers, Colorado, DeWitt, Fayette, Fort Bend, Galveston, Goliad, Gonzales, Harris, Jackson, Jefferson, Jim Wells, Karnes, Kleberg, Lavaca, Liberty, Live Oak, Matagorda, Nueces, Refugio, San Patricio, Victoria, Waller, Wharton, and Wilson counties would be unfairly burdened by a TWIA rate increase at this time.

On behalf of the citizens of Portland, I oppose the proposed rate increase and urge you to forego a rate increase that will most certainly place an unreasonable burden on my constituents.

Sincerely,

A handwritten signature in blue ink that reads "Cathy Skurow".

Cathy Skurow,
Mayor

cc: Portland City Council
Representative J. M. Lozano
Representative Todd Hunter
Senator Judith Zaffirini

From: [REDACTED]
To: [PublicComment](#)
Subject: NO INCREASES
Date: Thursday, November 14, 2019 6:40:01 PM

NO RATE HIKE IN NUECES CO!!

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE - Rockport Tx
Date: Thursday, November 14, 2019 2:25:59 PM

Get [Outlook for iOS](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike
Date: Thursday, November 14, 2019 4:56:47 PM

No rate hike!

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!!
Date: Thursday, November 14, 2019 5:15:14 PM

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

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Thursday, November 14, 2019 12:09:28 PM

NO RATE HIKE!

Sent from [Mail](#) for Windows 10

From: 
To: [PublicComment](#)
Subject: No rate hike
Date: Thursday, November 14, 2019 11:34:51 PM

No rate hike!!!

Sent from my iPhone

From: 
To: [PublicComment](#)
Subject: No rate hike
Date: Thursday, November 14, 2019 11:34:51 PM

No rate hike!!!

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Hike!
Date: Thursday, November 14, 2019 12:04:22 PM

No hike on rates!

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Hike!!!!!!
Date: Thursday, November 14, 2019 1:57:03 PM

No Rate Hike!!!!!!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!!
Date: Thursday, November 14, 2019 5:15:14 PM

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

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Thursday, November 14, 2019 12:09:28 PM

NO RATE HIKE!

Sent from [Mail](#) for Windows 10

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Thursday, November 14, 2019 12:09:28 PM

NO RATE HIKE!

Sent from [Mail](#) for Windows 10

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 9:38:16 PM

Thanks

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 9:38:16 PM

Thanks

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 9:38:16 PM

Thanks

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 8:17:22 PM

Please do not raise the rates on TWIA policies. They are too high already and we pay a fortune.

Sincerely,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 8:17:22 PM

Please do not raise the rates on TWIA policies. They are too high already and we pay a fortune.

Sincerely,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 6:27:36 PM

Coastal property owners are already paying too high an insurance premium. All of Texas benefits from products produced along the coast. It is unfair to require the workers and residents along the coast to bear all of the insurance cost for the region when the rest of Texas so benefits from the products produced along the coast.

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 6:27:36 PM

Coastal property owners are already paying too high an insurance premium. All of Texas benefits from products produced along the coast. It is unfair to require the workers and residents along the coast to bear all of the insurance cost for the region when the rest of Texas so benefits from the products produced along the coast.

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 5:28:26 PM

My vote for no rate hike for the coastal bend.

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 5:28:26 PM

My vote for no rate hike for the coastal bend.

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 5:07:35 PM
Attachments: [image001.png](#)

Shame on your for thinking about raising the Windstorm insurance rate. You have already screwed so many of us over so bad. Let us get our lives back together. NO RATE HIKE!

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 4:59:46 PM

NO RATE HIKE

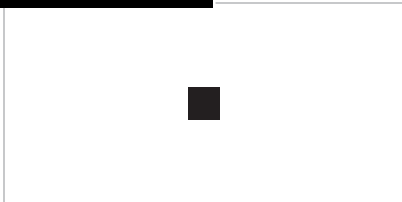
From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 1:13:26 PM

No rate hike!!

Note to Consumer: Texas law requires all real estate license holders to give the following: [Information About Brokerage Services](#) and [Consumer Protection Notice](#) to prospective buyers, tenants, sellers and landlords. You can click on the hyperlink for these documents.

Sincerely,

[REDACTED]



From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 12:03:38 PM

Saying NO TO THE RATE HIKE!!!

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 11:24:17 AM

Dear TWIA,

Please do not put even more hardship on our community but increasing the TWIA cost. We are still recovering from Hurricane Harvey, there are still homes being rebuilt, insurance funds coming in, businesses that are way behind their pre-Harvey income. This is not the time for a rate increase.

--

Thank you,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 7:59:18 AM

Please do not raise the rate for our wind insurance. We pay through the nose right now as it is.
Thank you,

--

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 7:35:45 AM

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 7:33:45 AM

[REDACTED]
[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 4:29:32 AM

Texas Windstorm Insurance --

It has come to my attention that you are meeting to consider raising the insurance rates for TWIA insurance.

We just had Hurricane Harvey along the Texas Coast in August 2017.

Many are STILL trying to get their re-construction completed.

THIS IS NOT THE TIME TO RAISE INSURANCE RATES !!

Please VOTE NO !!

Thank you

[REDACTED]

From: 
To: [PublicComment](#)
Subject: No rate hike
Date: Thursday, November 14, 2019 11:34:51 PM

No rate hike!!!

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 9:38:16 PM

Thanks

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 8:17:22 PM

Please do not raise the rates on TWIA policies. They are too high already and we pay a fortune.

Sincerely,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 6:27:36 PM

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From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 5:28:26 PM

My vote for no rate hike for the coastal bend.

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 5:07:35 PM
Attachments: [image001.png](#)

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[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 4:59:46 PM

NO RATE HIKE

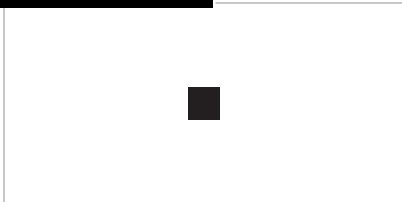
From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 1:13:26 PM

No rate hike!!

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Sincerely,

[REDACTED]



From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 12:03:38 PM

Saying NO TO THE RATE HIKE!!!

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Thursday, November 14, 2019 11:24:17 AM

Dear TWIA,

Please do not put even more hardship on our community but increasing the TWIA cost. We are still recovering from Hurricane Harvey, there are still homes being rebuilt, insurance funds coming in, businesses that are way behind their pre-Harvey income. This is not the time for a rate increase.

--

Thank you,

[REDACTED]

From: 
To: [PublicComment](#)
Subject: No rate hike
Date: Thursday, November 14, 2019 11:34:51 PM

No rate hike!!!

Sent from my iPhone

From: 
To: [PublicComment](#)
Subject: No rate hike
Date: Thursday, November 14, 2019 11:34:51 PM

No rate hike!!!

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE INCREASE!
Date: Thursday, November 14, 2019 12:20:14 PM

Gentlemen, please do not increase our TWIA rates.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE INCREASE!
Date: Thursday, November 14, 2019 12:20:14 PM

Gentlemen, please do not increase our TWIA rates.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No to rate hike.
Date: Thursday, November 14, 2019 12:24:37 PM

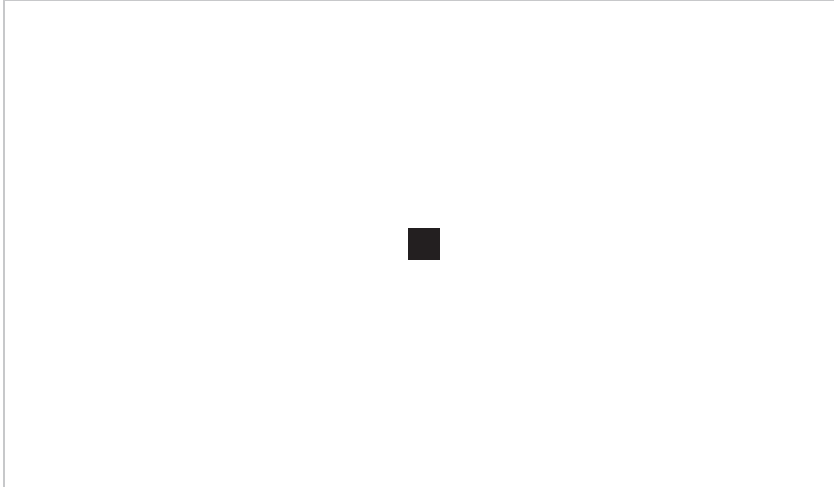
I do not support a rate increase. Our premiums in the Coastal Bend of Texas are already high and I believe there are sufficient premiums, assessments and reinsurance to cover any disasters in 2020. Even with the current rates it makes it hard to maintain owning a home for a family with hardly any debt. Please vote no to a rate hike.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO to TWIA Rate Hike!
Date: Thursday, November 14, 2019 5:21:19 PM

To whom it may concern. Please vote NO TWIA Rate Hike!

Thanks,



From: [REDACTED]
To: [PublicComment](#)
Subject: No TWIA Rate Hike
Date: Thursday, November 14, 2019 12:57:58 AM

We are all still recovering from Hurricane Harvey and can't afford any more increases in our costs to live in a coastal area. TWIA has many years to reap a financial gain from our premiums and still has much of this gain left over even after paying out claims.

Sent from [REDACTED] iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No TWIA Rate Hike
Date: Thursday, November 14, 2019 12:57:58 AM

We are all still recovering from Hurricane Harvey and can't afford any more increases in our costs to live in a coastal area. TWIA has many years to reap a financial gain from our premiums and still has much of this gain left over even after paying out claims.

Sent from [REDACTED] iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO TWIA RATE INCREASE
Date: Thursday, November 14, 2019 9:00:54 AM

No TWIA increase, please. I have a very modest house & budget. I'm 71 now & am afraid of not being able to stay in my house in the coming years.

Texas Real Estate Commission Information About Brokerage Services
: <https://goo.gl/mJaIvk>

Take care,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO!
Date: Thursday, November 14, 2019 12:03:25 PM

No to rate hike!

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No
Date: Thursday, November 14, 2019 12:41:54 PM

No rate hike. Everyone is still trying to get back on feet. We are getting there but being a small business we are struggling to get back.
So please NO RATE HIKE

[REDACTED]

Sent via the Samsung Galaxy Note10+, an AT&T 5G Evolution capable smartphone

From: [REDACTED]
To: [PublicComment](#)
Subject: Nov 19 meeting
Date: Thursday, November 14, 2019 10:53:40 PM

Dear Actuarial & Underwriting Committee,

We are writing in regards to the upcoming November 19th meeting where rate filings will be discussed. Although we understand that no rate hike will be voted on at this meeting, we would like to stress the importance of recommending NO rate hike to the TWIA Board. With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy. It seems TWIA is jumping the gun to push for significant rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please encourage the TWIA Board Members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses, and lives along the Texas coast.

Thank you,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Cc: [chamber Diane](#)
Subject: Opposition to Rate Increase
Date: Thursday, November 14, 2019 8:18:24 PM

I am firmly against any increase in the TWIA rates at this time when the area that will be primarily affected is still in a recover mode that was exacerbated by the failure of TWIA to timely and fully pay claims that it owed under coverages carried after Hurricane Harvey.

This was especially true for the large condo and hotel projects in the area that the local economy is dependent on. Delays in these projects due to TWIA not paying valid claims significantly hurt the local economy that is dependent on tourism.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: PLEASE No Rate Hike
Date: Thursday, November 14, 2019 12:16:05 PM

TWIA Representatives,

Please do not burden your fellow Texans who live on the coast with a rate increase. Other areas of the state experience hail, flooding and wind issues, yet they pay much lower rates and have a bigger selection for insurance coverage. The State of Texas has sold the coastal communities off to the insurance industry. Require the companies that only write policies in non-coastal counties to offer their services to all counties or do not allow them to write any policies in the state. They make enough money on all the other policies to offset the few times there are disastrous situations on the coast.

If you truly believe you are right in raising TWIA rates, then maybe the next time you visit the coast of Texas, we will charge you to enter our part of the state. The fees can go to the property owners who pay higher rates than other parts of Texas and most other states.

Thank you for listening.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: PLEASE No Rate Hike
Date: Thursday, November 14, 2019 12:16:05 PM

TWIA Representatives,

Please do not burden your fellow Texans who live on the coast with a rate increase. Other areas of the state experience hail, flooding and wind issues, yet they pay much lower rates and have a bigger selection for insurance coverage. The State of Texas has sold the coastal communities off to the insurance industry. Require the companies that only write policies in non-coastal counties to offer their services to all counties or do not allow them to write any policies in the state. They make enough money on all the other policies to offset the few times there are disastrous situations on the coast.

If you truly believe you are right in raising TWIA rates, then maybe the next time you visit the coast of Texas, we will charge you to enter our part of the state. The fees can go to the property owners who pay higher rates than other parts of Texas and most other states.

Thank you for listening.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Thursday, November 14, 2019 4:33:33 PM

PLEASE DO NOT RAISE RATES. It is already hard for many to contend with rates as they are and for many are elderly and is a strain to bare. Its between food or insurance or medicines majority of the time.

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Thursday, November 14, 2019 7:14:09 PM

Please don't give a rate hike. We are still suffering from Harvey. [REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Thursday, November 14, 2019 6:53:07 AM

No to a rate hike

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

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

This transmission may contain information that is privileged, confidential and or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or use of the information contained herein (including any reliance thereon) is **STRICTLY PROHIBITED**. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Thursday, November 14, 2019 6:53:07 AM

No to a rate hike

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

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

This transmission may contain information that is privileged, confidential and or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or use of the information contained herein (including any reliance thereon) is **STRICTLY PROHIBITED**. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Thursday, November 14, 2019 6:51:40 AM

Please do not raise the rates for insurance in the Coastal Bend.

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Thursday, November 14, 2019 7:14:09 PM

Please don't give a rate hike. We are still suffering from Harvey. [REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Hike
Date: Thursday, November 14, 2019 7:14:09 PM

Please don't give a rate hike. We are still suffering from Harvey. [REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate increase
Date: Thursday, November 14, 2019 7:54:12 AM

No rate hike! So many are still trying to recover from Harvey!!!
Tom and [REDACTED]
Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Increase
Date: Thursday, November 14, 2019 7:43:47 AM

Please leave the rates where they are know. We are barely able to afford the insurance the way it is. Many people we know do not have insurance due to the cost. Many around have left sense Harvey, due to rebuilding expenses, with & with out insurance. You've heard all this before.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Increase
Date: Thursday, November 14, 2019 7:43:47 AM

Please leave the rates where they are know. We are barely able to afford the insurance the way it is. Many people we know do not have insurance due to the cost. Many around have left sense Harvey, due to rebuilding expenses, with & with out insurance. You've heard all this before.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: RATES
Date: Thursday, November 14, 2019 6:17:45 PM

PLEASE NO RATE INCREASE.

From: [REDACTED]
To: [PublicComment](#)
Subject: Stop destroying South Texas
Date: Thursday, November 14, 2019 5:43:50 PM

Insurance is there to preserve what you own and insure it will be well preserved, Yet TWIA insists on making South Texas un-affordable for anyone on a normal income. I would rather have no insurance and take my risks and get raped by TWIA every chance they get so that they can pad their pockets. It's the typical government program, Pay the fat cat bureaucrats big money, spend money where it is not needed, eliminate all resources then when tragedy hits (LIKE HARVEY) take it out on the people paying in so you can keep up the overspending going on the rest of the time. People are still recovering, people are still down and you are still trying to stomp on them even more to pad your own pockets. Also what about the people like me that paid for extra precautions to protect our property with Storm panels etc and didn't make a claim and yet our rates go up too. Now I know why so many people made false claims after Harvey, Why not recover what is going to be stolen from you anyway?

Sincerely

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA INCREASE
Date: Thursday, November 14, 2019 3:30:51 PM

PLEASE DO NOT RAISE TWIA ANY HIRE THAN ALREADY BEING CHARGED.

[REDACTED]

[REDACTED]

CONFIDENTIALITY NOTICE: The information contained in this e-mail message, including any attachments, is for the sole use of the intended recipient and may contain confidential and privileged information. Any unauthorized review, use, disclosure, or distribution is prohibited. If you are not the intended recipient, and have received this communication in error, please contact the sender by reply e-mail and destroy all copies of the original message. Thank you.

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA NO RATE HIKE
Date: Thursday, November 14, 2019 4:54:09 PM

TWIA NO RATE HIKE!!!

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA Proposed Rate Increase
Date: Thursday, November 14, 2019 7:12:56 AM

No Rate Hike!

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA Rates Opinion
Date: Thursday, November 14, 2019 5:04:51 PM

No Rate Hikes!

South Bend is still reeling from Hurricane Harvey LOSSES.

Sent from [Mail](#) for Windows 10

From: [REDACTED]
To: [PublicComment](#)
Subject: Twia Rates
Date: Thursday, November 14, 2019 5:15:08 PM

Please do NOT increase the TWIA windstorm rates for Nueces County or any of the coastal bordering counties. It is NOT FAIR! Our insurance rates are high enough. Never has there ever been any wind storm or hurricane stop at the border of our counties. Windstorm should be required or not required across Texas (and/or the entire USA) or not. The other counties are not required to pay this additional insurance and have the same coverage as we have without having to pay this additional expense.

As a realtor it is very difficult to explain why this additional expense is added to a buyer's cost. In some cases, it has stopped buyers from wanting to move to our county once they find out how much more insurance they will have to be paying. I am sure the other TWIA counties and realtors in those counties experience the same issues.

Thank you for listening to my input. I sincerely hope you take into consideration all the input I am sure you are receiving from other home owners as well who live in the coastal counties.

Sincerely,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA
Date: Thursday, November 14, 2019 10:46:45 AM

No rate hike!!!

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: Windstorm Insurance
Date: Thursday, November 14, 2019 4:09:12 AM

NO RATE HIKE!

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: Windstorm Rate Hike
Date: Thursday, November 14, 2019 5:09:59 PM

Dear Actuarial & Underwriting Committee,

I'm writing in regards to the upcoming November 19th meeting where rate filings will be discussed. Although I understand that no rate hike will be voted on at this meeting, I would like to stress the importance of recommending NO rate hike to the TWIA Board. With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy. It appears TWIA may be acting prematurely to push for significant rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please encourage the TWIA Board Members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses, and lives along the Texas coast.

Thank you,

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

From: [REDACTED]
To: [PublicComment](#)
Subject: "No Rate Hike"
Date: Friday, November 15, 2019 10:36:04 AM

"No Rate Hike"

Thank You,



From: [REDACTED]
To: [PublicComment](#)
Subject: "NO RATE HIKE"
Date: Friday, November 15, 2019 7:21:49 AM

"NO RATE HIKE"

Please Harvey is still weighing on me

From: [REDACTED]
To: [PublicComment](#)
Subject: "NO RATE HIKE"
Date: Friday, November 15, 2019 7:22:10 AM

"NO RATE HIKE"

From: [REDACTED]
To: [PublicComment](#)
Subject: 11/15/19 MEETING
Date: Friday, November 15, 2019 10:52:34 AM

Dear TWIA Board ... NO RATE INCREASE!!

Thank you,

[REDACTED]

[REDACTED]

From: [Alyssa Costenbader](#)
To: [PublicComment](#)
Cc: [Commissioner Brent Chesney](#)
Subject: Opposition to Rate Hike from Nueces County Commissioner Chesney
Date: Friday, November 15, 2019 10:48:27 AM
Attachments: [11.15.19 - Chesney - TWIA Hike Opposition.pdf](#)

Good morning,

Please see attached letter from Nueces County Commissioner, Brent Chesney, opposing a TWIA rate hike.

Alyssa L. Costenbader

Assistant to Commissioner Brent Chesney
Nueces County
901 Leopard Street, Suite 303.11
Corpus Christi, TX 78401
(361) 888-0268



BRENT CHESNEY

COMMISSIONER
NUECES COUNTY, PCT. 4

November 15, 2019

Joshua Fields
Chair
Texas Windstorm Insurance Association (TWIA)
CommunicationsMail@TWIA.org

Phone: (361) 888-0268
Fax: (361) 888-0470

Dear Chairman Fields:

As the County Commissioner representing the most coastal areas of Nueces County, including Port Aransas and North Padre Island, and as a TWIA policy holder and concerned resident myself, I am writing to express my opposition, once again, to the possibility of a significant premium increase on residential and commercial policies. I am also a TWIA policyholder and concerned resident of the Texas Gulf Coast.

With the passage of HB 1900 during the 86th Texas Legislature, a Legislative Funding Oversight Committee will be appointed to study TWIA's rate adequacy. The Texas Department of Insurance (TDI) is taking informal comments from the public on possible rule revisions necessarily to implement HB 1900.

It is premature for TWIA to be proposing significant premium increases for residential and commercial policies before TDI implements these important statutory changes. It seems TWIA is jumping the gun to push for significant rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020. Please encourage your fellow Board members to show restraint and allow the will of the Legislature to be fully implemented before TWIA pulls the trigger on a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses and lives along the Texas coast.

Sincerely,

A handwritten signature in blue ink that reads "Brent Chesney".

Brent Chesney
Nueces County Commissioner, Precinct 4

Flour Bluff Office:
Ronnie H. Polston County Building
10110 Compton Road
Corpus Christi, Texas 78418

Island Office:
Padre Balli Park
15820 S.P.I.D.
Corpus Christi, TX 78418

Port Aransas Office:
I.B. Magee Beach Park
321 North on the Beach
Port Aransas, TX 78373

Courthouse Office:
Nueces County Courthouse
901 Leopard Street, Room 303.11
Corpus Christi, Texas 78401-3697

From: [REDACTED]
To: [PublicComment](#)
Subject: Fwd: Rate Hike
Date: Friday, November 15, 2019 8:41:36 AM

Sent from my iPad

Begin forwarded message:

From: [REDACTED]
Date: November 15, 2019 at 7:23:35 AM CST
To: publiccomments@twia.org
Subject: Rate Hike

While I understand the business behind voting on a TWIA rate increase, I implore you to hold off for this year at least. There are too many people that are still suffering from Hurricane Harvey damage, and a rate hike would not help them continue to recover. Insurance companies have truly excelled in fighting against claims and making life harder for so many.

Please do the right thing by the coastal bend citizens and vote no for the rate increase.

Thank you

[REDACTED]

Sent from my iPad

From: [REDACTED]
To: [PublicComment](#)
Subject: hike in TWIA rates
Date: Friday, November 15, 2019 11:49:56 AM

Dear Sirs:

I am a resident of Port Aransas, TX, and strongly urge you not to raise the TWIA rates!!!

[REDACTED]

Sent from [Mail](#) for Windows 10

From: [REDACTED]
To: [PublicComment](#)
Date: Friday, November 15, 2019 11:02:54 AM

NO RATE HIKE

From:



Date:

Friday, November 15, 2019 11:00:11 AM

NO RATE HIKE

From: [REDACTED]
To: [PublicComment](#)
Date: Friday, November 15, 2019 10:59:29 AM

NO RATE HIKE

From: [REDACTED]
To: [PublicComment](#)
Date: Friday, November 15, 2019 10:58:44 AM

NO RATE HIKE

From: [REDACTED]
To: [PublicComment](#)
Date: Friday, November 15, 2019 9:13:39 AM

"No Rate Hike"

From: [REDACTED]
To: [PublicComment](#)
Date: Friday, November 15, 2019 8:05:51 AM

NO RATE INCREASE!!!!!!

From: [REDACTED]
To: [PublicComment](#)
Date: Friday, November 15, 2019 11:03:26 AM

NO RATE HIKE

From: [Andrew Herrell](#) on behalf of [Mayes Middleton](#)
To: [PublicComment](#)
Cc: [Jennifer Armstrong](#); [Anna Stafford](#); [David Durden](#); [Andrew Herrell](#)
Subject: TWIA Actuarial & Underwriting Committee Public Comment
Date: Friday, November 15, 2019 11:22:35 AM
Attachments: [TWIA 11 15 19.pdf](#)
[TWIA Letter.pdf](#)

Chair King and the Actuarial & Underwriting Committee,

Attached is a letter I wish to submit as public comment on the upcoming November 19th meeting. Additionally, attached is a letter I previously sent which contains many issues that have still not been addressed since the Actuarial & Underwriting Committee last met.

I look forward to hearing back from you.

Very Truly Yours,

Mayes Middleton
Texas State Representative
House District 23



MAYES MIDDLETON



STATE REPRESENTATIVE • DISTRICT 23

November 15, 2019

Debbie King, Committee Chair
Actuarial & Underwriting Committee
Texas Windstorm Insurance Association
PO Box 99090
Austin, TX 78709-9090

Chair King:

The TWIA Actuarial & Underwriting Committee will meet November 19th. I am opposed to any rate increase recommendation by the Committee. A recommendation of a rate increase is fundamentally wrong at this time.

At the October 17th TWIA Actuarial & Underwriting Committee meeting, I outlined a number of problems that needed to be addressed before any rate change recommendations were made to the Association's Board of Directors. Many of these issues, which I outlined in a letter (see attached) submitted for the October 17th meeting, have still not been addressed.

Among the items that have not been addressed are the failure to validate the hurricane modeling to actual Texas historical experience and improperly annualizing hurricane loss ratios. For example, in a letter dated November 12th, 2019, TWIA claims that changing the hurricane loss ratio to the number of years in which a hurricane occurred instead of the number of hurricanes annualized over the historical time period would, "modestly improve the industry hurricane loss experience percentage." Despite this admission, TWIA refuses to change its loss ration calculation, which over time will have the effect of passing on a premium surcharge to policy holders by improper modeling schemes.

Moreover, TWIA's current modeling has tipped the scales, which results in ratepayers having to pay the vast majority of reinsurance costs and allows insurance companies who are members of the association to avoid having the majority of reinsurance costs passed onto them. This serves the interests of the insurance companies at the expense of homeowners and business owners along the Gulf Coast.

I believe TWIA is in violation of House Bill 1900. Section 2210.453(e) states that: "(e) A member of the association may not recoup an assessment paid under Subsection (d) through a premium surcharge or tax credit."

Furthermore, the Texas Windstorm Insurance Association is justifying higher rates because net gains are going into the CRTF and not paying down high-interest bonds. I do not believe this is supported

CAPITOL OFFICE: P.O. BOX 2910 • AUSTIN, TEXAS 78768-2910 • (512) 463-0502 • FAX (512) 936-4260

GALVESTON: 2101 MECHANIC STREET, SUITE 245 • GALVESTON, TEXAS 77550

WALLISVILLE: 20136 B I-10, WALLISVILLE, TEXAS 77597 • (MAIL) P.O. BOX 15, WALLISVILLE, TEXAS 77597

MAYES.MIDDLETON@HOUSE.TEXAS.GOV

in statute as TWIA contends¹. I request you produce the legal opinion supporting this practice. Excessive diversions to CRTF protects member insurance companies from assessments, this is contrary to the legislative intent of Senate Bill 900, which became law in 2015.

For the above reasons (as well as those in my previous letter), I request that the Actuarial Committee not vote on any rate change recommendations at the upcoming November 19th meeting.

Very Truly Yours,

A handwritten signature in black ink, appearing to read 'Mayes Middleton', with a stylized, cursive script.

Mayes Middleton
Texas State Representative
House District 23

¹ “In fact, TWIA explored the possibility of retaining all or a portion of the 2018 net gains from operations to redeem the Series 2014 Bonds instead of contributing to the CRTF in 2019. However, TDI indicated that this option was not authorized by statute.” [TWIA Response to Open Issues](#)



MAYES MIDDLETON



STATE REPRESENTATIVE • DISTRICT 23

October 9, 2019

Debbie King, Committee Chair
Actuarial & Underwriting Committee
Texas Windstorm Insurance Association
PO Box 99090
Austin, TX 78709-9090

Chair King:

The TWIA Actuarial & Underwriting Committee will meet October 17th. I am opposed to any rate increase recommendation by the Committee. A recommendation of a rate increase is fundamentally wrong at this time.

At the August 9th TWIA board meeting, I outlined a number of problems that needed to be addressed regarding TWIA's July 22nd rate adequacy analysis. At that meeting I pointed out that the reforms of Senate Bill 615 and House Bill 1900 had not been properly implemented yet. Disturbingly, none of TWIA's actuarial numbers have changed since the August 9th meeting, which leads to the obvious conclusion that the plain meaning and intent behind HB 1900 and SB 615 has been ignored or subverted.

Some of the unresolved issues are :

- TWIA has improperly changing the 1 in 100 year storm modeling to justify the amount of reinsurance purchased, which is in direct violation of HB 1900. TWIA is deceptively shifting the cost of reinsurance to policy holders by manipulating future hurricane loss models.
- There has been non-compliance with the HB 1900 requirement that hurricane modeling, a large driver for rates, be validated to fit the actual hurricane history in the State of Texas. A Florida model is being used, and it has not been validated with Texas hurricane history.
- There has been no answer from TWIA as to why expenses are up 16.1% while premiums are down 18.1%. This should be remedied before any rate increase consideration.
- TWIA switched to a different replacement cost valuation method which significantly increased replacement costs and artificially inflates rates.

There are other issues at hand, the reforms of SB 900 in 2015 reorganized the Board to have more public members and balance the voice of the public and insurance interests. Two of the public member positions are currently vacant, so it would be wrong to vote to recommend any rate changes when the board is artificially weighted towards the insurance industry. A vote on rate changes with public members vacancies clearly violates the legislative intent of SB 900.

CAPITOL OFFICE: P.O. BOX 2910 • AUSTIN, TEXAS 78768-2910 • (512) 463-0502 • FAX (512) 936-4260

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WALLISVILLE: 20136 B I-10, WALLISVILLE, TEXAS 77597 • (MAIL) P.O. BOX 15, WALLISVILLE, TEXAS 77597

MAYES.MIDDLETON@HOUSE.TEXAS.GOV

Lastly, under HB 1900, a Legislative Funding and Funding Structure Oversight Board is created and will deliver a report on TWIA funding by November 2020. It is imprudent to not vote to recommend rate changes before this Committee has reached its conclusions on TWIA funding.

For the above reasons, I request that the Actuarial Committee not vote on any rate changes at the upcoming October 17th meeting.

Very Truly Yours,

A handwritten signature in black ink, appearing to read "Mayes Middleton", with a stylized, flowing script.

Mayes Middleton
Texas State Representative
House District 23

From: [REDACTED]
To: [PublicComment](#)
Subject: No more rate hike!
Date: Friday, November 15, 2019 11:09:08 AM

It's unfair and unjust!

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO MORE RATE HIKES!! PLEASE!!!
Date: Friday, November 15, 2019 9:21:55 AM

I grew up in Corpus Christi, and have lived on N. Padre Island for the past 28 years, and I have never had a claim, even AFTER Harvey.....

Are you raising the rates on those in the Dallas area after the recent tornadoes and floods ??

We pay more than our share here along the gulf coast as it is....

Thanks for your consideration of this plea.

[REDACTED]

Sent from [Mail](#) for Windows 10

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike
Date: Friday, November 15, 2019 9:17:05 AM

NI RATE HIKE.

[REDACTED]
Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike
Date: Friday, November 15, 2019 9:32:59 AM

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike corpus area
Date: Friday, November 15, 2019 9:18:07 AM

No rate hike for the corpus area.

We will keep our money and handle our own thank you.

With wings as EAGLES,

[REDACTED]

[REDACTED]

Sent from my iPhone

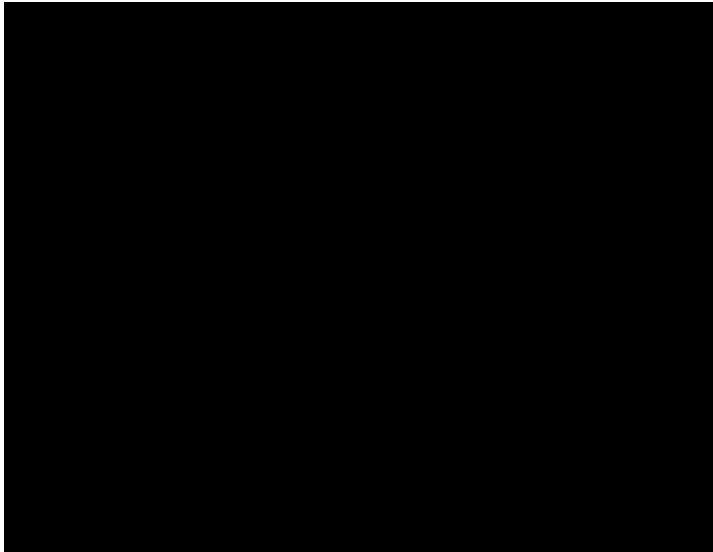
From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Hike message
Date: Friday, November 15, 2019 10:55:53 AM

Dear Actuarial Committee of Texas Windstorm Insurance Association,

Please do not increase the rates on Windstorm Insurance for us here in the Coastal Bend.
If the goal is to help cover the costs for homes that have had windstorm damage in a windstorm prone area I have faith that you all can come up with better solutions than to raise the rates.

Thank you for your help to us Texans and I hope my message will be read.

Thank You,



From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike!
Date: Friday, November 15, 2019 9:40:58 AM

No rate Hike!

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!!!
Date: Friday, November 15, 2019 10:23:55 AM

Get [Outlook for Android](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike!
Date: Friday, November 15, 2019 10:06:16 AM

No rate hike!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Friday, November 15, 2019 8:55:15 AM

Please note that as a homeowner and a realtor in Portland Texas, I am against a rate hike for clients AND my family!

--

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

Sincerely,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Friday, November 15, 2019 7:58:52 AM

NO RATE HIKE!!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE!
Date: Friday, November 15, 2019 12:00:32 PM

I DO NOT want another hike. The taxes and insurances are making people not want to purchase homes. It also making the difficult for those of us who do own homes. Please stop this is unfair to homeowners who already pay the most in taxes.

Thank you,

[REDACTED]

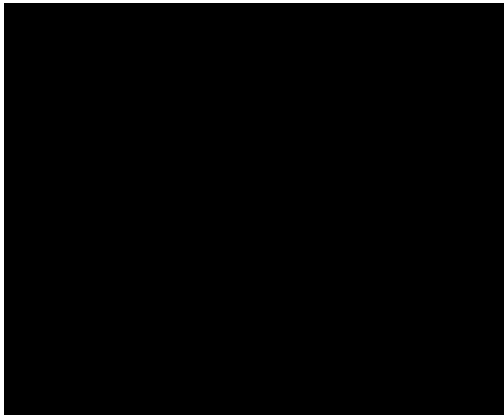
From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike
Date: Friday, November 15, 2019 10:37:52 AM

NO RATE HIKE

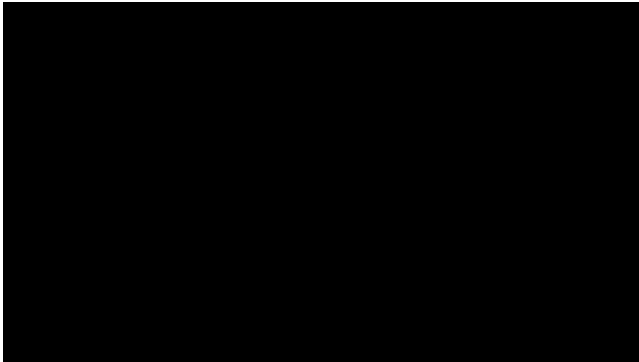
[REDACTED]

Sent from my Samsung Galaxy smartphone.

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Friday, November 15, 2019 10:24:12 AM



From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Friday, November 15, 2019 10:22:55 AM



From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Friday, November 15, 2019 10:22:22 AM




From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Friday, November 15, 2019 10:19:05 AM

No rate hike!

--

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From: 
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Friday, November 15, 2019 9:53:41 AM

Homeowners have had enough!!!

Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Friday, November 15, 2019 9:40:37 AM

[REDACTED]

Disclaimer:

****Be aware! Online banking fraud is on the rise. If you receive an email containing WIRE TRANSFER INSTRUCTIONS call your escrow officer immediately to verify the information prior to sending funds. Use a phone number that you have previously been provided, NOT the phone number in the email. Also note that our wiring instructions will NEVER change without us notifying you or your broker IN WRITING, not by email, unless secured by encryption.**

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Friday, November 15, 2019 9:22:05 AM

[Sent from Yahoo Mail for iPhone](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Friday, November 15, 2019 9:12:39 AM

NO RATE HIKE!!

From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Friday, November 15, 2019 8:47:49 AM

Thank you,



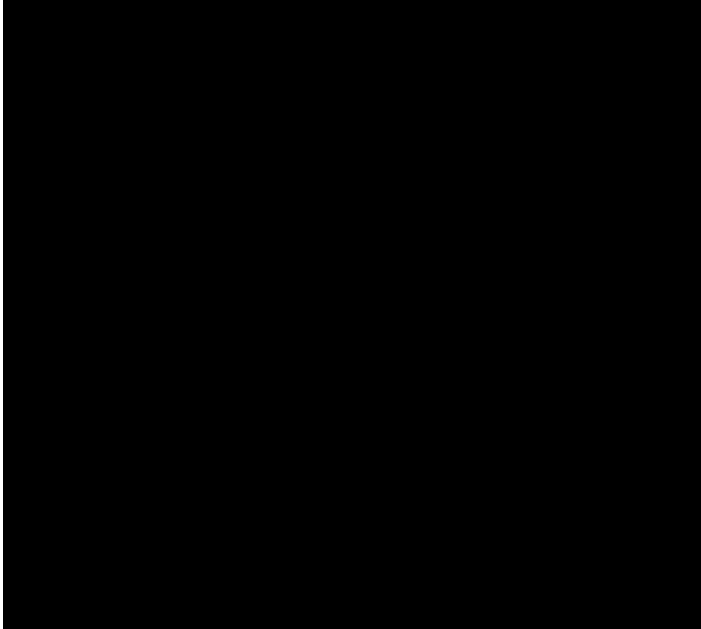
From: [REDACTED]
To: [PublicComment](#)
Subject: NO RATE HIKE
Date: Friday, November 15, 2019 7:20:52 AM

“NO RATE HIKE”

Please Harvey is still weighing on me/us.

From: [REDACTED]
To: [PublicComment](#)
Subject: No rate hike.
Date: Friday, November 15, 2019 10:43:00 AM

No rate hike.



From: [REDACTED]
To: [PublicComment](#)
Subject: no rate hike
Date: Friday, November 15, 2019 11:52:58 AM

I am requesting a NO RATE HIKE.

Thank you.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: NO to TWIA Rate Hike
Date: Friday, November 15, 2019 12:27:20 AM

I oppose a rate hike by Texas Windstorm Insurance Association.

Regards,

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No TWIA Rate Hike!
Date: Friday, November 15, 2019 9:01:40 AM

Please do NOT increase the Windstorm Insurance rate for Texans living in the Coastal Bend. Homeowners in our area, Corpus Christi, Port Aransas, Rockport and nearby, have suffered substantial losses when Hurricane Harvey came through the area just a little over 2 years ago and some have still not recovered.
I urge you not to raise the TWIA rate for us.
Thank you.

[REDACTED]

From: [Maggie Turner](#)
To: [PublicComment](#)
Subject: TWIA Actuarial Correspondence from Nueces County Judge Barbara Canales
Date: Friday, November 15, 2019 9:34:07 AM
Attachments: [TWIA 11-15-19.pdf](#)

Please see attachment.

Thank you,



Maggie Iglesias-Turner

Chief Executive to County Judge Barbara Canales/
Public Information Officer
Nueces County Courthouse
901 Leopard Street, Ste. 303
Corpus Christi, Texas 78401
Ph: 361.888.0264
Cell: 361-986-3580
Fax: 361.888.0445
maggie.turner@nuecesco.com



BARBARA CANALES

COUNTY JUDGE

November 14, 2019

Maggie Turner

Chief Executive to County Judge
maggie.turner@nuecesco.com
(361) 888-0264

Monica Perez

Executive Secretary
monica.perez1@nuecesco.com
(361) 888-0444

Melissa Munguia

Emergency Management Coordinator
melissa.munguia@nuecesco.com
(361) 888-0513

Debbie King, Chair

Texas Windstorm Insurance Association (TWIA)
Actuarial/Underwriting Committee
P.O. Box 99090
Austin, TX 78709-9090

Via: PublicComment@TWIA.org

As a Texas Windstorm Insurance Association (TWIA) policyholder and Nueces County Judge, I am writing to express my opposition to the possibility of the TWIA Actuarial/Underwriting Committee recommending a significant premium increase on residential and commercial policies for 2020 during its scheduled November 19 meeting. While the Actuarial/Underwriting Committee can take no action to raise rates – it can make a recommendation to the TWIA Board – which I personally hope does not happen, nor does the Nueces County Commissioners Court which represents over 350,000 residents along the Gulf Coast.

This past August, the TWIA Board filed a ZERO percent rate increase for 2020. It would be disheartening and devastating to recommend a rate increase at your upcoming meeting. As the 86th Texas Legislature recently enacted HB 1900, the Texas Department of Insurance (TDI) and a Legislative Oversight Committee will be reviewing all of these rates and working with the consumers over the coming months, and I respectfully ask that you allow this process to take place before making any recommendations. I encourage you and your fellow Board members to show restraint and allow the will of the Legislature to be fully implemented before making any recommendations to TWIA and they implements an ill-advised rate increase.

On behalf of over 350,000 Gulf Coast residents – please abstain from any rate increase recommendations that could significantly stifle rebuilding and rehabilitating homes, businesses and lives along the Texas coast.

Sincerely,

Barbara Canales
Nueces County Judge

From: [REDACTED]
To: [PublicComment](#)
Subject: Please
Date: Friday, November 15, 2019 9:43:10 AM

“NO RATE HIKE”
PLEASE.

Get [Outlook for iOS](#)

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate hike
Date: Friday, November 15, 2019 9:48:14 AM

No rate hike!

[REDACTED] Sent from my iPhone

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate hike
Date: Friday, November 15, 2019 11:55:27 AM

Just wanted to let you know we oppose any and all rate hikes for the Coastal Bend as insurance is already hampering home owner ship on the Coast due to cost.

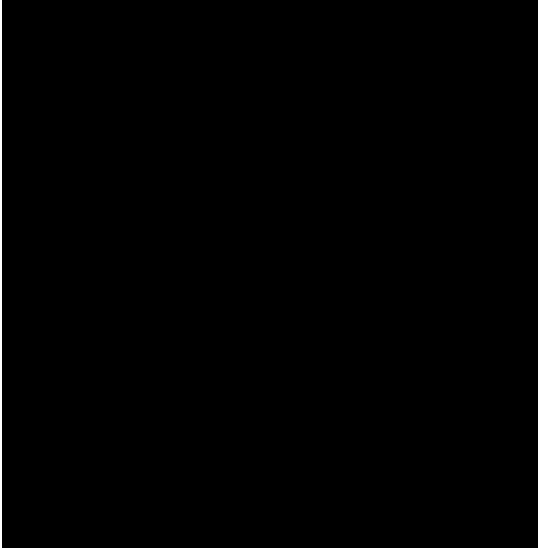
Thanks Charlie

Texas law requires all license holders to provide the Information About Brokerage Services form to prospective clients.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: Rate Increases
Date: Friday, November 15, 2019 8:48:34 AM

We vote not to the proposed TWIA Rate Increases



From: [REDACTED]
To: [PublicComment](#)
Subject: Rates
Date: Friday, November 15, 2019 12:08:12 AM

NO RATE HIKE

Sent from my iPhone

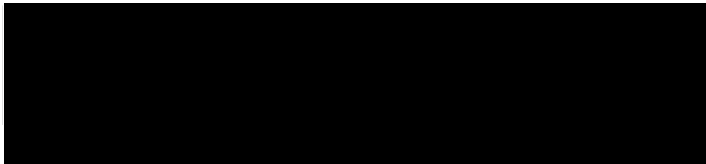
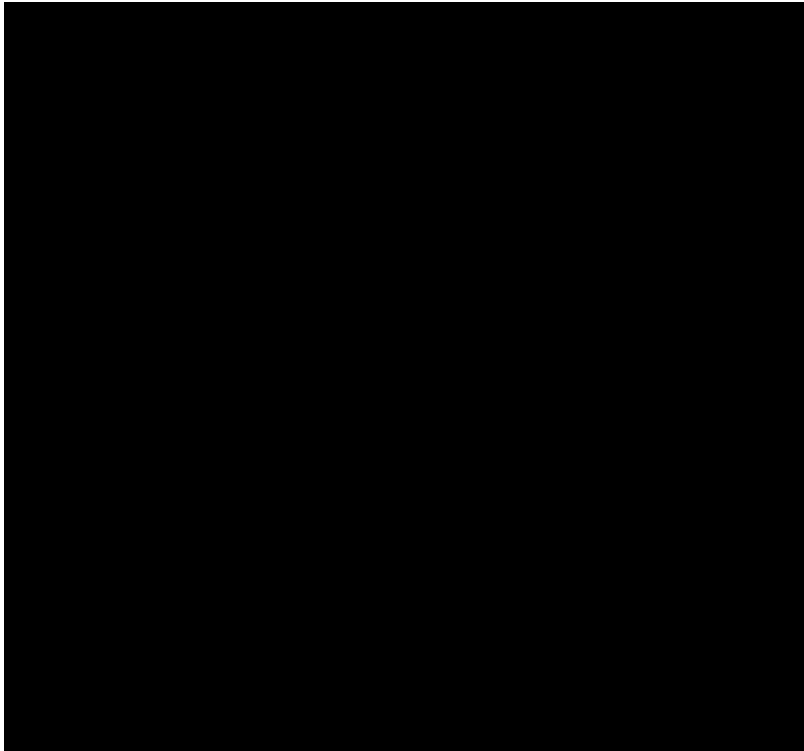
From: [REDACTED]
To: [PublicComment](#)
Subject: rates
Date: Friday, November 15, 2019 6:16:53 AM

No Rate Hike!



From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA
Date: Friday, November 15, 2019 8:37:17 AM

NO RATE HIKE!!



From: [REDACTED]
To: [PublicComment](#)
Subject: TWIA
Date: Friday, November 15, 2019 10:07:08 AM

No rate hike!

[REDACTED]

[Information About Brokerage Services](#)
[Consumer Protection Notice](#)
[Wiring Fraud Notice](#)

ABEL HERRERO



CAPITOL OFFICE:
P.O. Box 2910
AUSTIN, TEXAS 78768-2910
(512) 463-0462
(512) 463-1705 (FAX)

DISTRICT OFFICE:
606 N. CARANCAHUA, STE 103A
CORPUS CHRISTI, TEXAS 78401-0690
(361) 884-2277
(361) 884-6706 (FAX)

STATE REPRESENTATIVE
DISTRICT 34

November 17, 2019

Texas Windstorm Insurance Association, Actuarial & Underwriting Committee
c/o Debbie King, Committee Chair
P.O. Box 99090
Austin, Texas 78709

Dear TWIA Actuarial & Underwriting Committee:

I write to respectfully urge you to reject any recommendations to increase rates on residential and commercial TWIA policyholders. Any rate increase would only hinder tireless ongoing efforts in the Coastal Bend to rebuild after Hurricane Harvey.

While our communities are strong and resilient, many of those whose lives were disrupted by Harvey are still struggling to recover. Any rate increases would further burden residents and businesses during these difficult times.

For these reasons, I urge you to stand strong with Coastal communities and reject any proposed rate increases. Thank you for your consideration and attention to this matter.

Respectfully,

A handwritten signature in black ink that reads "Abel Herrero".

Abel Herrero
State Representative, District 34



DISTRICT 34 • NUECES (PART)

ABEL.HERRERO@HOUSE.TEXAS.GOV

From: [REDACTED]
To: [PublicComment](#)
Subject: NO Rate Hike!!
Date: Friday, November 15, 2019 12:13:31 PM

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Hike!
Date: Friday, November 15, 2019 12:37:01 PM

Its been brought to my attention that your organization is considering a recommendation for a rate hike regarding windstorm insurance. My wife and I are on fixed income and cannot afford any windstorm rate hikes. We absolutely are against any recommendation for rate hikes by TWIA. Please use this as feedback from a homeowner.

[REDACTED]

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Hike
Date: Friday, November 15, 2019 1:12:02 PM

Stop raising rates

From: [REDACTED]
To: [PublicComment](#)
Subject: NO!!!! Rate hike
Date: Monday, November 18, 2019 4:01:39 AM

I don't know how you can even consider such an action. NO Rate hike

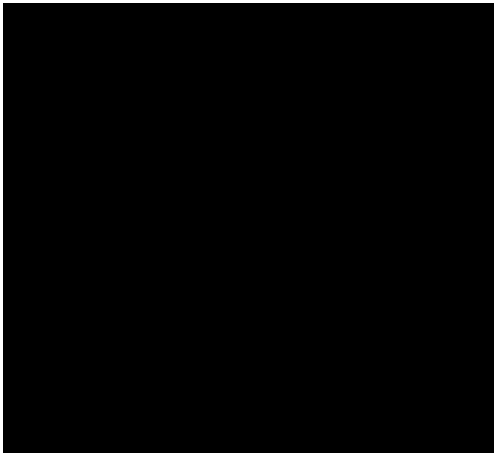
From: [REDACTED]
To: [PublicComment](#)
Subject: Rate hike Greed
Date: Friday, November 15, 2019 7:49:22 PM

NO RATE HIKES !!!

From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Hike Please
Date: Tuesday, November 19, 2019 1:45:38 PM

TWIA has been an asset to the homeowners of Texas but we cannot afford a rate hike. Perhaps the organization should look at partnering with private carriers.

Texas law requires all licensed real estate practitioners to include Information About Brokerage Services and Consumer Protection Notice to potential real estate buyers and sellers.



From: [REDACTED]
To: [PublicComment](#)
Subject: No Rate Increase
Date: Tuesday, November 19, 2019 9:38:00 AM

You would not need a rate increase if you would pay a fair amount at start. Because you refused to pay for our damages you had to pay thousands of dollars in adjusters engineering reports and lawyers just to end up paying what we'd asked for in the beginning.

A rate increase would make your rates higher than most other insurance companies.



October 19, 2019

Texas Windstorm Insurance Association, *Actuarial Committee*
P.O. Box 99090
Austin, Texas 78709

Dear TWIA Actuarial Committee:

We the undersigned Senators and Representatives, respectfully ask that the Texas Windstorm Insurance Association (TWIA) Actuarial Committee make no recommendation regarding rates at the November 19th, 2019, meeting. As you are aware, several issues regarding the rate analysis were raised at the last actuarial committee meeting on October 17th, 2019 and it is imperative that we, as legislators have the time to sort through these issues during the interim.

On August 5, 2019 the Board considered and rejected a proposed rate increase for 2020. We are extremely disappointed to learn that subsequent to that vote, the Actuarial Committee has been reconstituted and now is scheduled to hold a meeting to recommend a possible rate increase to the full board. This action is a direct assault on the citizens of the coast and is a blatant disregard to the will of the Texas Legislature as expressed in HB 1900. As you know, it is the intent of the Texas Legislature to conduct a thorough analysis of TWIA's rate structure during the interim to make legislative recommendations to the House and Senate.

In addition to this most recent action to attempt a "do over" by the TWIA board, we also are troubled by what appears to be changes in the way TWIA calculates replacement cost coverage and estimated future hurricane cost models that shifts more reinsurance costs on policy holders. We are very concerned that the staff and Board may be circumventing reforms passed during this past session before the Texas Windstorm Oversight Board can convene and begin its work on its statutorily mandated rate structure study.

So again, we ask that the TWIA Actuarial Committee make no recommendation on rates at the November 19th meeting and that the TWIA board forgo any rate increase until the Legislative Oversight Board has completed its work and the recommendations are considered by the full Texas Legislature.

Sincerely,

Brandon Creighton
Texas Senate
District 4

Todd Hunter
Texas House of Representatives
District 32

Lois Kolkhorst
Texas Senate
District 18

Juan "Chuy" Hinojosa
Texas Senate
District 20

Abel Herrero
Texas House of Representatives
District 34

Eddie Lucio, Jr.
Texas Senate
District 27

Mayes Middleton
Texas House of Representatives
District 23

Briscoe Cain
Texas House of Representatives
District 138

Dade Phelan
Texas House of Representatives
District 21

Oscar Longoria
Texas House of Representatives
District 35

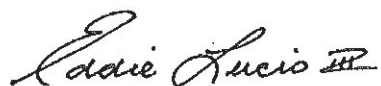
Geanie Morrison
Texas House of Representatives
District 30

Larry Taylor
Texas Senate
District 11

J.M. Lozano
Texas House of Representatives
District 43

Greg Bonnen
Texas House of Representatives
District 24

Judith Zaffirini
Texas Senate
District 21



Eddie Lucio, III
Texas House of Representatives District 38



James White
Texas House of Representatives
District 19



Terry Canales
Texas House of Representatives
District 40