From: [redacted]
Sent: Wednesday, October 9, 2019 10:53 PM
To: PublicComment
Subject: Do not raise insurance rates

TWIA,

Do not raise TWIA windstorm insurance rates in the Committee Meeting on October 17th.

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:11 PM
To: PublicComment
Subject: FW:

From: [redacted]
Sent: Wednesday, October 9, 2019 3:07 PM
To: 'publiccomment@twia.org.' <publiccomment@twia.org.>
Subject:

Please do NOT raise our windstorm rates. I am not in favor of any rate increase.
Please call me if you have any questions, or would like to discuss
Thanks much
[redacted]

[redacted]

[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:09 PM
To: PublicComment
Subject: NO at any rate hike

I am a Corpus Christi resident and homeowner and say NO at any rate hike!

[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 6:15 PM
To: PublicComment
Subject: NO new taxes!

Vote -0- rate change.
Thank you.

[redacted]

From: Logan Burton <loganb@lnvinc.com>
Sent: Wednesday, October 9, 2019 3:21 PM
To: PublicComment
Subject: No Rate Hike on Oct 17

Hello TWIA,
I understand that on Oct 17 TWIA will review and take possible action on increasing windstorm rates. I urge you to vote "no" to any rate hikes. In addition, I'm especially against any rate hikes that are unfairly imposed on or that unequally impact Texas Coastal residents and businesses.

Thank You,

Logan Burton, P.E.
Vice President

LNV
engineers | architects | surveyors

801 Navigation Blvd, Suite 300
Corpus Christi, Texas 78408
P 361-883-1984 F 361-883-1986
C 361-876-0673
www.LNVINC.com

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:33 PM
To: PublicComment
Subject: No Rate Hike

I would like to address the possibility of any rate hike in the near future. **NO Please, NO to any rate hike.**
I roughly estimated my contributions to TWIA the other day, as I discussed my current Insurance Policy with My Agent.
I have easily paid in over $30,000 in premiums over 28 years, and not once asked for a dime in any damages.
That is just My situation. I am sure others have contributed more.
The cost of living and construction and materials keep rising but, wages due not.
Thank You,
[redacted]

[redacted]

[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:59 PM
To: PublicComment
Subject: NO RATE HIKES!

NO to any rate hikes!!

Thank you,

[redacted]

Sent from my iPhone

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 8:36 PM
To: PublicComment
Subject: No rate hikes

No to any rate hikes!

Blessings,

[redacted]

From: Wes Hoskins <whoskins@fcbot.com>
Sent: Wednesday, October 9, 2019 5:04 PM
To: PublicComment
Subject: No Rate Increase.

Commission,

No rate increase! There should be no rate increase until a study is completed on the disparate impact this proposed rate increase will inflict on citizens of the coastal counties, business of the coast and the impact on housing. Essentially, TWIA is asking for the Coastal Counties to self insure and this is simply not fair nor equitable.

NO RATE INCREASE

W. Hoskins.

Wes Hoskins
President & CEO
First Community Bank
361-888-9310

Sent by I Pad

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 10:38 PM
To: PublicComment
Subject: No tax increase

No tax increases

Sent from my iPhone

From: [redacted]
Sent: Wednesday, October 9, 2019 6:06 PM
To: PublicComment
Subject: No To Any TWIA Rate Hike

To Whom It May Concern

Re: NO to any TWIA rate hike

1. On August 6, 2019, because of a great public showing by the coast, TWIA voted NO to any rate hike.

2. On August 15, 2019, TWIA submitted “0” (zero) percent change with the Texas Department of Insurance.

3. Now, on October 17th, “by phone,” TWIA Actuarial / Underwriting Committee will meet to “review and possible action” regarding increasing rates on Texas coastal residents and businesses.

No to any TWIA rate hike.

Thank you

[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 11:06 PM
To: PublicComment
Subject: No to any rate hike

Please say no to any rate hike.

Sent from my iPhone

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 9:13 PM
To: PublicComment
Subject: No to any rate hike

I am a coastal resident and would like to voice no to any TWIA insurance rate hike.

Thank you,
[redacted]
Galveston , TX

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 4:19 PM
To: PublicComment
Subject: NO to any rate hike

I was just informed that TWIA is considering another rate hike on the Texas Coast.

I would like to express my displeasure with hearing this news and my strong opposition to any rate hike. We are still recovering from Harvey and are already paying much more than we did before the storm. Please leave rate unchanged or better yet lower rates and let us recover.

[redacted]
Port Aransas, TX
Austin, TX

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 4:12 PM
To: PublicComment
Subject: NO To Any Rate Hike For Coast

Dear Texas Windstorm Insurance Association,

I live on the Texas coast and do not want you to raise the rate for my Windstorm Insurance, just because I live on the coast.

I am originally from Amarillo and now I live in Corpus Christi and I can tell you that my roof was in just as much, if not more, danger of being damaged by a hail storm or tornado in Amarillo than it is from being damaged by a hurricane in Corpus.

It's not fair to pinpoint one location in the state to charge more for coverage, since Mother Nature wreaks havoc on properties everywhere, just in different ways, so don't punish the coastal residents just because we live on the coast.

Sincerely,

[redacted]

>><{{°> <°}}>><

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 10:41 PM
To: PublicComment
Subject: NO TO ANY RATE HIKE in the Gulf Coast of Texas/Galveston County

Dear TWIA -

I vote NO to any further rate hikes for TWIA policy holders, especially in the are of Galveston TX on the Gulf Coast of Texas. Enough is enough!

Your "Surcharge" "Fee" is absolutely ridiculous and I vehemently oppose any further rate hikes on my policy in the near or not so near future.

Sincerely,

[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:02 PM
To: PublicComment
Cc: Todd Hunter
Subject: NO TO ANY RATE HIKE!!!!!!!

[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 11:17 PM
To: PublicComment
Subject: NO to any rate hike!

NO to any rate hike!

[redacted]

--
Sent from Gmail Mobile [redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 11:12 PM
To: PublicComment
Subject: No to any rate hike

> Please say no to any rate hike.

[redacted]

Sent from my iPad

From: donna graham <graham.dj@gmail.com>
Sent: Wednesday, October 9, 2019 10:59 PM
To: PublicComment
Cc: joe.straus@speaker.state.tx.us; Stapleton, Justin
Subject: NO TO ANY RATE INCREASE

To The TWIA Committee,

I was one of the speakers at the the August 6, 2019 meeting in Galveston. After the vote, I could tell that you were going to be up to no good. You did not disappoint.

So you are again taking anti-coast action to try and raise windstorm insurance rates. TWIA and your committee have only given the public (taxpayers and rate payers) until October 14, 2019 (Monday) until noon to email public comments to you.

On August 6, 2019, because of a great public showing by the coast residence, business owners and State Representative, TWIA voted NO to any rate hike.

On August 15, 2019, TWIA submitted "0" percentage rate change with the Texas Department of Insurance.

Now, on October 17th, "by phone," TWIA ActuarialUnderwriting Committee will meet to "review and possible action" regarding increasing rates on Texas coastal residents and businesses.

This anti-coastal action and unfair treatment by TWIA to coastal residents and businesses will not be tolerated. WE demand "0" rate increase again.

You gave us, the insurance agents a "new" replacement cost estimator. And what you did is another way to continue to raise the replacement cost on properties along the Gulf Coast. So on top of increased replacement costs you are now attempting to raise the rates. That ladies and gentlemen is 2 rate increases.

I actually do not understand how you can sleep at night, knowing how unscrupulous this committee has become.

Our battle never ends, but we will continue to be Coastal Strong!!!

Donna Graham
Donna Graham Agency
and
Farmers Insurance

2228 Mechanics Row Suite 302
Galveston, TX 77550
Office: 409-621-5225
Office: 281-974-3432
Fax: 409-356-4037
Cell: 832-577-2957

www.farmersagent.com/dgraham
www.galvestoninsurancequotes.com

NOTE: Certificates of Insurance or Changes Require 48 hours notice.

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 5:09 PM
To: PublicComment
Subject: Proposed Rate Increase

To Whom It May Concern:
Please do not increase the Windstorm rates. We are still recovering here on the coastal bend and do not need this increased cost.
[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 8:36 PM
To: PublicComment
Subject: No to coastal Bend rate hike

No rate hike!

Blessings,

[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:28 PM
To: PublicComment
Subject: NO to rate hike!

NO to rate hike!

Sent from my iPhone

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:27 PM
To: PublicComment
Subject: NO to rate hike!

NO to rate hike!

Sent from my iPhone

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:27 PM
To: PublicComment
Subject: NO to rate hike!

NO to rate hike!

Sent from my iPhone

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:26 PM
To: PublicComment
Subject: NO to rate hike!

NO to rate hike!

Sent from my iPhone

From: Charlotte Hutchinson <Charlotte@toddhunterlaw.com>
Sent: Wednesday, October 9, 2019 3:31 PM
To: PublicComment
Subject: No to rate hike!

No to rate hike!

Charlotte Hutchinson
Legal Administrator
Law Office of Todd A. Hunter
555 N. Carancahua, Ste. 250
Corpus Christi, Texas 78401-0812
Office Phone: 361-881-8555
Email: charlotte@toddhunterlaw.com
Webmailhttp://www.toddhunterlaw.com

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 4:16 PM
To: PublicComment
Subject: NO to rate hike

I vote NO to any rate hike.

Sent from my T-Mobile 4G LTE Device

From: [redacted]
Sent: Wednesday, October 9, 2019 8:41 PM
To: PublicComment
Subject: NO to rate increase

NO to a rate increase!

How many times do we have to tell you no, before you stop trying?

[redacted]
Corpus Christi
[redacted]

Sent from my iPhone

From: Foster Edwards <foster@sanpatricioedc.com>
Sent: Wednesday, October 9, 2019 3:03 PM
To: PublicComment
Subject: NO to TWIA rate hikes

Windstorm rate hikes are bad for the Coast and bad for Texas!!! No TWIA rate hikes!!!

SAN PATRICIO
ECONOMIC DEVELOPMENT CORPORATION

Foster Edwards

Executive Director

San Patricio County Economic Development Corporation

P.O. Box 238

Gregory, TX 78359

Foster@sanpatricioedc.com

Office: 361-704-3070

Mobile: 361-944-2404

www.sanpatricioedc.com

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 11:24 PM
To: PublicComment
Subject: No! to rate increase

It is my understanding that the insurance companies are supposed to put a little bit of our annual premium toward a reserve for catastrophe. My guess is you didn't put enough back and now you wanna raise rates?! It's my understanding and correct me if I'm wrong, but this gives you two options, raise rates or lose market share. 🤔 That's not the communities fault! The policy holders should not have to lose more than they already have! I'm sending this email in support of our coastal families that were affected by the recent flood and wind damage. Do not raise the rates! Your timing for wanting to "discuss" raising rates after families have struggled to recover shows complete insensitivity and proves to the community where your interest lie and it's not with the community. I pray you reconsider your "talks" of increase for a more appropriate time. Again, I say NO to any rate hike!

Sincerely,
[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 11:41 PM
To: PublicComment
Subject: Please. No rate hike. I'm a disabled vet asking.

Please No Rate Hike

Thank you.
--
[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:30 PM
To: PublicComment
Subject: Windstorm rate increase NO

NO to any rate increase

--

[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:52 PM
To: PublicComment
Subject: public comment - agenda item 4

A higher rate increase for coastal counties is unfair treatment to coastal residents and businesses.

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:48 PM
To: PublicComment
Subject: Public Comment Submission - Rate Hike

NO to any rate hike for Texas coastal residents.

[redacted]
Corpus Christi, TX

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:43 PM
To: PublicComment
Subject: Raising Windstorm Insurance Rates

Hi,
My name is [redacted] and I am completely agains an increase of windstorm insurance rates. For those of us who live near the coast, the cost of home owner's insurance is already high. Then, add windstorm and flood insurance and it's outrageous. I feel that windstorm should not be solely for folks who live on the coast. I don't want to through anyone under the bus, but the folks in Central Texas get a lot more tornadoes than we get hurricanes. I feel that if we all split the rates then no one pays more than their share.

Additionally, some folks in South Texas are still recovering from Hurricane Harvey. Increasing rates now would prevent them from continuing their recovery.

Thank you for your time.

[redacted]

From: Jason Athey <jathey@lnvinc.com>
Sent: Wednesday, October 9, 2019 3:26 PM
To: PublicComment
Subject: rate hike

NO to any rate hike

Jason D. Athey
CAD Technician

LNV
ENGINEERS | ARCHITECTS | SURVEYORS

801 Navigation Blvd, Suite 300
Corpus Christi, Texas 78408
P 361-883-1984 F 361-883-1986
www.LNVINC.com

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:51 PM
To: PublicComment
Subject: Rate hike

I am a tax payer and I say NO to any rate hikes.

Rates are too expensive at this time anyways.

[redacted]

Sent from my iPhone

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 4:21 PM
To: PublicComment
Subject: Rate hike 2019

Please do not raise the rates..

I vote NO.... on increases.. were already paying more than most home owners like me can afford to pay...

[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 5:40 PM
To: PublicComment
Subject: Rate hike

To Members of TWIA
No more rate hikes! NO NO NO! This burden you've placed on a select few is too great and it's enough! NO rate hike!

Respectfully
[redacted] Tax Payer of Nueces County

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 4:01 PM
To: PublicComment
Subject: Rate hikes

TWIA rates are too expensive right now.

I vote NO to any new rate hikes.

Expensive rates are going to force people to move from Corpus!!

Sent from my iPhone

[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 3:33 PM
To: PublicComment
Subject: Tax Hike

No to any rate hike!!! #CoastalStrong!!
[redacted]

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 4:07 PM
To: PublicComment
Subject: TWIA

I say NO to any and all rate hikes by TWIA!

Sent from my iPhone

From: Christine Ibarra <cibarra@lnvinc.com>
Sent: Wednesday, October 9, 2019 5:27 PM
To: PublicComment
Subject: TWIA

NO to any rate hike."
Kindest Regards,
Christine Ibarra
Accounting Specialist-Accounts Payable

LNV
engineers | architects | surveyors

801 Navigation Blvd, Suite 300
Corpus Christi, Texas 78408
P 361-883-1984 F 361-883-1986
www.LNVINC.com

From: Todd Hunter <Todd@toddhunterlaw.com>
Sent: Wednesday, October 9, 2019 12:12 PM
To: PublicComment

"No" to any rate hike!

Sent from my iPhone

[redacted]

From: [redacted]
Sent: Wednesday, October 9, 2019 8:39 PM
To: PublicComment
Subject: Wind insurance

NO to any rate hike.

[redacted]

From: [redacted]
To: PublicComment
Subject: .INSURANCE RATES
Date: Thursday, October 10, 2019 10:57:02 AM

WE ARE AGAINST ANY RATE RATE INCREASES FOR TEXAS COASTAL COMMUNITIES STILL RECOVERING FROM TWO RECENT HURRICANES. WE NEED SOME COMPASSION SINCE WE ARE STILL TRYING TO RECOVER. BE TEXAS FRIENDLY TO OUR PEOPLE.

From: [redacted]
To: PublicComment
Subject: "No" to rate hike
Date: Thursday, October 10, 2019 10:33:25 AM

As a resident and business owner in the coastal bend it is appalling to hear about further talks of increase rates.

It is unfair to penalize coastal living when we have hurricane damage every so often but the majority of claims are from in land areas due to tornado activity.

Thank you for hearing us out.

--
[redacted]

From: [redacted]
To: PublicComment
Subject: Do not raise our rate again!!!
Date: Thursday, October 10, 2019 12:25:45 PM

This is ridiculous. Way too expensive.

Peace,

[redacted]

From: [redacted]
To: PublicComment
Subject: Do NOT Raise Our Windstorm Rates...
Date: Thursday, October 10, 2019 1:14:11 PM

Still recovering from Harvey. Can't afford higher rates.

[redacted]
Corpus Christi

From: [redacted]
To: PublicComment
Subject: Do not raise rates.
Date: Thursday, October 10, 2019 12:56:51 PM

TWIA Leadership

I request that you do not raise rates for the Coastal area and in Corpus Christi area. Find other ways to accomplish what you feel is necessary. Do not raise rates.

[redacted]

From: [redacted]
To: Communications
Subject: FW: New TWIA submission from TWIA-Contact
Date: Thursday, October 10, 2019 1:07:22 PM

Team
Can you please assist with this?
Thanks
[redacted]

From: [redacted]
Sent: Thursday, October 10, 2019 12:40 PM
To: [redacted]
Subject: FW: New TWIA submission from TWIA-Contact

[redacted],
Please see email down below , who do I send it to or what should I do with it ?
[redacted]
Agent Services Representative
Texas Windstorm Insurance Association
Texas FAIR Plan Association
5700 S. Mopac | Bldg A | Austin, TX 78749

From: Agent Services <agentservices@TWIA.ORG>
Sent: Thursday, October 10, 2019 11:58 AM
To: [redacted]
Subject: FW: New TWIA submission from TWIA-Contact

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Thursday, October 10, 2019 11:52 AM
To: Agent Services <agentservices@TWIA.ORG>
Subject: New TWIA submission from TWIA-Contact

First Name
[redacted]
Last Name
[redacted]
Email
[redacted]
Phone
[redacted]
Best Time to Call
Afternoon (12pm-5pm)
Subject
WPI-8-C Questions
Message

As a Resident of the Texas Coast in Nueces County since 2000 and poperty owner payer to the State of Texas and an enabler for the Tx State Legislatures and etc to attract Tourism moniess at the Gulf Coast collecting tax monies as a result..I am opposed to any special insurance of wind and hail rate increases at the coast. All areas of the State should pay the same and I as a retiree should pay EQUALLY for wind and hail insurance. It is Unjust to charge one area of the state more and call us.." wealthy" people..when all benefit from taxes and recreation made possible by residents of the Texas coastal areas. Many residents are either homeless or very poor persons who live here for all their lives..etc. Hail happens everywhere and so does Wind go inland. Please do not try to phone me..I am sending information to the Legislature through this means. You do not need to phone me as I will give a faked phone number..too many Scams come on our phones nowadays.
from a Mom

From: [redacted]
To: PublicComment
Subject: I do not want a rate increase.
Date: Thursday, October 10, 2019 2:08:01 PM

TWIA (Texas Windstorm Insurance Association)

I do not want or believe a rate increase for Texas Windstorm Insurance is warranted.

[redacted]

From: [redacted]
To: PublicComment
Subject: I do not want my windstorm insurance rates raised
Date: Thursday, October 10, 2019 3:44:19 PM

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: increase in rates
Date: Thursday, October 10, 2019 1:47:04 PM

Please consider not raising our windstorm insurance rates. We currently pay a very high premium and if the rates are increased we may be forced to sell our home.

Thank you for your consideration,

[redacted]

From: [redacted]
To: PublicComment
Subject: Increase of Insurance
Date: Thursday, October 10, 2019 4:09:36 PM

Dear Sirs:

There is no need to increase the windstorm insurance. We are paying enough as it is. If you did not have enough money to cover costs last year, then you are not doing the right thing with the money you've collected for so many years. Good judgment on your part is not our responsibility. We pay our part in good faith.

Reconsider your proposal.

[redacted]

From: [redacted]
To: PublicComment
Subject: Insurance increase
Date: Thursday, October 10, 2019 7:52:49 PM

I definitely oppose another TWIA increase

Sent from Mail for Windows 10

From: [redacted]
To: PublicComment
Subject: Insurance rate charges
Date: Thursday, October 10, 2019 11:52:20 PM

I DO NOT SUPPORT A RATE HIKE IN ANY FORM!!!
WE ALREADY PAY RIDICULOUSLY HIGH COSTS FOR WHAT WE GET REIMBURSED WHEN A DISASTER OCCURS!!!
HARVEY PROVED HOW IN EFFECTIVE TWIA COVERAGE WAS FOR A LOT OF HOMEOWNERS!!!

NO INCREASE IN CHARGES!!!
[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Living on North Padre
Date: Thursday, October 10, 2019 10:33:16 PM

I tell people who want to move here the cost of insurance. They hang their head and change the subject. People just can't afford the cost of living here.

Please do not raise wind insurance rates.

Thank you.

[redacted]
[redacted]
Zip 78418

From: [redacted]
To: PublicComment
Date: Thursday, October 10, 2019 1:20:13 PM

The rates are high enough. Try moving the mandatory carry further INLAND to increase your coffees!!!!!!!
Roof tops and signs were affected by Harvey waaaaay beyond corpus christi....into Refugio, Woodsburo etc!!

Get Outlook for Android

From: [redacted]
To: PublicComment
Date: Thursday, October 10, 2019 1:07:32 PM

I completely am opposed to a rate increase, [redacted], North Padre Island

From: [redacted]
To: PublicComment
Date: Thursday, October 10, 2019 8:13:31 AM

I vote NO TO RATE HIKE

From: [redacted]
To: PublicComment
Date: Thursday, October 10, 2019 1:46:34 PM
Attachments: text_0.txt

I vote No to any rate hike to windstorm insurance rates.

From: [redacted]
To: PublicComment
Subject: No increase
Date: Thursday, October 10, 2019 1:52:10 PM

I have several small businesses and a home on Padre Island. We cannot afford any increase.

Regards
[redacted]
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No increase
Date: Thursday, October 10, 2019 1:53:12 PM

No increase
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No No No
Date: Thursday, October 10, 2019 1:44:00 PM

Our premiums are already too much. We are at the breaking point. Please do not increase our premiums.

[redacted]

From: [redacted]
To: PublicComment
Subject: No raise for windstorm
Date: Thursday, October 10, 2019 4:04:32 PM

Windstorm insurance should not be raised! It's already extremely high as it is!

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No rate hike
Date: Thursday, October 10, 2019 1:35:43 PM

No rate hike
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No rate hike!
Date: Thursday, October 10, 2019 12:49:39 PM

Dear TWIA:

I am writing in opposition to the proposed "rate hike" for insurance. While you are still paying out on claims from Hurricane Harvey, we are still healing and recovering from Hurricane Harvey. Many of us are STILL not in our homes, or in our homes, but not entirely because construction workers are still working on remaining portions of our homes. A rate increase at this time is simply detrimental to us as paying customers. While we understand you are trying to recover monies from claims paid out – we are still paying out of pocket for repairs that insurance did not cover.

Please do not increase our insurance premiums for the next year.

Thank you,

[redacted]

From: [redacted]
To: PublicComment
Subject: No Rate Hike
Date: Thursday, October 10, 2019 11:38:50 AM

[redacted] No to Rate Hike!

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No Rate Hike
Date: Thursday, October 10, 2019 7:24:08 PM

No to rate hike!!!!

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No Rate Hikes
Date: Thursday, October 10, 2019 3:30:55 PM

[redacted] do not want any rate hikes from TWIA. We have already paid in so much money and have not seen enough results.

[redacted]

From: [redacted]
To: PublicComment
Subject: No Rate increase
Date: Thursday, October 10, 2019 4:00:18 PM

Please find this as a statement of my
Vote on increasing our TWIA rates!
No rate increase!
[redacted]
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO RATE INCREASE!
Date: Thursday, October 10, 2019 10:44:01 AM

Increasing the cost of wind insurance will make living on the Texas Coastal Bend too expensive for many families to afford. Wind insurance is already the most expensive insurance we have to pay! If anything, you should be finding ways to decrease the cost, not increase the cost!

-[redacted]
Padre Island resident

From: [redacted]
To: PublicComment
Subject: No rate increase
Date: Thursday, October 10, 2019 4:35:21 PM

I am opposed to any rate increase in wind insurance coverage at this time. Many people here on Padre Island are still recovering from the excessive expenses incurred by Hurricane Harvey.

Thanks for your consideration.

[redacted]

Sent from my T-Mobile 4G LTE Device

From: [redacted]
To: PublicComment
Subject: No rate increase
Date: Thursday, October 10, 2019 1:20:27 PM

We do not want a rate increase!
Thank You,
[redacted]

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: No rate increase
Date: Thursday, October 10, 2019 12:21:18 PM

[redacted]

From: Stacy Messex
To: PublicComment
Subject: No rate increase.
Date: Thursday, October 10, 2019 12:21:53 PM

We do not want any rate increases. It was already voted no! Keep your word.

--

Stacy J. Messex
REALTOR®
Mustang Island Realty
14829 S. Padre Island Dr., Suite #3
Corpus Christi, TX 78418
361-946-3533 Cell
www.mustangislandrealty.com
/www.facebook.com/stacyjmessex Like my page for new listings

APPLY HERE FOR LOAN PRE APPROVAL

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From: [redacted]
To: PublicComment
Subject: No rate increase
Date: Thursday, October 10, 2019 5:14:22 PM

Dear TWIA,

Please do not raise our rates here in the coastal bend. You are holding us hostage here with your constant threats of raising rates. Give us a break not force us to pay more.

Thank you,
[redacted]

From: [redacted]
To: PublicComment
Subject: No rate increases!
Date: Thursday, October 10, 2019 4:59:21 PM

Do not raise our wind storm insurance rates!

Sincerely,

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO TAX HIKES !!!
Date: Thursday, October 10, 2019 1:05:13 PM

As a constituent of Corpus Christi, I say NO to any further TAX increases for our Windstorm insurance!!
Enough is Enough.
We already paid a lot for this imposed insurance and we do not need to continue subsidizing the ineptitude of our leaders.
NO TAX HIKES!!!!!
[redacted]

From: [redacted]
To: PublicComment
Subject: NO to ANY rate hike! (UNCLASSIFIED)
Date: Thursday, October 10, 2019 5:38:43 AM

CLASSIFICATION: UNCLASSIFIED

I am born and raised local resident of the Coastal Bend area. I have been affected by hurricane Harvey, and all the subject winds, storms, hail, etc. Your corporation is already driving people and businesses away from our area-due to cost of living! Insurance is part of that cost of living expense-and it is expensive enough already! I stand with my fellow Texans and say "NO to ANY rate hike."

VR,

[redacted]

CLASSIFICATION: UNCLASSIFIED

From: [redacted]
To: PublicComment
Cc: [redacted]
Subject: NO to ANY rate hike! (UNCLASSIFIED)
Date: Thursday, October 10, 2019 5:26:32 AM

CLASSIFICATION: UNCLASSIFIED

Good morning!

I am a local resident of the Coastal Bend area. I have been affected by hurricane Harvey, and all the subject winds, storms, hail, etc. Your corporation is already driving people and businesses away from our area-due to cost of living! Insurance is part of that cost of living expense-and it is expensive enough already! I stand with my fellow Texans and say "NO to ANY rate hike."

Thank you for your time, and consideration!

original signed

[redacted]

CLASSIFICATION: UNCLASSIFIED

From: [redacted]
To: PublicComment
Subject: NO to ANY rate hike! (UNCLASSIFIED)
Date: Thursday, October 10, 2019 9:03:01 AM

CLASSIFICATION: UNCLASSIFIED

Good morning!

I am a local resident of the Coastal Bend area. I have been affected by hurricane Harvey, and all the subject winds, storms, hail, etc. Your corporation is already driving people and businesses away from our area-due to cost of living! Insurance is part of that cost of living expense-and it is expensive enough already! I stand with my fellow Texans and say "NO to ANY rate hike."

Thank you for your time, and consideration!

Original Signed,
[redacted]

CLASSIFICATION: UNCLASSIFIED

From: [redacted]
To: PublicComment
Subject: No to any rate hike
Date: Thursday, October 10, 2019 4:11:04 PM

I am a home owner and resident of Padre Island Corpus Christi and I say NO to any rate hike!

From:	Bielski, Gregory J - CORPUS CHR TX
To:	PublicComment
Subject:	No to any rate hike
Date:	Thursday, October 10, 2019 2:08:07 PM
Attachments:	image001.png

No to any rate hike!

Greg Bielski
Assistant Vice President
Senior Financial Advisor
NMLS ID: 620687

Merrill Lynch Wealth Management
The Bielski, Bielski, Hampton Group
Merrill Lynch, Pierce, Fenner & Smith Inc.
800 N. Shoreline Blvd., Ste. 1800N, Corpus Christi, TX 78401
Phone: 361.887.4395 Toll Free: 800.375.6375 Fax: 361.232.4169
Gregory_Bielski@ml.com

MERRILL
A BANK OF AMERICA COMPANY

From: [redacted]
To: PublicComment
Subject: No to any rate hike
Date: Thursday, October 10, 2019 11:06:27 AM

NO TO ANY RATE HIKE.
Sincerely
[redacted]

From: [redacted]
To: PublicComment
Subject: No to any rate hike
Date: Thursday, October 10, 2019 9:28:35 AM

Please stop pricing people out of their homes. No to any rate hike.

Sent from Yahoo Mail on Android

From: [redacted]
To: PublicComment
Subject: NO to any rate hike.
Date: Thursday, October 10, 2019 1:55:07 PM

NO to any rate hike.

From:	Interstate Batteries
To:	PublicComment
Subject:	No to any rate hike
Date:	Thursday, October 10, 2019 4:35:51 PM

No to any rate hike.

Interstate Batteries - Corpus Christi
interstatebatteriescorpus@aol.com
Call Us! (361)854-5000
Fax: (361)854-5415

Like Us on Facebook

Interstate Batteries Facebook Page

From: [redacted]
To: PublicComment
Subject: NO to any rate hikes
Date: Thursday, October 10, 2019 11:26:22 AM

Please keep our rates where they are with no increases! Thank you.

From: [redacted]
To: PublicComment
Subject: No to any rate increase
Date: Thursday, October 10, 2019 12:25:08 PM

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO to any tax hike!
Date: Thursday, October 10, 2019 5:30:04 PM

Thanks,
[redacted]

From: [redacted]
To: PublicComment
Subject: NO TO ANY TAX HIKE
Date: Thursday, October 10, 2019 7:39:06 PM

I am firmly against any tax hike.

[redacted]

From: [redacted]
To: PublicComment
Subject: no to rate hike!!
Date: Thursday, October 10, 2019 9:19:34 AM

NO to any rate hike!

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE!
Date: Thursday, October 10, 2019 3:37:16 PM

There have been no events on recent record to even remotely consider this. A rate hike is audacious at best.

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Thursday, October 10, 2019 9:24:10 AM

NO TO RATE HIKE

From: [redacted]
To: PublicComment
Subject: No to rate hike.
Date: Thursday, October 10, 2019 8:57:38 AM

NO to any rate hike!

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Thursday, October 10, 2019 1:01:20 PM

I am commenting to make sure the officials know where I stand on this matter.

I am against any rate hike for coastal residents by TWIA.

Thank you,
[redacted]

From: [redacted]
To: PublicComment
Subject: No to rate increase
Date: Thursday, October 10, 2019 12:21:16 PM

[redacted]

From: [redacted]
To: PublicComment
Subject: NO to rate increase on TWIA
Date: Thursday, October 10, 2019 8:49:10 PM

I am a property owner on the Texas Gulf Coast and I am writing to urge the Board to NOT increase premiums on policyholders. Rate increases like the one being considered by the board contributes to the cost of living in coastal communities. It has the potential to drive people out of their homes and make home ownership for some people out of reach. During a time when property owners are just starting to dig out financially from the damages inflicted by Hurricane Harvey, I find it unconscionable that the TWIA Board of Directors would entertain a rate hike on its policyholders. Several reforms have just been enacted by the Texas Legislature that should have an impact on rates going forward. In addition, a special legislative oversight board will soon be named by the Speaker of the Texas House and the Lieutenant Governor to more thoroughly look at the association's rate structure. I believe the most prudent move for the citizens of the coastal region is for TWIA to hold off on any rate increases until the legislature has had the opportunity to study the TWIA's rate structure and enact any needed reforms during the next legislative session.

Thank you for your consideration.

[redacted]

From: [redacted]
To: PublicComment
Subject: No to rate increase
Date: Thursday, October 10, 2019 12:22:43 PM

No to any rate increase on Padre Island/Corpus Christi TX

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No to TWIA rate hike
Date: Thursday, October 10, 2019 12:45:41 PM
Attachments: ATT00001.png

Hello TWIA, I am a Corpus Christi, TX resident and I am contacting you to say no to a rate hike. It is unfair treatment. Thank you for your time.

[redacted]

From: [redacted]
To: PublicComment
Subject: NO To TWIA Rate Increase!!
Date: Thursday, October 10, 2019 12:23:36 PM

No to TWIA rate increase!

[redacted]

Sent from Yahoo Mail on Android

From: [redacted]
To: PublicComment
Subject: NO TWI RATE INCREASE
Date: Thursday, October 10, 2019 12:52:08 PM

To whom it may concern;

I do not agree with, consent too, or want any rate increase! It's already absurd already. You're literally pricing people out of the coastal regions. Stop with the massive CEO paychecks.

V/R
[redacted]

From: [redacted]
To: PublicComment
Subject: No TWIA Increase
Date: Thursday, October 10, 2019 3:39:52 PM

We are against an increase. We are on a fixed-income.

[redacted]

From: [redacted]
To: PublicComment
Subject: NO TWIA Rate Increase!
Date: Thursday, October 10, 2019 3:07:10 PM

This email is directed to the Texas Windstorm Insurance Association rate increase decision makers:

We simply cannot afford to continue increasing rates, and my wife and son living here strongly oppose a rate increase recommendation. Coastal residents cannot indefinitely shoulder this burden. It was my understanding that TWIA was to get some state oversight to avoid just this sort of default position – perhaps more or different oversight or outright dissolution is in order.

While we understand TWIA is determined to have funds to respond properly to the next major windstorm, part of your obligation is to find sustainable ways to achieve this. Rate increases on coastal residents is not sustainable and is not the answer.

[redacted]

From: [redacted]
To: PublicComment
Subject: No TWIA rate increase
Date: Thursday, October 10, 2019 1:43:50 PM

To whom it my concern:

I strongly protest any increase in the TWIA rates. A large percentage of our homeowners are retired and on fixed incomes and will be at risk for losing their homes because of the increasing rates.

[redacted]

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: NO Windstorm Rate Increase
Date: Thursday, October 10, 2019 10:03:53 AM

NO RATE INCREASE FOR WINDSTORM!

Resident of North Padre Island, Texas Coast

[redacted]

From: [redacted]
To: PublicComment
Subject: No!
Date: Thursday, October 10, 2019 12:22:47 PM

No to any rate increase!

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO
Date: Thursday, October 10, 2019 11:18:24 AM

NO to a rate increase!

[redacted]

From: Mary A. Abell
To: PublicComment
Subject: NO
Date: Thursday, October 10, 2019 6:53:39 PM

No to any TWIA rate hike!!!

Mary A. Abell, General Partner
ABELL REALTY LIMITED PARTNERSHIP

Sent from my iPad
Mary A. Abell

From: [redacted]
To: PublicComment
Subject: North Padre Island Resident Insurance
Date: Thursday, October 10, 2019 10:01:13 AM

TWIA personnel, I would like to voice the strongest voice possible to NOT raise 2019/2010 insurance rates.

Best Regards

[redacted]

"Make this the best day of
your life by adding value to someone else's day!"

From: [redacted]
To: PublicComment
Subject: oppose rate increase
Date: Thursday, October 10, 2019 5:03:58 PM

I oppose any TWIA rate increase. Please vote against any rate increase.

Thank you,
[redacted]
Corpus Christi, TX

From: [redacted]
To: PublicComment
Subject: OPPOSE: TWIA Rate Hikes
Date: Thursday, October 10, 2019 6:36:44 PM

I am writing to OPPOSE ANY rate hike of TWIA premiums.

Many people in Texas are just starting to get their lives back to normal and cannot absorb additional TWIA insurance costs.

Rather than raising rates, TWIA needs to lool at cost cutting measures, such a pre-negotiated service and construction contracts for response and reconstruction. There is ample experience in Texas both in events and typical services needed. Establishing pre-negotiated contracts will reduce cost and speed up response and construction. Delays have been a huge problem from the last storms.

Again, in no uncertain terms, I OPPOSE ANY RATE HIKES.

[redacted]
Padre Island, Corpus Christi, Texas

From: [redacted]
To: PublicComment
Subject: Opposed to Rate increase
Date: Thursday, October 10, 2019 8:09:19 PM

Dear Sirs,
I am extremely opposed to any rate increase for TWIA. Already TWIA rates and local property taxes restrict owning property on or near the coast to only very wealthy people. This will only make it worse. Virtually all retired people unless they are very wealthy, living in coastal areas are eventually forced to give up their homes because they cant afford them. After hurricane Harvey thousands of people lost their homes because TWIA's payouts weren't even close to enough to allow them to rebuild. TWIA was blocked by the Governor and pressure from the legislature from raising rates last year and now less than 6 months later you are at it again. You've raised rates by over 70% in the last decade. ENOUGH! How many times to you have to be told. NO MORE! Listen to the people of Texas. NO MORE RATE INCREASE.

From: [redacted]
To: PublicComment
Subject: Opposition to any rate increase for Windstorm Insurance
Date: Thursday, October 10, 2019 1:28:04 PM

Dear TWIA,

I do not want a rate increase. My Windstorm insurance rates are already too high. I am a retired widow on a pension. Please do not increase my insurance rates.

Respectfully,

[redacted]

From: [redacted]
To: PublicComment
Subject: Opposition to rate increase
Date: Thursday, October 10, 2019 10:44:21 AM

Texas Windstorm Insurance Association (TWIA)

To whom it may concern;

I am a property owner on the Texas Gulf Coast and I am writing to urge the Board to NOT increase premiums on policyholders. Rate increases like the one being considered by the board contributes to the cost of living in coastal communities. It has the potential to drive people out of their homes and make home ownership for some people (including myself) out of reach. During a time when property owners are just starting to dig out financially from the damages inflicted by Hurricane Harvey, I find it unconscionable that the TWIA Board of Directors would entertain a rate hike on its policyholders. Several reforms have just been enacted by the Texas Legislature that should have an impact on rates going forward. In addition, a special legislative oversight board will soon be named by the Speaker of the Texas House and the Lieutenant Governor to more thoroughly look at the association's rate structure. I believe the most prudent move for the citizens of the coastal region is for TWIA to hold off on any rate increases until the legislature has had the opportunity to study the TWIA's rate structure and enact any needed reforms during the next legislative session.

Thank you for your consideration.

Sincerely,
[redacted]

From: [redacted]
To: PublicComment
Cc: mark.worman@tdi.texas.gov
Subject: Opposition to TWIA insurance rate increases
Date: Thursday, October 10, 2019 5:30:02 PM

CC: Deputy Commissioner of Property and Casualty Mark Worman

To whom it may concern,

As a proud resident of the Coastal Bend area, I am vehemently opposed to any rate increases on my wind insurance. Many of my neighbors here still have not been compensated for damages incurred from Hurricane Harvey over two years ago. Raising the rates exacerbates the loss of confidence that many folks already have in insurance companies that do not pay legitimate claims.

Thank you in advance for your consideration,

[redacted]

From: [redacted]
To: PublicComment
Subject: Opposition to Windstorm Rate Increase
Date: Thursday, October 10, 2019 10:38:18 AM

Once again we the property owners living on the Texas Gulf Coast find ourselves facing another possible increase in our Texas Windstorm Rates. My question is WHY? Many Texas residents are still trying to put their lives back together after losing every single possession they owned. Many were forced to leave the area because they could not afford to rebuild. Now TWIA wants to squeeze the Texas residents even more! How much did TWIA actually pay out in claims after Hurricane Harvey? I would venture to say not anywhere close to the monies they took in for Windstorm insurance from Texas residents. I understand insurance companies are not in the business to lose money but they should be in the business to help residents when a catastrophe occurs. Instead it seems they simply don't care and want to put the screws to honest, hardworking people. There has not been a hurricane to hit the Texas Gulf Coast in two years and Hurricane Harvey was the first hurricane to hit the State since 1980. The residents of Texas continued to pay Windstorm coverage for 37 years while TWIA didn't pay out one dime. How fair is that? We say enough is enough and are opposed to any rate increase proposed by TWIA.

Thank you

[redacted]

From: [redacted]
To: PublicComment
Subject: Please do not hike rates
Date: Thursday, October 10, 2019 11:39:59 AM

To whom it may concern:

I live at [redacted].

Please do not raise your rates. I am retired and really do not have the income to pay ever increasing rates.

Thank you for your attention in this matter.

Best regards,

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: Please do NOT increase our rate
Date: Thursday, October 10, 2019 1:02:45 PM

I am a property owner and resident of Padre Island. I am asking you to vote NO to a rate increase to Texas Windstorm Insurance.

My husband and I live on a fixed income. An increase in rates would present a financial hardship to our family. Please think about Texans and how this would negatively impact everyone in the Coastal community.

Have a blessed day,

[redacted]

From: [redacted]
To: PublicComment
Subject: Please Do Not Raise our Rates
Date: Thursday, October 10, 2019 2:39:00 PM

To Whom it May Concern, After having survived a Hurricane recently and previously hearing about raising our rates right after said Hurricane it still does not make sense to raise our rates now. [redacted]

From: [redacted]
To: PublicComment
Subject: Please don"t raise windstorm rates
Date: Thursday, October 10, 2019 3:04:31 PM

Fall Leaves

[redacted]

Dear twia
Please don't raise windstorm rates..Becoming insurance poor will force me have to sell my home..I am widowed and on a fixed income..I save all year to pay with the rates as they are..Thank you in advance..
Sincerely,
[redacted]

[redacted]

Fall Leaves

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: possible rate increases
Date: Thursday, October 10, 2019 12:57:40 PM

To Whom It May Concern,

Praying yall will not have to raise the rates for us in Corpus Christi. Because of the cost of insurance, my spouse has been fussing to drop coverage all together and go without. OBVIOUSLY, that is not a good thing to do. We hope you will exhast all your options before raising rates. Thank you for your time and help.

Sincerely,

Homeowner in Corpus Christi

[redacted]

From: [redacted]
To: PublicComment
Subject: Possible windrate increase
Date: Thursday, October 10, 2019 12:56:48 PM

I DO NOT want an insurance rate increase. I pay thousands of dollars and have never had a claim, even after Hurricane Harvey. I pay more for insurance than I do my house payment per month. That is just insane to me! Why keep raising my rates when I've never had a problem?! It's not fair. It's not like my house value has increased. It's still worth the same. Stop with the overcharging!!!

Sincerely,

[redacted]
Resident on Padre Island

From: [redacted]
To: PublicComment
Subject: Proposed Increase in TWIA Rates
Date: Thursday, October 10, 2019 1:25:03 PM

Please add us to the growing list of homeowner's that are adamantly opposed to the increase in the cost of Windstorm Insurance along the South Texas Coast.

These continuing increases in taxes and insurance costs will be the primary reasons that we will eventually have to relocate elsewhere to preserve our dwindling retirement savings.

We received $0 from TWIA after Hurricane Harvey after having paid our windstorm insurance for close to 20 years. Now you are contemplating increases in premiums in spite of our never having any benefit from either our flood or windstorm insurance providers.

I maintain that it is just a "money grab" brought about by the artificial creation of a monopoly and the mismanagement of the funds entrusted to you to provide reasonably priced insurance for those of us living on fixed retirement income/savings.

Sincerely,

[redacted]

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: Proposed Rate Increase
Date: Thursday, October 10, 2019 8:20:17 PM

To Whom It May Concern:

I'm writing on behalf of my family to express our strong opposition to any and all TWIA rate increases. These increases severely impact local families financially, including our own, as many of us see the cost of living outpacing our income levels. Making rate increases, such as the one to be discussed at your Oct 17th meeting, detrimental to our budgets and leaving many of us to wonder how much longer we can afford to live and work here.

Please understand that we are not ignorant of the potential threats we face as residents of the TX gulf coast in regards to tropical systems. We also are keenly aware that these storms leave a costly scene in their wake. However, raising rates to such extreme levels, after this area has already seen a 71% increase in the last 11 years alone, is borderline criminal and speaks poorly to the management of your association.

So in closing, I ask that you DO NOT allow coastal families to be subjected to these crippling rate increases and that you work with your counterparts to better administer the funds TWIA already receives. Thank you for your time.

Respectfully,
[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: proposed TWIA increase
Date: Thursday, October 10, 2019 8:04:30 PM

To Whom It May Concern:

I pay $3600 a year in windstorm insurance. That, in addition to other home related insurances, is making it extremely difficult to afford to continue living on the Texas coast. Fortunately I didn't have any Harvey related storm damage other than dock damage, but many others lost much more. Many of these people are still trying to recover from that storm damage and are still trying to get insurance payments for damages. It's hard to imagine that they can afford an increase in insurance premiums. I can't. Most people I know can't. An increase in windstorm insurance premiums can only hurt the Texas coastal areas as people move to other areas where TWIA is not needed.

From: [redacted]
To: PublicComment
Subject: Rate hike - No
Date: Thursday, October 10, 2019 10:21:00 AM

As a coastal resident and business owner I strongly oppose any rate hikes.
Having lived in Corpus Christi for 25 years through many hurricanes the damages and pay outs especially in comparison to other parts of Texas do not justify any rate increases.

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rate hike
Date: Thursday, October 10, 2019 1:10:48 PM

NO to any and all rate hikes

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rate hike
Date: Thursday, October 10, 2019 1:11:48 PM

NO to any rate hike

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rate hike again
Date: Thursday, October 10, 2019 4:13:32 PM

Add another vote of NO RATE HIKE again.

How often are we going to go through this???

From: [redacted]
To: PublicComment
Subject: Rate Hike!
Date: Thursday, October 10, 2019 4:05:52 PM

I say NO TO ANY RATE HIKE!!!

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rate hike
Date: Thursday, October 10, 2019 6:55:17 PM

NO! To RATE HIKE
Ridiculously priced already. Coverage comes with steep deductible and TWIA points to flood who points to TWIA. This seems like a big scam.
[redacted]
Gilchrist Tx

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 2:43:34 PM

I live in Galveston county and my wind storm insurance is astronomically high and I'm saying no more increases.

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 10:06:25 AM

We own in the canals of Corpus Christi on the island and do not want a rate increase for TWIA.

[redacted]

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 2:44:50 PM

I am opposed to any increase in Wind Storm rates.

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rate increase decline
Date: Thursday, October 10, 2019 1:41:41 PM

If all possible a rate increase is not needed.
[redacted]

From: [redacted]
To: PublicComment
Subject: Rate Increase Opposed
Date: Thursday, October 10, 2019 11:15:21 AM

I am [redacted] and live at [redacted]

I am strongly opposed to a twia rate increase.
I already pay a huge amount for my windstorm insurance.
Many of us in this area are still recovering from Harvey.
Some of us have just recovered and to get slapped in the face with a TWIA rate increase is a total insult.
A rate increase is totally uncalled for at this time.

[redacted]

Sent from my T-Mobile 4G LTE Device

From: [redacted]
To: PublicComment
Subject: Rate Increase request
Date: Thursday, October 10, 2019 6:17:59 PM

I would like to go on record to state I do not agree with a rate increase . Furthermore If TWIA would take the 2.1billion dollars they periodically send to Lloyd's of London, and put it in a self-insured fund, and be an insurance company like they're supposed to be, there wouldn't be a problem with ever running out of funds . I believe this is where you should be looking !

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 3:31:02 PM

To whom it may concern,

As an 11year homeowner, in Corpus Christi on North Padre Island, I am writing to protest Any rate increase to our already high insurance premiums. As a retired couple on a fixed income additional increases would create a major burden on our budget. Please hear our voices.

Thank You
Sent from [redacted] iPad

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 3:18:38 PM

We don't need an rate increase.

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 2:48:54 PM

We cannot afford another rate increase on our island home. We strongly oppose any increase. Thank you for listening to us!

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 1:39:16 PM

I DO NOT a rate increase! NO rate increase! Thank you! [redacted]
Sent from my iPad

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 1:03:53 PM

What a greedy bunch of burricats, linning your pockets, and making costal cities pay rediculious amounts of money, when you insure people further north for less money, that have wind, hail and tornados also, who decided to make Texas costal communities pay for everyone in Texas. NO RATE INCREASE, time your monapoly is kicked out of Texas.

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 12:53:03 PM

PLEASE stop increasing rates....they are ridiculous to begin with. As someone with zero claims I find it a shame what we have to pay for this unwanted coverage.

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 11:55:29 AM

Do not raise our premiums, there is no justification for it, no storms.

Sent from my iPad. [redacted]

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 11:47:30 AM

A rate increase in our area would be detrimental to businesses and households.
We do not support this rate hike.

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 11:21:07 AM

Sent from my iPhone
I oppose this rate increase
[redacted]

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 8:15:46 AM

You're rates are too high now!! Deductibles are so high you receive no help unless you have a catastrophic loss!!
NO NEW RATE INCREASE!!!

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 5:55:11 AM

We will not tolerate any rate increases. NO RATE INCREASES!

Thank you,
[redacted]

Sent from Yahoo Mail on Android

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Thursday, October 10, 2019 5:58:45 PM

As a resident in the Corpus Christi area I am strongly against a rate raise. The rates now are as high as they ever have been. Harvey did not do enough damage in a Corpus Christi to warrant a rate increase!

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rates
Date: Thursday, October 10, 2019 2:20:48 PM

Do not want a rate increase.

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rates
Date: Thursday, October 10, 2019 1:30:16 PM

NO to any rate hikes. NO. NO. NO.
Sent from my iPad

From: [redacted]
To: PublicComment
Subject: Rates
Date: Thursday, October 10, 2019 7:14:36 AM

No rate hike. We are still trying to recover from Harvey.

[redacted]

From: [redacted]
To: PublicComment
Subject: Rates
Date: Thursday, October 10, 2019 2:22:28 PM

I do not want rate increase! [redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: SAYING NO TO ANY TAX RATE HIKE
Date: Thursday, October 10, 2019 12:13:14 PM

As a coastal homeowner, I would like to state my opinion that tax rate hikes should not be considered. We already pay a large amount for wind and flood insurance as it is and this puts an unfair burden on coastal homeowners.

We ask that you VOTE NO TO ANY TAX RATE HIKE!

Thank you - [redacted]

From: [redacted]
To: PublicComment
Subject: Texas Wind storm rate
Date: Thursday, October 10, 2019 12:16:52 PM

We do not want rate increases, we pay to much as it is.

Thank you
[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Texas Windstorm Insurance Association RATE INCREASE. I SAY "NO"!
Date: Thursday, October 10, 2019 1:35:39 PM

No to rate increase.
Thank you,
[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA - Insurance Rate
Date: Thursday, October 10, 2019 12:46:03 PM

To whom it may concern,

At no point will I support a rate increase on my Texas windstorm insurance…On August 15th you submitted a "0" percent rate change with TEXAS Department of Insurance so KEEP IT THAT WAY! NO TO ANY AND ALL RATE HIKES!!

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA (Texas Windstorm Insurance Association) wants to raise their windstorm insurance rates again.
Date: Thursday, October 10, 2019 1:14:09 PM

PLZ WE DO NOT NEED ANOTHER RATE INCREASE !

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA
Date: Thursday, October 10, 2019 8:00:42 PM

The insurance commission has no basis or conscience to raise insurance rates when it is in contempt of its responsibilities to pay your insured's claims.

We are all too aware of your unnecessary delays and undercutting claims which has resulted in our anxiety over the last two years on our condo located in [redacted] in Port Aransas.

To raise your rates would be turning a knife in an open wound. Shame on TWIA for even considering a rate increase!

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: TWIA "NO to any rate hike." (UNCLASSIFIED)
Date: Thursday, October 10, 2019 5:25:52 AM

CLASSIFICATION: UNCLASSIFIED

"NO to any rate hike."

[redacted]

[redacted]

CLASSIFICATION: UNCLASSIFIED

From: [redacted]
To: PublicComment
Subject: TWIA Increase
Date: Thursday, October 10, 2019 1:21:10 PM

I am opposed to ANY rate increases being considered at this time.

Sent from Yahoo Mail on Android

From: [redacted]
To: PublicComment
Subject: TWIA Insurance Rate Hikes
Date: Thursday, October 10, 2019 3:28:44 PM

To Whom It May Concern:
As a property owner on North Padre Island, I have great concerns regarding the possible insurance rate hikes.
It seems that this is a continual concern for the people living and owning businesses in the coastal areas requiring Texas Windstrom Insurance. Especially since the rates have already risen 71 percent in the past eleven (11) years. This is ridiculous!!
People in these areas are still recovering from the effects of hurricane Harvey. Raising rates will be very costly to many households not able to afford both insurance and mortgages.
Also, the unjustifiable rate increases will be detrimental to the Economical Development of the coastal areas. The expense could be too much for employees and/ or employer's to afford permanent ownership of homes and businesses in these areas.
Overall, an increase in our windstorm insurance will cause, not only, economic devestation on our coastal communities but also financial instability and many other hardships to the people living in these areas.
Please consider my request and the requests of many others before you make a final decision.
Please think about the long-term affects it will have on all of these coastal communities.
Thank you for your consideration.
[redacted]
North Padre Island

From: [redacted]
To: PublicComment
Subject: TWIA RAte Increase consideration
Date: Thursday, October 10, 2019 6:56:06 PM

I understand that rate increases are being considered. I am OPPOSED to any rate increase. We have a relatively small home and are paying Almost $1600 a year for TWIA. With flood and Homeowners insurance the annual cost is over $3200 a year, additional rate increases are not affordable.

Sent from Mail for Windows 10

From: [redacted]
To: PublicComment
Subject: TWIA Rate Hike
Date: Thursday, October 10, 2019 1:26:25 PM

NO TO TWIA RATE HIKE !!!!!!!!!!

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA Rate Hike
Date: Thursday, October 10, 2019 11:10:39 AM

I recently purchased a new home on Padre Island in Corpus Christi. I was shocked at the premium for TWIA insurance. I researched the issue and found that a rate increase had been under consideration, but as of mid August it was decided that no increase was forthcoming. Now here we are less than two months later looking down the barrel at another increase for coastal residents. I am completely opposed to any increase that impacts coastal residents disproportionately, as all of the previous proposals have.

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA Rate Hike
Date: Thursday, October 10, 2019 4:04:34 PM
Attachments: image001.png

No, to a Rate Hike!!

[redacted]

From: [redacted]
To: PublicComment
Subject: Twia rate increase
Date: Thursday, October 10, 2019 3:17:19 PM

I am against any TWIA rate increases

[redacted]

Sent from my iPhone

Please excuse typos and brevity

From: [redacted]
To: PublicComment
Subject: TWIA Rate Increase
Date: Thursday, October 10, 2019 9:58:17 AM

I am 100% opposed to any rate increase by TWIA. The rates are a disgrace.

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA Rate Increase
Date: Thursday, October 10, 2019 5:56:49 PM

Dear Sir or Madam,

I am writing to voice my disapproval and concern for a proposed rate increase. I live on North Padre Island, and we already pay excessive amounts for insurance and property taxes. Any rate increase will exacerbate the problem. As such, I am highly opposed.

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: Twia rate
Date: Thursday, October 10, 2019 9:12:24 PM

I am writing to say NO TO ANY RATE HIKE FOR OUR TWIA! We should not have to keep saying this. We have paid and continue to pay enough. NO RATE INCREASE! Many of us have not even finished or started repairs from hurricane damage. This is not right to try to sneak in a rate increase.

Thank you,

[redacted]

Sent from my Sprint Samsung Galaxy S10. Galaxy S10.

From: [redacted]
To: PublicComment
Subject: TWIA rates
Date: Thursday, October 10, 2019 7:17:33 PM

We can not afford to have higher windstorm rates. These rates are already too much for us to handle. They are pricing us out of town.

Sincerely,
[redacted]

_____

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: Twia windstorm rates
Date: Thursday, October 10, 2019 12:51:40 PM

I oppose any and all increases to the rates for windstorm policies.

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: twia
Date: Thursday, October 10, 2019 8:04:52 PM

I believe that an increase in TWIA at this time is unwarranted and unwise. Please note that I am against an increase in rates at this time. THANKS, [redacted]

From: [redacted]
To: PublicComment
Subject: Wind insurance
Date: Thursday, October 10, 2019 1:05:50 PM

Do not raise our policies on our windstorm insurance

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: Wind storm cost raise
Date: Thursday, October 10, 2019 2:58:43 PM

Please do not increase this cost. Give the people as chance to recuperate from all of the increases affecting their monthly budget. Just can not take much more

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Wind storm increase
Date: Thursday, October 10, 2019 3:12:15 PM

Enough is enough. No increase this year. Require private insurers to be involved in windstorm coverage to gain homeowners business. It's called competition.

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Wind storm.
Date: Thursday, October 10, 2019 1:51:51 PM

No increase

From: [redacted]
To: PublicComment
Subject: Windstorm increase
Date: Thursday, October 10, 2019 7:23:31 PM

As a home owner on North Padre Island I am definitely opposed to any rate increase to our windstorm insurance.

Sent from Mail for Windows 10

From: [redacted]
To: PublicComment
Subject: windstorm insurance rate hike
Date: Thursday, October 10, 2019 3:10:52 PM

Not only no but hell no. $1500 a year I pay and after the last storm my wife and I ,both in our 60's, were given zero for damages with a buckled garage door , a pool and yard buried in debris ,and 2/3rds of our fence down. Thanks for nothing.

From: [redacted]
To: PublicComment
Subject: Windstorm Insurance Rate
Date: Thursday, October 10, 2019 4:00:29 PM

We do not want a rate increase on our windstorm insurance. This has gotten out of hand.

From: [redacted]
To: PublicComment
Subject: Windstorm Insurance Rates
Date: Thursday, October 10, 2019 7:11:10 PM

I do not want a rate increase. Rates are increasingly at high levels already!

[redacted]

From: [redacted]
To: PublicComment
Subject: Windstorm Insurance
Date: Thursday, October 10, 2019 2:27:13 PM

To Whom It May Concern:

We on the gulf coast are being treated unfair.
NO TO ANY RATE HIKE

Sincerely,

[redacted]

From: [redacted]
To: PublicComment
Subject: Windstorm rate hike
Date: Thursday, October 10, 2019 2:16:55 PM

As a resident of North Padre Island, I implore you not to raise the windstorm insurance rates. We are still recovering from Hurricane Harvey and many of us struggle to pay the existing rates. Many of the long time residents are having to sell their homes because of the outrageous insurance premiums and property taxes. Please do not do this!
[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Windstorm rate increase
Date: Thursday, October 10, 2019 1:00:16 PM

I'm very troubled to hear that once again the rates we pay for Windstorm insurance coverage may increase. As a senior citizen, living social security check to check, this would be a hardship I'm afraid I won't be able to afford and would have to risk being uninsured. Coastal living is not a luxury for everyone

Sent from my Samsung Galaxy smartphone.

From: [redacted]
To: PublicComment
Subject: Windstorm rates
Date: Thursday, October 10, 2019 3:43:46 PM

We do not want an increase in our windstorm insurance rates.

[redacted]

From: [redacted]
To: PublicComment
Cc: [redacted]
Subject: Windstorm
Date: Thursday, October 10, 2019 3:33:57 PM

I am writing to you as a homeowner of 24 plus years @ [redacted] to request that you completely reject the requested increase in premiums, and that you also work toward a fairer rate structure for homeowner's insurance within coastal Texas.

This repeated pattern of significant rate increases represents a significant financial burden for homeowners, and this burden has a negative impact on family budgets, the regional tourism industry, and the local real estate market. These increases are unfair and unreasonable. We implore you to re-examine the entire rate structure for homeowner's insurance policies in Texas, and work to narrow the disparity in costs between coastal areas and inland areas. As coastal residents, we certainly recognize the risk of hurricane damage and expect to pay higher premiums than further inland, however, rates that are magnified 4, 5, and 6 times higher than other areas of the State are simply unfair.

Additionally, TWIA's OWN report: Texas Windstorm Insurance Association Staff Report (11-9-18) suggests the following, "To pay Hurricane Harvey claims, TWIA required additional funding from member assessments for the first time since **Hurricane Ike in 2008**." YES, you read correct: IKE! With that, I would presume premiums were being accumulated PLUS Interest YEAR after YEAR. As an example of just ONE year without a major storm, 2016: Collected in Premiums $496,457,000 (99%), then Interest Income $3,279,000 (<1%), and Other – $67,000 (<1%)!

From my reading TWIA uses annual premium revenues to pay claims and often generates a surplus that is deposited in the Catastrophe Reserve Trust Fund (CRTF), much like I would call my Capital Improvement Fund. In 2017, TWIA's expenditures significantly increased due to Hurricane Harvey, totaling $1.7 billion. In addition to revenue from premiums, TWIA used $743 million from the CRTF (it started with 750M), $448 million in bond proceeds from a previous bond issuance, and $281 million in member assessments. Expenditures for personnel increased by about 200 percent to $59.2 million, and claims payments increased by more than 4,800 percent to $1.3 billion, due to the large number of claims and corresponding need for additional staff. Something just does not add up when you have ALL these collections over numerus years and minimal payouts, the interest alone seems to have drifted.

Within YOUR own TWIA report page 17:

> *Higher rates may force some to go without insurance or abandon jobs on the coast, negatively impacting Texas' economy. Increasing rates 32 percent to cover future claims would likely be too expensive for the average coastal homeowner, particularly as the coast continues to recover from Hurricane Harvey. If premiums increase substantially, policyholders without a mortgage, such as retirees, may choose not to purchase windstorm insurance and risk substantial losses if there is a hailstorm or hurricane. Policyholders who can no longer afford TWIA's premiums could choose to move out of the coastal counties, negatively impacting the local ports, oil and gas refineries, chemical manufacturing, and tourism industries, which contribute significantly to Texas' economy as a whole.*

The TWIA needs to take on the historical figures, which I am sure the response is "we've done this," – it needs to be AGAIN and AGAIN if necessary, re budget!

Since 1971, TWIA has taken in approximately $6.2 billion in premiums and returned more than $5.7 billion to policyholders in claim payments and claim expenses. TWIA issued approximately 212,000 policies in 2018 with annual premiums of nearly $400 million. People, we THIS is A LOT of revenue – it needs to re worked; let's not just look at CLAIMS, look at the operating portion of the budget. When there is a presumed short fall, the correct answer is NOT to print more money – BUDGET!

AND

RATE INCREASES SHOULD BE TAKEN BY VOTE OF THE PREMIUM HOLDERS!

Thank you for your concern and attention to this issue.

Respectfully submitted,

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: Zero Rate Change
Date: Thursday, October 10, 2019 10:40:46 AM

As a resident of the coastal bend I strongly oppose ANY RATE INCREASES from TWIA. Please understand the burden it unfairly places on us here on the coast.

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: "NO to rate hike"
Date: Friday, October 11, 2019 6:19:39 PM

Please take this into considerations: "NO to rate hike"

[redacted]

From: [redacted]
To: PublicComment
Subject: DO NOT SUPPORT
Date: Friday, October 11, 2019 6:24:44 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020

--
[redacted]

From: [redacted]
To: PublicComment
Subject: Insurance rates
Date: Friday, October 11, 2019 7:02:17 PM

Please do not raise the windstorm insurance rates.

Thank you,
[redacted]

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: No rate hikes
Date: Friday, October 11, 2019 8:36:38 PM

To Whom it May Concern,

You need to say “No” to any rate hikes. Wind storm insurance is already unbelievably high and people can’t afford more rate hikes. Give people a break already.

From: [redacted]
To: PublicComment
Subject: No Rate Increase
Date: Friday, October 11, 2019 7:41:26 PM

TWIA:

You recently decided against a rate increase in August so why is the possibility of an increase surfacing again now, just two months later? A rate increase is certainly not supported at this time. There are sufficient premiums , assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please allow Aransas County and all others impacted by Hurricane Harvey to continue to recover from the devastation without raising rates at this time.

Thank you,

[redacted]

From: [redacted]
To: PublicComment
Subject: NO to ANY rate hike!
Date: Friday, October 11, 2019 9:30:21 PM

Rates are high enough already.

78412

From: [redacted]
To: PublicComment
Subject: No to rate hike
Date: Friday, October 11, 2019 6:26:09 PM

There is word out on social media that you are considering a rate hike. Vote no please!

[redacted]

From: [redacted]
To: PublicComment
Subject: No
Date: Friday, October 11, 2019 5:43:00 PM

We should not have to to a rate hike. We already pay so much and it is a pain in the but to file a claim. We pay for so many year then you don't pay. I apose a rate hike.

Sent from Yahoo Mail on Android

From: [redacted]
To: PublicComment
Subject: Objection to continued TWIA rate hike considerations
Date: Friday, October 11, 2019 8:54:40 PM

TWIA:

You recently decided against a rate increase in August so why is the possibility of an increase surfacing again now, just two months later? A rate increase is certainly not supported at this time. There are sufficient premiums , assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please allow Aransas County and all others impacted by Hurricane Harvey to continue to recover from the devastation without raising rates at this time.

Thank you,

[redacted]

From: [redacted]
To: PublicComment
Subject: Proposed Rate Hike
Date: Friday, October 11, 2019 10:47:31 PM

October 17, the TWIA Actuarial Committee

TWIA: please do not raise TWIA rates

In August this year, you decided against a rate increase; so, why are you considering a rate increase at this time--just two months later? A rate increase is certainly not supported at this time. Surely a rate increase is premature. Certainly, premiums, assessments and reinsurances are adequate to cover Twia's liabilities for 2020.

Please allow Aransas County and other counties affected by Hurricane Harvey to continue to recover from this devastation, without raising rates at this time.

Thank you for your consideration.

Sincerely,

[redacted]

From:	Ellie Wright
To:	PublicComment
Subject:	Rate Hike
Date:	Friday, October 11, 2019 5:55:36 PM

I don’t not support a rate hike .

Texas Real Estate Commission Information About Brokerage Services

Coldwell Banker Pacesetter Steel
Ellie Wright, Realtor®

361.779.8480 cell
ellie.wright@coldwellbanker.com

From: [redacted]
To: PublicComment
Subject: Rate Increase
Date: Friday, October 11, 2019 6:08:20 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Sent from my T-Mobile 4G LTE Device

From: [redacted]
To: PublicComment
Subject: Rate Increase
Date: Friday, October 11, 2019 5:37:32 PM

TWIA

Just to let you know I oppose any rate increase. I certainly did not get treated fairly by the insurance adjustor on my Harvey claim.

[redacted]

From: [redacted]
To: PublicComment
Subject: Rate Increase
Date: Friday, October 11, 2019 10:05:13 PM

My husband is retirement age and will be retiring in a few months. I will most likely have to not renew my windstorm insurance because we will not be able to affort the already high premium. We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Resident in Corpus Christi, TX 78415

From: [redacted]
To: PublicComment
Subject: Rate
Date: Friday, October 11, 2019 7:31:39 PM
Attachments: image698542.png
image607102.png
image375481.png

I do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]

From: [redacted]
To: PublicComment
Subject: Rates
Date: Friday, October 11, 2019 8:50:41 PM

As per your meeting last April, there should be no further rate increases.

Sent from my Verizon, Samsung Galaxy smartphone

From: [redacted]
To: PublicComment
Subject: Regarding Windstorm rate increase.
Date: Friday, October 11, 2019 11:41:12 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Thank you,

[redacted]

From: Victoria Duffoo
To: PublicComment
Subject: TWIA Proposed Rate Increase
Date: Friday, October 11, 2019 6:07:20 PM

To whom it may concern,

I am writing to inform that I do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Thank you for considering my concern.

Texas Real Estate Commission Information About Brokerage Services
Texas Real Estate Commission Consumer Protection Notice

Kind regards,
Victoria Duffoo, Realtor®
RE/MAX Leading Edge
Mobile: (409) 996-9431

From: [redacted]
To: PublicComment
Subject: twia rate hike
Date: Friday, October 11, 2019 6:40:54 PM

We are not in favor of a rate hike.
[redacted]

Sent via the Samsung Galaxy S10, an AT&T 5G Evolution capable smartphone
Get Outlook for Android

From: [redacted]
To: PublicComment
Subject: TWIA Rate hikes
Date: Friday, October 11, 2019 11:02:56 PM

To Whom It May Concern,
I do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Respectfully,

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA rate increase
Date: Friday, October 11, 2019 5:35:03 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]

[redacted]

From: Alice Dennison
To: PublicComment
Subject: TWIA
Date: Friday, October 11, 2019 8:23:19 PM

TWIA,

We do not support a rate increase.

Alice Dennison
--
Texas Law requires all license holders to provide Information About Broker Services to potential clients, as well as the Consumer Protection Notice.

Alice C. Dennison
361-460-9599

From: [redacted]
To: PublicComment
Subject: TWIA
Date: Friday, October 11, 2019 8:12:05 PM

I do NOT support TWIA rate increases!!
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: TWIA
Date: Friday, October 11, 2019 6:57:25 PM

I am opposed to the rate increase.
[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: TWIA
Date: Friday, October 11, 2019 8:42:01 PM

An increase in TWIA insurance would be devastating to the people of the Gulf Coast region. Bad idea and discriminatory for the SouthTexas citizens.
--
Sent from Gmail Mobile

From: [redacted]
To: PublicComment
Subject: We do not support a rate increase.
Date: Friday, October 11, 2019 11:24:07 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

From: [redacted]
To: PublicComment
Subject: Wind storm insurance
Date: Friday, October 11, 2019 6:26:41 PM

NO! To raising our wind storm insurance

[redacted]

From: [redacted]
To: PublicComment
Subject: Windstorm insurance
Date: Friday, October 11, 2019 7:06:04 PM

Please do not raise the windstorm insurance rates. It is expensive enough now

Thanks,
[redacted]

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: 2020 suggested rate increase
Date: Saturday, October 12, 2019 6:40:40 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]
Corpus Christi Texas

From: [redacted]
To: PublicComment
Subject: Against rate increases
Date: Saturday, October 12, 2019 11:26:21 PM

TWIA:

You recently decided against a rate increase in August so why is the possibility of an increase surfacing again now, just two months later? A rate increase is certainly not supported at this time. There are sufficient premiums , assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please allow Aransas County and all others impacted by Hurricane Harvey to continue to recover from the devastation without raising rates at this time.

Thank you,

Blessings,

[redacted]

From: [redacted]
To: PublicComment
Subject: Community Opposes TWIA Rate Hike
Date: Saturday, October 12, 2019 7:47:00 PM

I do not support a rate hike! There are sufficient premiums, assessments and reinsurance to cover the potential TWIA liabilities for 2020! ease. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: Do not increase
Date: Saturday, October 12, 2019 7:29:20 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: I do not support
Date: Saturday, October 12, 2019 7:28:45 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: I do not support
Date: Saturday, October 12, 2019 7:29:50 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]

Sent from my iPhone

From:	Kurt Salziger
To:	PublicComment
Subject:	I oppose a rate increase. There are sufficient premiums, assessments and reinsurance to cover TWIA liabilities for 2020.
Date:	Saturday, October 12, 2019 11:12:45 AM

I oppose a rate increase. There are sufficient premiums, assessments and reinsurance to cover TWIA liabilities for 2020.

Texas Real Estate Commission Information About Brokerage Services

Kurt Salziger, Realtor
Coldwell Banker Pacesetter Steel Realtors
(361) 443-4431
Kurt@corpushomesales.com

From: [redacted]
To: PublicComment
Date: Saturday, October 12, 2019 12:14:29 PM

NO rate hikes.
Sincerely,
[redacted]

From: [redacted]
To: PublicComment
Date: Saturday, October 12, 2019 8:40:38 AM

Rate Increase
Not a good idea since we are still recovering from Harvey !!!

From: [redacted]
To: PublicComment
Date: Saturday, October 12, 2019 8:38:13 AM

I definitely oppose the rate hike.

Sent from Mail for Windows 10

From: [redacted]
To: PublicComment
Date: Saturday, October 12, 2019 8:00:25 PM
Attachments: text_0.txt

I am against any increase in insurance rates.

From: [redacted]
To: PublicComment
Subject: No rate hike
Date: Saturday, October 12, 2019 5:19:21 PM

We do not want a rate hike. In fact, instead of just taxing the 13 counties in Texas, why dont you just do a state wide tax and spread the risk? Ther are tornadoes in Dallas and North Texas and other parts of Texas. If you take a look at these events in other parts of Texas, it makes more sense to spread this tax throughout the entire state, not just 13 counties along the coast. We have lived in our home for over 20 years paying this tax.

Again, I am not in favor of a tax rate increase. I am in favor of you spreading this tax over all counties in Texas and making it more fair for everyone.

Sincerely,

[redacted]

From: [redacted]
To: PublicComment
Subject: No rate hikes for coastal windstorm
Date: Saturday, October 12, 2019 12:16:18 PM

Good afternoon,

You should not approve a windstorm insurance rate hike for TWIA coastal customers. We are already being priced out of the market and many residents can not afford their homes. Most of the shipping, petrochemical and industrial traffic comes through the ports of Texas. How do you expect to keep the business operational with staff if they cannot afford to live here?

TWIA should consider other strategies to cover their policies instead of passing increasingly unmanageable and egregious rate hikes to the consumer. Find another way. Otherwise, how else will Texans and many parts of our country get gas, natural gas or other commodities essential for everyday life?

Thank you for your consideration.

Respectfully,

[redacted]
Galveston, Texas

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No rate increase
Date: Saturday, October 12, 2019 12:16:21 PM

No rate increase!!

From: [redacted]
To: PublicComment
Subject: no rate increase!
Date: Saturday, October 12, 2019 8:33:38 AM

Please don't increase our TWIA rates.

You can save money by denying legitimate claims like you did after Harvey.

Sincerely,

[redacted]

From: [redacted]
To: PublicComment
Subject: NO RATE INCREASE
Date: Saturday, October 12, 2019 11:11:12 AM

Dear TWIA
Use your sound judgment. We all own homes along the coast for years and DO NOT raise our insurance rates. You are receiving attractive rates of interest for your funds both in the private sector and public. The interest alone
Will offset the majority of any increase necessary. It's been three years since the last event. Bonds and interest raise are raising daily for three years. Do the math.
Average rate is 7 to 11% yearly on your money.
Our homes are built to code. Your code……
We are senior adults trying to live our final years in peace . As a veteran of USMCR, I gave my time to protect this great country. It was a duty and honor to serve…….
Sincerely

[redacted]
USCG & TPW license

From: [redacted]
To: PublicComment
Subject: No Rate Increase
Date: Saturday, October 12, 2019 2:07:14 PM

TWIA:

You recently decided against a rate increase in August so why is the possibility of an increase surfacing again now, just two months later? A rate increase is certainly not supported at this time. There are sufficient premiums , assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please allow Aransas County and all others impacted by Hurricane Harvey to continue to recover from the devastation without raising rates at this time.

Thank you,

Sent via the Samsung Galaxy S® 6, an AT&T 4G LTE smartphone

From: [redacted]
To: PublicComment
Subject: No tax rate increase
Date: Saturday, October 12, 2019 5:18:16 PM

To whom it may concern. I urge you to vote NO to any tax rate increase for the Texas coastal community!

[redacted]

From: [redacted]
To: PublicComment
Subject: NO to any rate hike !!!
Date: Saturday, October 12, 2019 12:46:13 PM

Our coastal rates are already absurdly high , do NOT raise them again!

From: [redacted]
To: PublicComment
Subject: NO to any rate hike!
Date: Saturday, October 12, 2019 9:25:23 AM

From: [redacted]
To: PublicComment
Subject: NO to any Rate Hike
Date: Saturday, October 12, 2019 2:11:14 PM

How shortsighted to only allow until 10/14 for public comment! NO to any rate hike without further discussion!

[redacted]
TWIA Policy Holder
Corpus Christ, TX

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Saturday, October 12, 2019 5:05:05 PM

NO TO RATE HIKE

From: [redacted]
To: PublicComment
Subject: No
Date: Saturday, October 12, 2019 4:43:22 PM

Vote no for rate increases for the Gulf Coast. It's ridiculous that we told you what we wanted a few months ago and now here we are again with the same fight.

[redacted]
Corpus Christi, TX

From: J.A. Perez Constr. Inc. DOSYDOE REALTY
To: PublicComment
Subject: Oppose increase
Date: Saturday, October 12, 2019 11:37:27 AM

Please consider this as opposition to a rate increase.

Grace and peace,
Melda F. Perez

~ "Trust in the Lord with all your heart and lean not on your own understanding." Prov. 3: 5

From: [redacted]
To: PublicComment
Subject: Opposition to Possible TWIA Rate Increase
Date: Saturday, October 12, 2019 11:36:19 AM

Attention: Texas Windstorm Insurance Association

I do not support a rate increase for policy holders, both as an individual and in support of our community.
Thank you for your serious consideration.

[redacted]

From: [redacted]
To: PublicComment
Subject: Possible Rate Increase
Date: Saturday, October 12, 2019 10:15:35 AM

October 12, 2019

Dear Sirs,
How many times must I write to beg you not to raise my Windstorm Insurance rates? I am still a widow living in Galveston on a fixed income. Actually my income declines each year as the cost of living goes up. Please do not put me in the position of having to sell the home my late husband and I love and leave the community that has been my support after his death. I urge you not to increase my insurance rates.
Sincerely,
[redacted]

Sent from Mail for Windows 10

From: [redacted]
To: PublicComment
Subject: Potential rate hike
Date: Saturday, October 12, 2019 8:44:33 AM

I am writing to strongly oppose the possible rate hike. I already pay almost $4000 a year in windstorm and almost that in flood insurance and have been for a number of years. I am a 74 year old retired woman who can barely afford this. Please do NOT increase these costs.
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: proposed rate hike
Date: Saturday, October 12, 2019 2:25:35 PM

I oppose any rate hikes to the windstorm insurance rates. I live on Padre Island in Corpus and my rates are already very high and my total insurance makes it almost prohibitive. Please do not raise these rates. Look instead for other ways to cut your expenses than to raise rates for homeowner.

Thank you.

[redacted]

From: [redacted]
To: PublicComment
Subject: Proposed rate increase for 2020
Date: Saturday, October 12, 2019 6:36:03 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]
Corpus Christi Texas

From: [redacted]
To: PublicComment
Subject: Public comment
Date: Saturday, October 12, 2019 5:47:23 AM

Let it be known that as homeowners and senior citizens who are victims of Hurricane Harvey, we strenuously object to a rate increase for TWIA coverage as we continue to work toward restoring our homes and our lives after this devistating storm. This increase increase would put incredible pressure on an already severely strained household budget due to fixed income for us and many more like us in our small community.

[redacted]

Sent from my Verizon Motorola Smartphone

From: [redacted]
To: PublicComment
Subject: Rate hike
Date: Saturday, October 12, 2019 10:49:46 AM

I'm appalled you ask for more money when you haven't done a thing for hurricane Harvey victims. I live eye shot of Port Arkansas. Y'all should be ashamed of yourselves

Sent from Yahoo Mail on Android

From: [redacted]
To: PublicComment
Subject: Rate Hikes
Date: Saturday, October 12, 2019 12:52:20 PM

I say no! To Rate Hikes

Sent from my Sprint Samsung Galaxy S10.

From: [redacted]
To: PublicComment
Subject: Rate Increase
Date: Saturday, October 12, 2019 9:30:00 AM
Attachments: [redacted]

My husband and I do not support a rate increase which would be detrimental to our housing market along the Gulf Coast. Our homeowners are burdened with high enough rates and fewer claims. We don't have "wind events" every year like those in other parts of the State.

Thank you for reading this and hopefully deciding to leave the rates alone.

[redacted]

From: [redacted]
To: PublicComment
Subject: Rate Increase Consideration
Date: Saturday, October 12, 2019 8:45:29 AM

Good morning. We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020. Thank you for your consideration.

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Saturday, October 12, 2019 6:24:56 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Sent from my T-Mobile 4G LTE Device

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Saturday, October 12, 2019 4:31:11 PM

As a resident of Galveston County I am against any raising of premiums rates. Do NOT raise our rates.

Sincerely,

[redacted]

From: [redacted]
To: PublicComment
Subject: Rate increased opposed
Date: Saturday, October 12, 2019 12:57:13 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]
Padre Island

From: [redacted]
To: PublicComment
Subject: Say NO to any rate hike
Date: Saturday, October 12, 2019 1:10:19 PM

No rate hike

From: [redacted]
To: PublicComment
Subject: STOP RAISING COSTS
Date: Saturday, October 12, 2019 9:43:38 AM

STOP RAISING COST. Use the insurance for the owners of it and nobody else. Remove all else from it, or remove your stupid decision of mandatory coastal homes.
Hypocrisy is using it for the ones without insurance.or amending it for Midland fires without requiring them to pay into it.
if you do not know how to run this as a business, then Step down and allow others to do so.
Remove your personal ambition, and corporate greed, do not sell your Soul.

From: [redacted]
To: PublicComment
Subject: TWIA Increase
Date: Saturday, October 12, 2019 6:40:08 AM

We do not want a rate increase!!!
Neighbors are moving because of the cost of taxes and insurance.
When heirs pass, their families can't afford the taxes & insurance now and
If TWIA increases it will only add to more abandoned properties.

From: [redacted]
To: PublicComment
Subject: TWIA insurance
Date: Saturday, October 12, 2019 4:29:23 PM

Please do not raise our insurance rates again and preferably never. I am retired on a small fixed income. Living a frugal life is not an option for me. I am already stretched so thin I have to ration the medications I need to live at a lower dose than prescribed. I am sure I am not the only senior citizen in this predicament. Possibly you could at least just freeze rates for seniors at whatever they are now forever. Having money for food V/S TWIA insurance really puts retirees in a serious bind.
Thank you for your kind consideration,
[redacted] Zip Code 78418

--
[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA Mtg 14 October 2019
Date: Saturday, October 12, 2019 5:32:16 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020. Everyone in the state should be paying for this insurance and it should cover the Northern and other parts of the state for Hail and Tornado damage etc.

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA Premiums Rate Change
Date: Saturday, October 12, 2019 7:46:53 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Best Regards,
[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA proposed rate increase
Date: Saturday, October 12, 2019 11:16:09 AM

To whom it may concern,

The coastal communities of Texas do not and should not take a rate increase in our Windstorm Insurance. I'm barely affording my mortgage payment as is with the Flood insurance, which is different from Wind insurance which is different than normal Home Insurance. All those policies on top of a absurdly high property tax rate for the City of Corpus. Please find another way to raise the estimated funds. Invest the funds or just become an insurance company... Damaging winds don't just affect the coast line. Thanks for your time.

Very Respectfully,

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA RATE HIKE OPPOSITION
Date: Saturday, October 12, 2019 7:45:45 AM

I am definitely opposed to any more rate increases to windstorm insurance this year. Any increase by TWIA will cause similar increases by other insurers as well, driving more people into the uninsured population.

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA rate hike
Date: Saturday, October 12, 2019 6:40:50 AM

Wind insurance rates are already way too high.
[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: TWIA rate hike
Date: Saturday, October 12, 2019 4:32:38 AM
Attachments: [redacted]

VZW Wi-Fi 4:30 AM 96%

TWIA:

You recently decided against a rate increase in August so why is the possibility of an increase surfacing again now, just two months later? A rate increase is certainly not supported at this time. There are sufficient premiums , assessments and reinsurance to cover potential TWIA liabilities for 2020.

Please allow Aransas County and all others impacted by Hurricane Harvey to continue to recover from the devastation without raising rates at this time.

Thank you,

1

Like Comment

[redacted] ▸ Rockport

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: TWIA rate hike
Date: Saturday, October 12, 2019 9:57:06 AM

TWIA,

As a windstorm paying homeowner, I do not support a rate increase. There are sufficient premiums, assessments, and re insurance to cover potential TWIA liabilities for 2020.

Sincerely,
[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA Rate Increase
Date: Saturday, October 12, 2019 10:03:29 AM

TWIA Board,

I would like to address the upcoming rate increase proposal. Living along the coast, I understand the need for such coverage. After building to Windstorm specifications, it is hard to believe this insurance is four times higher than Hazard or Flood coverage. A person could understand the need for higher premiums if the structure was not compliant with TWIA building codes. Some of the neighboring homes that survived previous storms are actually paying a lower rate and are not TWIA compliant.

Please explain why TWIA feels the need to increase an already extremely high premium in a manner that an ordinary citizen can comprehend. Insurance increases should not be a reason for people to give up their homes.

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA Rate Increase
Date: Saturday, October 12, 2019 7:24:04 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020

Thank you
[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA Rate Increase
Date: Saturday, October 12, 2019 2:17:45 PM
Attachments: A3CD5A47419A4C0997BA117D752D3691.png

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

VOTE NO RATE INCREASE!!!

[redacted]

[redacted]

From: Sharon Lowman-Bodine
To: PublicComment
Subject: TWIA
Date: Saturday, October 12, 2019 2:19:12 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

"Texas Real Estate Commission Information About Brokerage Services" Link
TREC Consumer Protection Notice

Sharon Lowman-Bodine- REALTOR
Holtzclaw Herrmann Real Estate Company
361-850-0851 cell
4250 Five Points Road Suite # 8
Corpus Christi, TX 78410

361-241-5363 Office
361-241-5356 Fax

Sharontxrealtor@aol.com
www.holtzclawherrmann.com

Phil 4:13 *We can do all things through CHRIST who strengthens us!*

From: [redacted]
To: PublicComment
Subject: TWIA
Date: Saturday, October 12, 2019 11:13:26 AM

I do not support a rate hike .

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: TWIA
Date: Saturday, October 12, 2019 8:50:19 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

From: [redacted]
To: PublicComment
Subject: TWIA
Date: Saturday, October 12, 2019 3:49:27 PM

Greetings:

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Thank you,

[redacted]

From: [redacted]
To: PublicComment
Subject: We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.
Date: Saturday, October 12, 2019 10:57:52 AM

[redacted]

From: [redacted]
To: PublicComment
Subject: Wind rate increase
Date: Saturday, October 12, 2019 8:30:23 AM

I vote NO to any rate increase. To high already.
[redacted]

From: [redacted]
To: PublicComment
Subject: windstorm increase
Date: Saturday, October 12, 2019 10:44:23 AM

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do not increase this coverage, Galveston Island should not be punished for Houston flooding and windstorm!!

From: [redacted]
To: PublicComment
Subject: " NO TO RATE HIKE"
Date: Sunday, October 13, 2019 8:44:03 PM

NO TO RATE HIKE

From: [redacted]
To: PublicComment
Subject: I do not want the rate to be increased
Date: Sunday, October 13, 2019 3:37:57 AM

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Increase in Premiums
Date: Sunday, October 13, 2019 10:43:24 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020. If you do increase rates, you will see a mass exodus to other insurance companies who carry the same policy as TWIA. I will be one of them!

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Ins rate increases
Date: Sunday, October 13, 2019 11:33:19 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: Insurance Rate Increase
Date: Sunday, October 13, 2019 10:19:23 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]
Homeowner

From: [redacted]
To: PublicComment
Subject: NO
Date: Sunday, October 13, 2019 1:45:35 PM

NO to any high rate!

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No for Windstorm
Date: Sunday, October 13, 2019 11:28:48 PM

No Rate Hike

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No increase
Date: Sunday, October 13, 2019 3:34:51 PM

No Rate Hike!
[redacted]

Sent from Yahoo Mail for iPad

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE!
Date: Sunday, October 13, 2019 11:14:11 PM

Vote no to rate hike on WINDSTORM insurance!

Thank you,
[redacted]

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE
Date: Sunday, October 13, 2019 9:17:36 PM

No rate hike
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No rate increase
Date: Sunday, October 13, 2019 7:03:00 PM

No TWIA rate increase

[redacted]
Sent from my iPhone

From: [redacted]
To: PublicComment
Date: Sunday, October 13, 2019 8:57:47 PM
Attachments: text_0.txt

No Tax Rate Hike

From: [redacted]
To: PublicComment
Date: Sunday, October 13, 2019 3:41:02 PM

No rate hike!
[redacted]

Sent from Yahoo Mail for iPad

From: [redacted]
To: PublicComment
Subject: No tax hike,
Date: Sunday, October 13, 2019 7:53:52 PM

No tax hike

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: NO to any rate hike.
Date: Sunday, October 13, 2019 7:33:19 PM

NO to any rate hike.

From: [redacted]
To: PublicComment
Subject: NO to any rate hike.
Date: Sunday, October 13, 2019 7:35:51 PM

NO to any rate hike.

From: [redacted]
To: PublicComment
Subject: NO to any rate hike
Date: Sunday, October 13, 2019 8:04:59 AM

NO to any rate hike!!

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No to rate hike
Date: Sunday, October 13, 2019 9:32:32 PM

No to rate hike!

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE PLEASE
Date: Sunday, October 13, 2019 10:54:24 PM

Sent via the Samsung Galaxy S7, an AT&T 4G LTE smartphone

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Sunday, October 13, 2019 10:06:35 PM

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Sunday, October 13, 2019 9:23:46 PM

NO TO RATE HIKE!

Sent from my iPhone

From: Jo Bienvenu
To: PublicComment
Subject: NO TO RATE HIKE
Date: Sunday, October 13, 2019 9:20:55 PM

--

Texas Law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers, and landlords. Click the link for this information from the Texas Real Estate Commission:

Information About Brokerage Services Form

TREC Consumer Protection Notice

Thanks,

Jo Bienvenu, REALTOR®

Dana Johnson Team - RE/MAX ONE

409.504.4122

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Sunday, October 13, 2019 9:00:00 PM

NO TO RATE HIKE

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Sunday, October 13, 2019 8:20:52 PM

I strongly oppose a rate hike increase. The price paid now is outrageous!

From: [redacted]
To: PublicComment
Subject: No to Rate Hike
Date: Sunday, October 13, 2019 9:29:28 PM

Please do not raise the rates on my windstorm policy. Our house flood in Imelda and we lost everything. We cannot afford to have our insurance rates increased.

Thank you,
[redacted]

Sent from my Galaxy Tab A

From: [redacted]
To: PublicComment
Subject: No To Rate Hike
Date: Sunday, October 13, 2019 8:53:10 PM

No Public Rate Hike in Windstorm Coverage

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Sunday, October 13, 2019 10:12:35 PM

Windstorm risk should be spread throughout the state. Hurricanes don't stop at the coastal county lines.

[redacted]

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKES
Date: Sunday, October 13, 2019 9:29:32 PM

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO TO RATE INCREASE
Date: Sunday, October 13, 2019 11:22:52 PM

No to rate increase!

Sent from Yahoo Mail for iPhone

From: [redacted]
To: PublicComment
Subject: No TWIA rate hike
Date: Sunday, October 13, 2019 11:47:25 PM

No Rate Hike

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO!! to Rate Hike!
Date: Sunday, October 13, 2019 10:17:38 PM

From: [redacted]
To: PublicComment
Subject: NO!! to Rate Hike!
Date: Sunday, October 13, 2019 10:18:53 PM

Sent from Yahoo Mail on Android

From: [redacted]
To: PublicComment
Subject: No
Date: Sunday, October 13, 2019 1:46:19 PM

No to any rate hike

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: October 17, 2019 Meeting of Actuarial and Underwriting Committee
Date: Sunday, October 13, 2019 10:31:23 AM

As a family in a coastal county, we now pay over 30 percent of our mortgage payment to TWIA.

This is not right.

Please effect private insurers to get back into the marketplace rather than continuing to increase rates and a competitive market exists rather than a state mandated bureaucracy.

Thank you,

[redacted]

From: Amy Hyde
To: PublicComment
Subject: PLEASE do not increase TWIA rates!
Date: Sunday, October 13, 2019 6:25:49 PM

Dear Sir/Madam,

The Coastal Bend is still recovering from Hurricane Harvey. We DO NOT need a rate hike.

Sincerely,

Amy M.Hyde

Texas Real Estate Commission Information About Brokerage Services

Amy M. Hyde, Realtor®
Coldwell Banker Pacesetter Steel Realtors®
361-500-7075 Cell
361-922-9231 Office
Amy.Hyde@ColdwellBanker.com
5034 Holly Road
Corpus Christi, TX 78411
I love referrals!

From: [redacted]
To: PublicComment
Subject: Proposed Rate Hike
Date: Sunday, October 13, 2019 7:48:13 AM

The percentage rate increase I have heard proposed in a single year for windstorm insurance is outrageous! 42% hike in one year?!? Did I get erroneous information? Windstorm is already the highest insurance premium paid on my home that I purchased 22 years ago for retirement. I am retired on savings that are being depleted more rapidly than financial calculators predicted with low fixed interest rates and stock market drops. At least retirees over 55 (age at which my company retired me with no health insurance coverage that I am also paying more for in retirement than ever calculated) need to be able to freeze their windstorm rates or have limits to how much the increase can be each year. Receiving only cost of living increases annually don't allow for 42% increases in anything. 4% instead of 42% is more manageable for retirees. Please consider regulating the amount of single year increase to more closely match retirement financial calculators for pension, social security, and annuity pay outs. None of those increase by 42% in a single year. Younger working adults hardly ever get a 42% raise in a single year either. Who does?!?!

Thank you!

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Proposed Rate Increase
Date: Sunday, October 13, 2019 7:48:30 AM

To Whom It May Concern:

My wife and I do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

--
If it smells, it's chemistry, if it moves, it's biology, if it doesn't work, it's physics.

From: [redacted]
To: PublicComment
Subject: Public Comment Against TWIA Rate Hike
Date: Sunday, October 13, 2019 8:24:35 PM
Attachments: [redacted]

Re: Hike in TWIA Rates

It would be nice to see you come out strong against a rate hike with TWIA as is Todd Hunter the representative from Corpus Christi. As homeowners in Galveston we will not be able to afford our home and the mortgage with the insurance rate hike of 32% that's being discussed. We would like to see a 0% increase in insurance rates for 2020 and in future years.

Thank you.

[redacted]

From: [redacted]
To: PublicComment
Subject: Public Comment Against TWIA Rate Hike
Date: Sunday, October 13, 2019 8:25:38 PM
Attachments: image001.png

Re: Hike in TWIA Rates

It would be nice to see you come out strong against a rate hike with TWIA as is Todd Hunter the representative from Corpus Christi. As homeowners in Galveston we will not be able to afford our home and the mortgage with the insurance rate hike of 32% that's being discussed. We would like to see a 0% increase in insurance rates for 2020 and in future years.

Thank you.

[redacted]

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Sunday, October 13, 2019 1:37:10 PM

We do not support a rate increase. There are sufficient premiums, assessments, and reinsurance to cover potential TWIA liabilities for 2020.

Thank you for listening.

[redacted]

From: [redacted]
To: PublicComment
Subject: Rates and public comments
Date: Sunday, October 13, 2019 7:54:16 PM

Please vote NO to any rate increases. Windstorm rates are already ridiculously high compared to other home insurance policies and we can't afford any more rate increases!
Windstorm insurance should bring a homeowner piece of mind not a cause to worry about how to pay the mortgage and insurance due to another increase in rates.

If the premiums the Texas residents paid in were managed properly, the money needed for repairs would be readily available. Rather than hitting the homeowners with rate increases, take a look and see where adjustments are needed with in the company.

Thank you for your time and consideration.
[redacted]

From: [redacted]
To: PublicComment
Subject: Rates
Date: Sunday, October 13, 2019 9:57:54 PM

We protest any windstorm rate increase for the coastal bend area of Texas. It is totally unfair to the residents here to shoulder the burden when other areas of the state have flood, fire, and tornado risks. Catastrophic losses need to be addressed in all areas of the state.
[redacted]

[redacted] sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Texas Windstorm Insurance
Date: Sunday, October 13, 2019 10:43:48 PM

NO RATE HIKE!

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA increase
Date: Sunday, October 13, 2019 1:46:28 PM

We do not support another rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020. Our region should not be punished for damages incurred in larger, wealthier areas (Houston; Harris County) which have received Special Exemptions.

[redacted]

From: [redacted]
To: PublicComment
Subject: twia increase
Date: Sunday, October 13, 2019 1:53:52 PM

We do not need a rate increase – there is enough money to cover the loses for the year 2020 – and this increase will only hurt home buyers trying to qualify for home loans --

[redacted]

From: [redacted]
To: PublicComment
Cc: [redacted]
Subject: TWIA rate change comment
Date: Sunday, October 13, 2019 7:08:25 PM
Attachments: [redacted]

TWIA,

The idea of these rates going up again is really depressing. I now have my city taxes going up .08 due to bad city finance management. We keep having to pay for politicians incompetence while they become richer by being in government. Then they are now raising my water bill to cover for people that do not pay, so I get to pay more. Yea!

I will have to get ready to sell my house and property that I have improved greatly in the 21 years I have owned it because the taxes and insurances have risen too much for my income.

I guess Texas is turning into another CA, NY, and NJ where they want to force all the working class and retiree's out in favor of rich and people that live off the government.

Damn, I would have liked to stay in my house till death, but it is looking like that will not be possible. Do you know if there are any affordable places to move that have warm weather?

Best Regards

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA
Date: Sunday, October 13, 2019 10:02:38 PM

[redacted]
Do not approve rate hike.

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: We do not support TWIA rate increases
Date: Sunday, October 13, 2019 9:44:48 PM

Attn: TWIA

We do not support a rate increase.
There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Sincerely,

[redacted]

From: [redacted]
To: PublicComment
Subject: Windstorm
Date: Sunday, October 13, 2019 9:28:55 PM

Please do not raise the windstorm rates

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: "NO TO RATE HIKE!"
Date: Monday, October 14, 2019 7:49:57 AM

From: [redacted]
To: PublicComment
Subject: "No to Rate Hike"
Date: Monday, October 14, 2019 8:02:22 AM

From: [redacted]
To: PublicComment
Subject: "NO TO RATE HIKE!"
Date: Monday, October 14, 2019 8:09:33 AM

Sent from Yahoo Mail for iPad

From: [redacted]
To: PublicComment
Subject: "NO TO RATE HIKE!"
Date: Monday, October 14, 2019 10:20:34 AM

Sent from my iPhone[redacted]

From: [redacted]
To: PublicComment
Subject: Coastal Rate Increases
Date: Monday, October 14, 2019 7:08:44 AM

Dear TWIA Staff,

As a resident of Galveston, I am writing to you in regards to any proposed rate increases on our Wind Insurance Policy. Virtually all residents understand that costs in general are likely to rise with the passage of time. However, most of us expect such increases to reflect the rise in the general cost of living. Extraordinary cost increases when the base price for insurance is already significant could cause severe damage to the local economy.

If such increases were to exceed single digit percentages my wife and I would have to seriously consider moving. Unfortunately, it would probably be too late as the insurance price increase would also jeopardize the selling price of our home.

I would urge you to reject any price increase that would exceed 3% percent of today's prices. We love this community and are putting energy and value back into it as are many of our neighbors. Please do not do anything to stifle these initiatives.

With kind regards,

[redacted]

Sent from my iPhone
[redacted]

From: [redacted]
To: PublicComment
Subject: Committee hearing
Date: Monday, October 14, 2019 10:29:31 AM

It is unconscionable that the Actuarial & Underwriting Committee is considering a five percent premium increase just months after the TWIA Board rejected an increase.

The current premiums are sufficient and do not need to be increased.

The Board lost its Chair - a consumer - just weeks ago. It is crazy that TWIA would try to cram through an increase while the insurance industry has a super majority on the Board. You are also ignoring the will of the legislature which has an oversight committee on rate adequacy.

Reject the premium increase!

[redacted]

From: [redacted]
To: PublicComment
Subject: Concern about insurance raise
Date: Monday, October 14, 2019 11:00:23 AM

This email is to address my concern on the windstorm insurance increase in our area. Our home is located in Corpus Christi TX, zip code 78414, and we are concern with this situation. Please dont keep raising this Imsurance. At this moment we are looking options because we think is already too high for us and back in 2017 after Harvey the insurance didn't cover any damage.

Thanks
[redacted]

From: [redacted]
To: PublicComment
Subject: Do not raise the rates
Date: Monday, October 14, 2019 11:22:08 AM

Please, do not raise the rates.

Sincerely,

[redacted]

From: [redacted]
To: PublicComment
Subject: Fw: Hike in Windstorm Insurance for Jefferson County
Date: Monday, October 14, 2019 7:40:58 AM

From: [redacted]
Sent: Monday, October 14, 2019 7:08 AM
To: publiccommend@twia.org
Subject: Hike in Windstorm Insurance for Jefferson County

Please give serious consideration to ABSOLUTELY NO increase in the Windstorm Insurance rates for Jefferson County. Our current rates and deductions are already high enough to be a hardship on individuals, businesses, churches and non-profit organizations. It is my opinion that the liability for windstorm damage should be spread more evenly across the state. Just as the whole state enjoys the high productivity of the coastal states, the whole state should more equally share losses caused by weather events.

[redacted]

From: Amanda Campbell
To: PublicComment
Subject: I do NOT support a TWIA rate increase
Date: Monday, October 14, 2019 10:37:26 AM

I do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020. Many in our community are still trying to recover after Hurricane Harvey, and to impose a rate increase would be detrimental to our residents.

Sincerely,

.....

AMANDA CAMPBELL
Business Travel Sales Manager
Omni Corpus Christi Hotel

361-886-3552 direct
acampbell@omnihotels.com

From: [redacted]
To: PublicComment
Subject: I DO NOT SUPPORT RATE INCREASES
Date: Monday, October 14, 2019 9:04:12 AM

[redacted]

From: [redacted]
To: PublicComment
Subject: I DO NOT SUPPORT TWIA RATE INCREASE
Date: Monday, October 14, 2019 12:01:47 PM

[redacted] resident at [redacted]

I DO NOT SUPPORT A TWIA RATE INCREASE,

From: [redacted]
To: PublicComment
Subject: Increase in Premiums for Windstorm Coverage
Date: Monday, October 14, 2019 10:50:12 AM

I am totally against the raising of the premiums. The average working person can barely afford the premiums currently being charged. For senior citizens and those on fixed income they can't afford the current premiums at all. Increase in premiums means added insurance premiums for a new home owner therefore reducing those able to qualify for new homes and loan payments.

Sent from my iPhone

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Increase in TWIA insurance
Date: Monday, October 14, 2019 10:21:17 AM

I VOTE NO!!

ABSOLUTELY NO INCREASE

Sent from my iPad

From: [redacted]
To: PublicComment
Date: Monday, October 14, 2019 11:22:35 AM

Please do not to raise rates.

From: [redacted]
To: PublicComment
Date: Monday, October 14, 2019 10:13:22 AM

NO rate hikes PLEASE!!!!!!!
Sent from my iPhone

From: [redacted]
To: PublicComment
Date: Monday, October 14, 2019 9:55:04 AM

I do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

From: [redacted]
To: PublicComment
Date: Monday, October 14, 2019 9:53:33 AM

We do not approve a rate increase

From: [redacted]
To: PublicComment
Date: Monday, October 14, 2019 8:56:39 AM

NO TO RATE HIKE!

From: [redacted]
To: PublicComment
Date: Monday, October 14, 2019 8:46:38 AM
Attachments: text_0.txt

No rate increase!!

From: [redacted]
To: PublicComment
Date: Monday, October 14, 2019 2:30:51 AM
Attachments: text_0.txt

NO NO NO to flood insurance rate hike!!

From: [redacted]
To: PublicComment
Date: Monday, October 14, 2019 11:35:58 AM

Please do not raise rates!

Sent from my Samsung Galaxy smartphone.

From:	Tammy Embrey
To:	PublicComment
Subject:	Mayor of Corpus Christi letter - Public Comment for Actuarial/Underwriting Committee Meeting
Date:	Monday, October 14, 2019 11:58:13 AM
Attachments:	FINAL letter OPPOSE TWIA rate increase 19.o13.pdf

---

Please find attached a letter from the Mayor of Corpus Christi urging the TWIA Actuarial/Underwriting Committee to not recommend a rate increase for TWIA policy holders.

Thank you,

Tammy Embrey

Tammy Kelch Embrey
Director, Intergovernmental Relations
City of Corpus Christi
1201 Leopard
P.O. Box 9277
Corpus Christi, TX 78469-9277
Office: 361.826.3622
Mobile: 361.695.9320
TammyE@cctexas.com

OFFICE OF THE MAYOR

Joe McComb
Joe.McComb@cctexas.com

Elizabeth Hardin
Chief of Staff
ElizabethH2@cctexas.com

1201 Leopard St., 78401
PO Box 9277
Corpus Christi
Texas 78469-9277
Phone 361-826-3100
Fax 361-826-3103
www.cctexas.com

Ms. Debbie King, Chair
Actuarial/Underwriting Committee
Texas Windstorm Insurance Association (TWIA)
PO Box 99090
Austin, TX 78709

Transmitted via email at PublicComment@TWIA.org

Dear Ms. King:

As Mayor of the City of Corpus Christi and a concerned resident of the Texas Gulf Coast, I am writing to express my opposition to the TWIA Actuarial/Underwriting Committee recommending a premium increase to the TWIA Board on residential and commercial policies for 2020 during its October 17, 2019 meeting by teleconference.

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 is premature for TWIA to be proposing premium increases for residential and commercial policies before the Texas Department of Insurance implements these important statutory changes.

TWIA is jumping the gun to push for rate increases while facing additional legislative oversight into the rate-setting process. There are sufficient premiums, assessments and reinsurance already in place to cover potential TWIA liabilities for 2020. Please encourage your fellow Committee 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.

Corpus Christi is experiencing tremendous industrial growth and already faces a shortage of affordable residential and workforce housing. Increases in TWIA rates will only serve to increase that affordability gap and make the area less competitive as industry partners choose where to locate their next project.

The communities in the Coastal Bend are still recovering from Hurricane Harvey in 2017 and cannot shoulder the additional burden of increased premiums. Our neighbors on the northern Coast of Texas have just had another devastating blow from Tropical Storm Imelda. Please oppose all actions to increase windstorm insurance rates on the Texas Gulf Coast.

Sincerely,

Joe McComb
Mayor

From: [redacted]
To: PublicComment
Subject: No increase
Date: Monday, October 14, 2019 11:14:16 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO NO NO
Date: Monday, October 14, 2019 10:47:23 AM

This email is to state my vote as NO to a rate hike that will affect Corpus Christi and the Coastal Bend in a negative way.
In a small minded persons view I could see where they think they will only affect the rich property owners that are enjoying water views.
That is not the case. This TWIA rate hike could potentially destroy the economy of the Coastal Bend. We are not a rich community that can handle any rate hikes.
The people of this community work very hard just to make it and put food on the table! The people from other parts of Texas sure do enjoy coming to the beach and not to mention the benefit the Port of Corpus Christi has on the entire state. Not sure who you think will work to keep that going if they can't afford to live here?
Sincerely,

[redacted]

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE
Date: Monday, October 14, 2019 10:59:28 AM

No Rate Hike Please

Sent from my iPhone
[redacted]

From: [redacted]
To: PublicComment
Subject: no rate hike!
Date: Monday, October 14, 2019 6:14:22 AM

As an independent insurance agent fir Jefferson County and surrounding areas for 40 years, I have personal knowledge of TWIA.
NO to the rate hike.

--
[redacted]

From: [redacted]
To: PublicComment; [redacted]
Subject: NO RATE HIKE
Date: Monday, October 14, 2019 8:46:03 AM

I am categorically opposed to any windstorm rate hikes being borne solely by residents of coastal counties.

We are one Texas. As it says in the Pledge to the Texas flag:

"Honor the Texas flag; I pledge allegiance to thee, Texas, one state under God, one and indivisible." (Texas Government Code, Section 3100.101)

Any movement by any Texas governmental or quasi-governmental agency to pit Texans in one part of the state against Texans in the rest of the state should be condemned in the strongest terms.

Texans in coastal counties are as much Texans as those who live further inland.

Everyone in Texas should be treated equally before TWIA. Any rate hikes should apply equally to each of the 254 counties in our great state.

[redacted]

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE..NONE..NO!!
Date: Monday, October 14, 2019 10:52:42 AM

From: [redacted]
To: PublicComment
Subject: NO RATE HIKES
Date: Monday, October 14, 2019 11:27:43 AM

Hello,

This email is to express my opposition to any rate hikes for 2020 in the Coastal Bend. We're still recovering from Hurricane Harvey and this will cause further harm to our community.

Thank you,
[redacted]
78412

From:	Colwell, Arthur
To:	PublicComment
Subject:	NO RATE INCREASE!!!!!
Date:	Monday, October 14, 2019 7:42:28 AM

Arthur B. "Bud" Colwell, PE
Vice President, Office Principal

HDR
555 N. Carancahua, Suite 1600
Corpus Christi, Texas 78401-0850
D 361-696-3335 **M** 361-779-1971
arthur.colwell@hdrinc.com

From: [redacted]
To: PublicComment
Subject: No rate increase!
Date: Monday, October 14, 2019 11:00:49 AM

Sent from my Samsung Galaxy smartphone.

From: [redacted]
To: PublicComment
Subject: No Rate Increase
Date: Monday, October 14, 2019 11:06:08 AM

No Rate Increase!

Thank you,
[redacted]
"the art of great eating"

From: [redacted]
To: PublicComment
Subject: No Rate Increase
Date: Monday, October 14, 2019 11:21:07 AM

Dear Sir or Madam,

I am deeply concerned with TWIA's upcoming rate increase recommendations. I moved to Corpus Christi, Texas in Nueces County from Harris County and was astonished at how much windstorm insurance impacts my mortgage and housing affordability. The rates accessed to a handful of counties is inequalitable!

No rate increase! You are disproportionately impacting housing affordability in predominantly minority counties.

Respectfully,

[redacted]
Corpus Christi Resident

Sent from Emily's iPhone

From: [redacted]
To: PublicComment
Subject: NO Rate Increases
Date: Monday, October 14, 2019 12:24:48 AM

We do NOT wish to have any rate increases, period! We pay enough as it is.

Live on the island, Corpus Christi, TX. Harvey Survivor 2017!

[redacted]

From: [redacted]
To: PublicComment
Subject: No to any rate hikes!
Date: Monday, October 14, 2019 9:50:49 AM

[redacted]

From: [redacted]
To: PublicComment
Subject: NO to any rate increase!
Date: Monday, October 14, 2019 9:06:48 AM

I am categorically opposed to any windstorm rate hikes being borne solely by residents of coastal counties. We are one Texas. As it says in the Pledge to the Texas flag:

'Honor the Texas flag; I pledge allegiance to thee, Texas, one state under God, one and indivisible.' (Texas Government Code, Section 3100.101)

Any movement by any Texas governmental or quasi-governmental agency to pit Texans in one part of the state against Texans in the rest of the state should be condemned in the strongest terms.

Texans in coastal counties are as much Texans as those who live further inland.

Everyone in Texas should be treated equally before TWIA. The basic tenants of Risk Management include spreading risk. Hurricane impacts do not stop at County lines. Any rate hikes should apply equally to each of the 254 counties in our great state.

[redacted]
Nederland Texas

From: [redacted]
To: PublicComment
Subject: No to hike rate
Date: Monday, October 14, 2019 7:51:15 AM

No to hike rate!

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No to price hike please!
Date: Monday, October 14, 2019 4:17:51 AM

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No to rate hike of rates.
Date: Monday, October 14, 2019 8:23:46 AM

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE!
Date: Monday, October 14, 2019 10:21:25 AM

[redacted]

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE!!!
Date: Monday, October 14, 2019 8:29:16 AM

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE!
Date: Monday, October 14, 2019 9:35:37 AM
Attachments: PastedGraphic-1.tiff

I own multiple properties and have never made a claim, but I pay the insurance every single year. NO RATE HIKE!

[redacted]

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE!
Date: Monday, October 14, 2019 12:16:28 AM

NO TO RATE HIKE!

[redacted]

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE!
Date: Monday, October 14, 2019 12:11:57 AM

From: [redacted]
To: PublicComment
Cc: [redacted]
Subject: NO TO RATE HIKE
Date: Monday, October 14, 2019 10:17:51 AM

To TWIA:
I am categorically opposed to any windstorm rate hikes being borne solely residents of coastal counties. Besides, when DFW areas get bad hailstorms, they get new roofs, and that is in the rates of coastal counties I believe.
We are one Texas. As it says in the Pledge to the Texas flag:
Honor the Texas flag; I pledge allegiance to thee, Texas, one state under God, one and indivisible. (Texas Government Code, Section 3100.101)
Any movement by any Texas governmental or quasi-governmental agency to pit Texans in one part of the state against Texans in the rest of the state should be condemned in the strongest terms.
Texans in coastal counties are as much Texans as those who live further inland. Everyone in Texas should be treated equally before TWIA. Any rate hikes should apply equally to each of the 254 counties in our great state.

Sincerely,
[redacted]
Nederland, Texas
Jefferson County

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Monday, October 14, 2019 10:01:50 AM

No to windstorm rate hike.

[redacted]

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Monday, October 14, 2019 9:57:29 AM

Please do not raise TWIA insurance rates. We are insurance poor and tax poor. Enough is enough.

[redacted]
Beaumont, Texas

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Monday, October 14, 2019 9:44:30 AM

NO TO RATE HIKE

From: [redacted]
To: PublicComment
Cc: [redacted]
Subject: NO TO RATE HIKE
Date: Monday, October 14, 2019 9:22:07 AM

Commissioners and Staff, The proposed rate hike for windstorm insurance would have a devastating impact on homeowners and businesses in the coastal counties of Texas.

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Monday, October 14, 2019 9:09:39 AM

We're already suffering extremely high rates for windstorm insurance. It's easily the highest insurance we have for the house. It is already at a riduculous level.

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Monday, October 14, 2019 9:09:38 AM

I OBJECT.
Spread the risk throughout the state.

[redacted]

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Monday, October 14, 2019 8:39:41 AM

PLEASE **DO NOT RAISE** THE WINDSTORM RATES.

Thank you.

[redacted]

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Monday, October 14, 2019 8:18:29 AM

NO TO RATE HIKE

[redacted]

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Monday, October 14, 2019 11:17:31 AM

No rate hike for Texas Windstorm Insurance!!!!!!!!!!!

[redacted]

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Monday, October 14, 2019 10:35:08 AM

You are making it impossible to be a responsible homeowner in Texas. Please do not raise these rates any higher than the exorbitant level they already are. Enough is enough!
[redacted]
Beaumont, TX

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE
Date: Monday, October 14, 2019 11:45:03 AM

Just don't do it. Enough is enough.

[redacted]

From: [redacted]
To: PublicComment
Subject: No to rate increase
Date: Monday, October 14, 2019 6:56:28 AM

No to rate increase

From: [redacted]
To: PublicComment
Subject: No to rate increase
Date: Monday, October 14, 2019 10:39:48 AM

NO TO RATE INCREASE

From: [redacted]
To: PublicComment
Subject: No to taxrate hike
Date: Monday, October 14, 2019 9:28:58 AM

No to taxrate hike

From: [redacted]
To: PublicComment
Subject: NO to TWIA Rate Hike
Date: Monday, October 14, 2019 11:36:04 AM

I oppose the rate hike

The lack of transparency is appalling.

14 counties cannot be the only counties being counted in the Rates.

One program for all of Texas is equitable

[redacted]
Corpus Christi, 78415
[redacted]

From: [redacted]
To: PublicComment
Subject: No to TWIA Rate Increase
Date: Monday, October 14, 2019 9:03:32 AM

I do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Thank You,

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: OPPOSE TWIA Rate Hike
Date: Monday, October 14, 2019 9:51:30 AM

Please be aware that after suffering through Hurricane Harvey in August 2017;
having to deal with TWIA for two years, and then still being denied adequate insurance settlements to repair everything on our home...
we are OPPOSED to any insurance rate hikes by Texas Windstorm Insurance.
We pay high insurance premiums already !!
VOTE NO !!
[redacted]

From:	Randy L. Wright
To:	PublicComment
Cc:	Bill Wilson; Cathy Skurow; Gary W. Moore Jr.; John Green; John Sutton; Tom Yardley; Troy Bethel
Subject:	Opposition to TWIA rate increase
Date:	Monday, October 14, 2019 12:46:26 PM
Attachments:	image011.png image012.png image014.png Reso No. 755 Opposing TWIA rate increase.pdf

---

The City of Portland opposes an increase in TWIA rates. Attached is our Resolution #755 on September 4, 2018 opposing the increase.

Respectfully,

Randy L. Wright
City Manager

1900 Billy G Webb
Portland, Texas 78374
P (361) 777-4513
rwright@portlandtx.com
www.portlandtx.com

Connect with us

RESOLUTION NO. 755

A RESOLUTION REQUESTING THE COMMISSIONER OF INSURANCE TO REJECT THE RATE INCREASE PROPOSED BY THE TEXAS WINDSTORM INSURANCE ASSOCIATION

WHEREAS, Hurricane Harvey made landfall as a Category 4 hurricane on the Texas Gulf Coast on Friday, August 25, 2017 and battered and drenched Texas for days before finally moving out of the state. The heavy rains from Harvey caused catastrophic flooding throughout the Coastal Bend Region, the Houston area and Southeast Texas and was the first major hurricane to make landfall along the Middle Texas Coast since Hurricane Celia in 1970; and,

WHEREAS, Governor Greg Abbott first issued a disaster declaration on Aug. 23, 2017, for 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; and,

WHEREAS, over a year after the storm many communities devastated by Hurricane Harvey are struggling to rebuild, continue to suffer from unresolved claims from TWIA and other insurance companies, still await assistance from FEMA, HUD, SBA or other federal agencies, are unable to find qualified contractors to provide bids or to start or complete repairs, and are financially burdened by higher deductibles and unforeseen overall increases in labor and material costs. Further, that home and business owners are frustrated by delays caused by complex and confusing claim procedures; and,

WHEREAS, the Texas Windstorm Insurance Association Board of Directors voted 5-4 to increase rates for 2019 by 10% at the July 31, 2018 quarterly Board meeting and will file the proposed rate increase with the Texas Department of Insurance (TDI) by August 15, 2018, as required by law; and consumers face an additional four percent cost-of-living increase approved by TWIA; and,

WHEREAS, Chapter 2210 Texas Insurance Code requires that TWIA rates are "reasonable, adequate, not unfairly discriminatory, and nonconfiscatory as to any class of insurer"; and,

WHEREAS, the proposed rate increase, if approved by the Commissioner of Insurance, will apply to all TWIA residential and commercial properties on January 1, 2019 or upon renewal, thereby creating an undue hardship on victims of Hurricane Harvey.

NOW THEREFORE, IT IS RESOLVED THAT:

The City Council of the City of Portland, Texas requests the Commissioner of Insurance to reject the propose rate increase by the Texas Department of Insurance.

PASSED AND APPROVED this 4th day of September 2018.

CITY OF PORTLAND, TEXAS

Cathy Skurow

Cathy Skurow, Mayor

ATTEST:

Annette Hall

Annette Hall, City Secretary

From: [redacted]
To: PublicComment
Subject: Please do not increase our Windstorm insurance rates
Date: Monday, October 14, 2019 8:25:24 AM

---

as we carry way too high of a burden now.

--
[redacted]

From:	Shawnah Biondolillo
To:	PublicComment
Subject:	Please do not raise rates
Date:	Monday, October 14, 2019 11:31:50 AM

This is my request that you do not raise rates!!!!!
THank you

--
Sincerely,

Shawnah Biondolillo

From: wendy@coastalbendhba.org
To: PublicComment
Subject: Raising Windstorm Rstes
Date: Monday, October 14, 2019 9:11:09 AM

Ladies/Gentlemen:

As the executive office of the Coastal Bend Home Builders Association, I respectfully ask that you not raise the Windstorm Insurance rates. The coastal bend is still recovering from Hurricane Harvey and raising rates would be devastating to our area. Please do the right thing for the people of the coast and not add to their burden. Thank you.

Wendy Herman
Executive Officer
Coastal Bend HBA
361-991-3034

From: [redacted]
To: PublicComment
Subject: Rate hike " NO!
Date: Monday, October 14, 2019 10:46:10 AM

TX legislature must complete thorough review and a long range plan must be developed that puts consumers before profits....

Sent via the Samsung Galaxy S8+, an AT&T 5G Evolution capable smartphone

From: [redacted]
To: PublicComment
Subject: Rate Hike
Date: Monday, October 14, 2019 9:58:47 AM

NO TO RATE HIKE

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: Rate Hike
Date: Monday, October 14, 2019 5:15:07 AM

NO RATE HIKE, please. Lower rate, if possible.

Sent from iPhone 11 Pro Max

From: [redacted]
To: PublicComment
Subject: Rate Hike
Date: Monday, October 14, 2019 12:28:44 PM

NO to any rate hike.

[redacted]

From: [redacted]
To: PublicComment
Subject: Rate hikes
Date: Monday, October 14, 2019 9:53:21 AM

I say NO to any rate hikes! Stop raising the rates .
Sent from my Verizon LG Smartphone

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Monday, October 14, 2019 8:24:08 AM

I do not support a rate increase
Rates are already too high and many are still waiting for relief from Harvey in 2017!

[redacted]

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Monday, October 14, 2019 10:14:42 AM

Do not raise rates on TWIA

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Monday, October 14, 2019 9:06:35 AM

I am very disappointed and very much against this increase. We are on a fixed income and this makes it harder to afford our home.

[redacted]

Sent from my T-Mobile 4G LTE device

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Monday, October 14, 2019 8:21:33 AM

Please do not increase your rate! We have too long been under your pressure to raise our rates for windstorm insurance. To be fair and equitable if rate increase is for coastal areas only then you are biased against the coastal areas. A rate increase should be the same for all Texans, no matter if you live in the panhandle, west Texas, East Texas, or the coast. It's all the same, Texas, and there should be differential made between areas!

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Monday, October 14, 2019 8:11:47 AM

Dear Board-
I do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.
Thank you. [redacted]

From: [redacted]
To: PublicComment
Subject: Rate Increase
Date: Monday, October 14, 2019 8:45:13 AM

We do NOT support a rate increase. There are sufficient premiums, assessments and reinsurance to cover POTENTIAL TWIA liabilities for the year 2020!!!

Respectfully
[redacted]

From: Logan.Kirkpatrick@Ferguson.com
To: PublicComment
Subject: Rates
Date: Monday, October 14, 2019 11:01:37 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Logan Kirkpatrick
Outside Builder Sales
Ferguson Enterprises
5513 Saratoga, Suite 101, Corpus Christi Tx, 78414.
T: (361)-994-7426 C: (361-)533-7782 F: (361)-986-1243 E:logan.kirkpatrick@ferguson.com
www.ferguson.com

From:	Suzanne Freeman
To:	PublicComment
Subject:	test
Date:	Monday, October 14, 2019 12:14:45 PM

Testing to see if this is the correct email address for sending in public comment to TWIA Actuarial Committee Meeting set fr October. 17.

Suzanne Freeman
Editor
Corpus Christi Business News

From: [redacted]
To: PublicComment
Subject: TWIA Rate Increase
Date: Monday, October 14, 2019 10:28:33 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020. [redacted]
Sent from my iPhone

From:	Sally Bakko
To:	PublicComment
Cc:	Jennifer Armstrong
Subject:	TWIA Actuarial Committee Letter re Opposition to Rate Increase Recommendation
Date:	Monday, October 14, 2019 11:05:11 AM
Attachments:	City3Color_60p_3c9c6c84-a89b-4a38-bddf-450e68d5cc3b.png City of Galveston_TWIA Actuarial Committee_Rate Inc Opposition_10-14-2019.pdf

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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 Thursday, October 17, 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

October 14, 2019

Ms. 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 want to thank you for the opportunity to provide comments in response to Agenda published on October 4, 2019 for the Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee Meeting scheduled for Thursday, October 17, 2019. We were very grateful for the TWIA Board's action to adopt a 0 percent rate increase during their meeting in Galveston on August 6, 2019. Following this recent Board action, we are alarmed the Committee may take a rate increase recommendation under consideration. I am asking 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.

The City of Galveston strongly supports the critical TWIA legislation enacted by the 86th Legislature. H.B. 1900, authored by State Representative Greg Bonnen MD and sponsored by State Senator Larry Taylor, provides essential reforms that should decrease the need for a premium rate increase. This legislation includes key procedures to strengthen transparency and facilitate cost-efficient replenishment of the Catastrophe Reserve Trust Fund. One such pivotal reform requires insurance companies to pay 100 percent of the reinsurance costs that is above the minimum statutory 100-year storm requirement.

Further, prior to the 87th Legislature convening in 2021, H.B. 1900 requires two interim reports. The first report will review TWIA's funding and funding structure. The second report will evaluate merging TWIA and the Texas FAIR Plan Association, alternative property insurance for underserved areas in Texas. Funding reforms enacted with more likely to come, will further 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.

The Committee should carefully consider the grave economic conditions that continue to exist in Hurricane Harvey impacted communities, particularly after the recent flooding caused by Tropical Storm Imelda. More than five years passed before the City of Galveston property values recovered to their pre-Hurricane Ike storm levels. Some communities severely impacted by Hurricane Harvey, now face an even more prolonged recovery after the flooding caused by Imelda just 25 months later. Increased building costs and higher premiums present greater challenges for potential homebuyers and businesses to qualify for mortgages, thus thwarting recovery for an already struggling tax base.

As the Committee reviews rate adequacy issues, please consider the adverse impacts of significant premium increases on communities still facing the double impact of Hurricane Harvey and Tropical Storm Imelda recovery challenges. I urge the Committee to use the interim report process to 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: [redacted]
To: PublicComment
Subject: TWIA increase
Date: Monday, October 14, 2019 11:06:08 AM

As a home builder I saw the shortfall of TWIA in the field. I am adamantly opposed to any increase as I feel there are ample reserves in place.
Thank you, [redacted]
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: TWIA Insurance
Date: Monday, October 14, 2019 8:34:59 AM

Joshua Fields
Chair
Texas Windstorm Insurance Association (TWIA)

Dear Chairman Fields,
I am a property owner on the Texas Gulf Coast and I am writing to urge the Board to NOT increase premiums on policyholders. Rate increases like the one being considered
by the board contributes to the cost of living in coastal communities. It has the potential to drive people out of their homes and make home ownership for some people out of
reach. During a time when property owners are just starting to dig out financially from the damages inflicted by Hurricane Harvey, I find it unconscionable the TWIA Board of
Directors would entertain a rate hike on its policyholders.
Several reforms have just been enacted by the Texas Legislature that should have an impact on rates going forward.

In addition, a special legislative oversight board will soon
be named by the Speaker of the Texas House and the Lt Governor to more thoroughly look at the association's rate structure. I believe the most prudent move for the citizens of the coastal region is for TWIA to hold off on any rate increases until the legislature has had the opportunity to study the TWIA's rate structure and enact any needed reforms during the next legislative session.

Thank you for your consideration.
Signed,
[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA proposed rate hike
Date: Monday, October 14, 2019 11:01:04 AM

No rate hike!

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: TWIA RATE CHANGE
Date: Monday, October 14, 2019 10:41:56 AM

Please do not implement premium rate hikes for residents of Texas. Many of us have not recovered from Hurricane Harvey and additionable costs not covered by TWIA.

THANK YOU,
[redacted] Rockport, TX

Sent from my iPad

From: [redacted]
To: PublicComment
Subject: TWIA Rate Hike
Date: Monday, October 14, 2019 7:15:40 AM

Please do not increase our rates!! Rate increases are not necessary when TWIA already has resources to cover the potential liabilities for 2020.

[redacted]

From:	Mike Culbertson
To:	PublicComment
Subject:	TWIA Rate Hike
Date:	Monday, October 14, 2019 11:41:58 AM
Attachments:	image001.png

To Whom it May Concern:

We represent many major businesses in the Coastal Bend that is within the effected counties for TWIA rates. The Coastal Bend has seen over $52 billion in announced and completed projects in the last ten years. While large businesses maybe self-insured their employees are not. These increased costs will hurt families in our area and it puts pressure on businesses to increase wages just to cover any rate hikes. We do not completely understand why TWIA is attempting to get more money when it pays out so little of the policy proceeds back to the insured. We also do not understand why Harris County has been excluded from the TWIA rates. Other states seem able to require insurance companies to cover hurricane prone areas why can't Texas.

We say no to rate hikes.

Mike Culbertson
Chief Operating Officer
800 N. Shoreline Blvd.
Suite 1300 S.
Corpus Christi, TX 78401
361-882-7448
mculbertson@ccredc.com
www.ccredc.com

Corpus Christi
REGIONAL ECONOMIC
DEVELOPMENT CORPORATION

From: [redacted]
To: PublicComment
Subject: TWIA Rate Hikes
Date: Monday, October 14, 2019 9:45:04 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA rate increase
Date: Monday, October 14, 2019 10:32:05 AM

No rate increase.

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA Rate Increase
Date: Monday, October 14, 2019 10:16:53 AM

To Whom It May Concern:

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020. We are still recovering from Harvey. An increase would be detrimental to our continued effort to rebuild our home.

Respectfully,

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA Rate Increase
Date: Monday, October 14, 2019 9:17:02 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

From:	Levian Homes
To:	PublicComment; Victor Ibarra
Subject:	TWIA Rate Increase
Date:	Monday, October 14, 2019 11:39:03 AM
Attachments:	Outlook-1517017716.png

To whom it may concern,

We are opposed to the proposed increase in TWIA rates in 2020, as we are still recovering from hurricane Harvey.

This rate increase could impact greatly both potential buyers and builders in the Coastal Bend Area. We think the rate increase is unnecessary because of the available funds on reserve.

We would appreciate that you hear our concerns with attention.

Sincerely,

Victor Ibarra

LEVIAN HOMES

5525 S Staples St, Corpus Christi, TX 78411
(361) 800-2474 | contact@levianhomes.com
http://levianhomes.com

From:	Marin, Bethany
To:	PublicComment
Subject:	TWIA rate increase?????
Date:	Monday, October 14, 2019 9:46:53 AM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Your Home Warranty Expert,

Bethany Marin
Sales Executive
Mobile: 361.500.5258
VM: 1.800.308.1424 x3516
bethany.marin@fnf.com
www.homewarranty.com

FNHW_logo_purple 2017

From: [redacted]
To: PublicComment
Subject: Vote no on a rate hike
Date: Monday, October 14, 2019 9:51:38 AM

I'm adamantly opposed to any hike in our premiums. Has the board instituted any of the changes presented at their last meeting in Galveston? I'm guessing no. Until they do that, do not recommend a rate hike.

[redacted]
Galveston

Sent from my iPhone

From: Burak Ersoy
To: PublicComment
Subject: We do not support a rate increase.
Date: Monday, October 14, 2019 8:46:45 AM

Dear Ma'am/Sir,

As a member of Leadership Corpus Christi-Class 48, we do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Sincerely,

Burak Ersoy, MSc
Business-Clinical Analyst
Planning and Decision Support
Driscoll Children's Hospital
(361) 694-6076
Burak.Ersoy@dchstx.org
Gallup StrengthsFinder: Restorative, Strategic, Futuristic, Individualization, Analytical

From: [redacted]
To: PublicComment
Subject: We do not support rate increases
Date: Monday, October 14, 2019 6:26:25 AM

To whom it may concern:

We do not support rate increases. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities in 2020.

Regards,
[redacted]

From: [redacted]
To: PublicComment
Subject: Wind Storm Ins.
Date: Monday, October 14, 2019 8:09:28 AM

TWIA

I hear that a rate increase may be on the table again. I would like to strongly express my vote "no" on that subject. After seeing the great lengths people had to go to and some never getting any satisfaction after Harvey, I feel restructure is what should be on the table. From what I hear and read Florida has a much better and cheaper program than Texas even though they typically have more storms than we do. Maybe you should look at that and try to bring more options to our state as well.

[redacted]

Anna Stafford

From: MaryAlice Costilla <mcostilla@opic.texas.gov>
Sent: Thursday, October 10, 2019 3:00 PM
To: PublicComment
Cc: Melissa Hamilton; MaryAlice Costilla
Subject: TWIA Actuarial & Underwriting Committee
Attachments: Texas Windstorm Insurance Association.pdf

Attached please find the Office of Public Insurance Counsel's (OPIC) comments regarding the rate adequacy analysis conducted by TWIA. If you have any problems opening the attached PDF letter, please don't hesitate to contact me.

Sincerely,

MaryAlice Costilla
Administrative Assistant III | **Office of Public Insurance Counsel**
P: 512-322-4146 **F:** 512-322-4148
E: mcostilla@opic.texas.gov **W:** www.opic.texas.gov

OFFICE OF PUBLIC INSURANCE COUNSEL
Melissa R. Hamilton, Public Counsel

October 10, 2019

Via E-mail: PublicComment@twia.org

Texas Windstorm Insurance Association
5700 South MoPac Expressway, Building A
Austin, Texas 78749

Re: October 17, 2019 meeting of the Texas Windstorm Insurance Association (TWIA) Actuarial and Underwriting Committee.

Dear Members of the TWIA Board of Directors and Actuarial and Underwriting Committee:

Please see attached the Office of Public Insurance Counsel's (OPIC) comments regarding the rate adequacy analysis conducted by TWIA and posted for the public on July 22, 2019. OPIC's understanding is that nothing has changed in the actuarial analysis since July 2019. Accordingly, our concerns with the rate adequacy analysis remain, and we reiterate the concerns raised in the attached letter, which was submitted to the TWIA Board of Directors on July 31, 2019.

If you have any questions, please feel free to contact me. Thank you for your time and consideration.

Sincerely,

Melissa R. Hamilton
Public Counsel

Email: mhamilton@opic.texas.gov
www.opic.texas.gov

William P. Hobby Building
333 Guadalupe, Suite 3-120
Austin, Texas 78701-3942

Phone: (512) 322-4143
Fax: (512) 322-4148

OFFICE OF PUBLIC INSURANCE COUNSEL
Melissa R. Hamilton, Public Counsel

July 31, 2019

Texas Windstorm Insurance Association
5700 South Mopac Expressway
Building A
Austin, TX 78749

CommunicationsMail@TWIA.org

Dear Chairman Fields and Members of the Board of Directors:

The Office of Public Insurance Counsel (OPIC) appreciates the opportunity to provide comments on the rate adequacy analysis developed by the Texas Windstorm Insurance Association (TWIA) and posted on TWIA's website on July 22, 2019.

OPIC reviewed TWIA's rate adequacy analysis pursuant to the agency's statutory duty to review insurance rates and assess the impact of those rates on Texas consumers. Insurance Code §§ 501.151 and 501.153. As a result of that review, OPIC believes TWIA's overall rate indication is inflated and is concerned about some of the assumptions used in the analysis. In particular, OPIC questions the methodology and assumptions related to expenses and hurricane loss estimates.

OPIC plans to watch the TWIA Board's August 6, 2019, meeting to listen to testimony regarding the analysis. OPIC requests that TWIA provide the agency with copies of all materials received regarding this rate adequacy analysis. OPIC will review all materials and all comments, both written and verbal. Then, pursuant to OPIC's statutory directives and parameters, OPIC will analyze the official rate filing TWIA makes with the Texas Department of Insurance (TDI). Insurance Code Chapter 2210, Subchapter H and §§ 501.151, 501.153, and 501.154. OPIC may have further comments after the rate change proposal is finalized by TWIA's Board of Directors and filed with TDI.

Thank you for your time and consideration. If you have any questions regarding the comments above or where to send the materials and comments related to the rate analysis, please do not hesitate to contact me.[1]

Sincerely,

Melissa R. Hamilton

Melissa R. Hamilton

[1] In the effort of full disclosure, OPIC states that the Public Counsel's parents own property covered by a TWIA policy. The Public Counsel does not hold an interest in that property.

Email: mhamilton@opic.texas.gov
www.opic.texas.gov

William P. Hobby Building
333 Guadalupe, Suite 3-120
Austin, Texas 78701-3942

Phone: (512) 322-4143
Fax: (512) 322-4148

Anna Stafford

From: mjones@pipoa.net
Sent: Friday, October 11, 2019 9:41 AM
To: PublicComment
Subject: Objection to Windstorm Insurance Rate Increase
Attachments: TWIA Letter-PIPOA Board 10-10-19.pdf

Please see the attached letter objecting to any Windstorm insurance rate increase. The letter is from the Padre Isles Property Owners Association Board of Directors. Our association has over 5,400 members. The Board represents these members. Our members strongly object to any rate increase. Please review the letter.
Best Regards,
Marvin Jones, PIPOA Board President

PADRE ISLES PROPERTY OWNERS ASSOCIATION

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

October 10, 2019

Joshua Fields, Chairman

Texas Windstorm Insurance Association (TWIA)

publiccomment@TWIA.org

Dear Chairman Fields,

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

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

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

Please give this request your full consideration.

Best Regards,

Marvin Jones, President of the PIPOA

Marta Sprout, Vice President of the PIPOA

Nick Colosi, Treasurer of the PIPOA

John Weis, Secretary of the PIPOA

Dan Brown, Board Member of the PIPOA

Dan Herrington, Board Member of the PIPOA

Carter Tate, Board Member of the PIPOA

Anna Stafford

From: Andrew Herrell <Andrew.Herrell@house.texas.gov>
Sent: Friday, October 11, 2019 8:23 AM
To: PublicComment
Cc: Mayes Middleton
Subject: Public Comment: Actuarial & Underwriting Committee
Attachments: Final TWIA Letter.pdf

To Whom it May Concern:

Please find the attached letter from Representative Middleton concerning the upcoming October 17th Actuarial & Underwriting Committee. If you have any questions, please feel free to reach out to our office.

Thank you.

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

MAYES MIDDLETON

STATE REPRESENTATIVE • DISTRICT 23

October 11, 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 yet been properly implemented. Disturbingly, TWIA's actuarial analysis has not 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 changed the 1 in 100-year storm modeling from long-term to near-term to justify the amount of reinsurance purchased, which is in direct violation of HB 1900. TWIA is deceptively shifting the cost of reinsurance to policyholders by such manipulation of its hurricane models.
- There has been non-compliance with the HB 1900 requirement that hurricane modeling, a large driver for rates, be validated with actual hurricane experience in the State of Texas. Just because the hurricane models have been accepted for use in Florida does not mean they are valid for use in the State of Texas. HB 1900 specifically requires that hurricane models must be validated with actual Texas hurricane experience.
- 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.
- As a substitute for a rate increase, TWIA switched to a different replacement cost valuation method which had the same effect as a rate increase by significantly increasing replacement costs that and inflated premiums without approval by the Texas Department of Insurance.

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

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 positons 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 member vacancies clearly violates the legislative intent of SB 900. 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 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,

Mayes Middleton
Texas State Representative
House District 23

Anna Stafford

From: Todd Hunter <Todd@toddhunterlaw.com>
Sent: Wednesday, October 9, 2019 4:20 PM
To: PublicComment
Subject: TWIA Board Rate Letter FINAL - Amended (8.1.19).pdf
Attachments: TWIA Board Rate Letter FINAL - Amended (8.1.19).pdf; ATT00001.txt

August 1, 2019

Texas Windstorm Insurance Association, *Board of Directors*
c/o John Polak, *General Manager*
P.O. Box 99090
Austin, Texas 78709

Dear TWIA Board of Directors:

We, the undersigned coastal members of the 86th Texas Legislature, respectfully request the Texas Windstorm Insurance Association (TWIA) board to postpone or reject consideration of any proposed rate increase on residential and commercial policyholders for the reasons outlined below.

In early October, 2018, prior to the 86th Legislature convening, Governor Greg Abbott utilized his executive power in the aftermath of Hurricane Harvey to protect coastal homeowners and business owners from any unnecessary barrier that would impede recovery efforts post-disaster. He wrote a letter to the Texas Department of Insurance (TDI) Commissioner, Kent Sullivan, directing him to *"delay any decision to approve or disapprove the proposed rate increase, and any deemed approval of the proposed rate increase, until the Legislature has had a full opportunity to address the matter."* The Governor's order to suspend windstorm rates remained in effect until June 16, 2019. On May 24, 2019, the TWIA Board of Directors voted unanimously to withdraw the Association's annual rate filing made in August 2018.

The Governor also emphasized the statutory timeframe within which the TWIA board and Commissioner of Insurance were required to consider rate adequacy: *"strict compliance with this time frame would deprive the Legislature of the opportunity to address any actuarial deficiency in TWIA during the upcoming legislative session…".* The 86th Legislature followed suit by passing significant legislation, Senate Bill 615 and House Bill 1900, addressing rate adequacy transparency and requiring two interim legislative committees, appointed by state leadership, to thoroughly inspect and review the current funding structure.

Other major provisions of those bills encompass many aspects of the funding structure and processes by which the Department of Insurance must adopt rules and the coastal insurer must establish in practice. Some of these changes could result in potential savings to the overall administrative and loss operations of TWIA, such as the use of credit cards to make premium payments, the establishment of automatic policy renewals, the determination of replacement cost coverage at policy issuance, greater policyholder disclosure of the supplemental payment process,

use of premium and revenue earned in certain years to increase available savings, the transfer of the windstorm inspection certification process for completed projects from TWIA to TDI and, most important, the clarification of responsibility among member insurers for the purchase of reinsurance above the statutory minimum required.

Given the extensive changes produced by legislation passed by more than two-thirds support of Texas legislators and signed by the Governor, we believe any action to increase policyholder rates at this time is premature and in direct conflict with the will and intent of the members of the Texas Legislature. In addition to the interim committee work required by the legislature, we ask you to seriously consider the timeframe necessary for the Department of Insurance to propose and adopt rules, ensuring adequate time for the public to comment and participate in the rulemaking process. We strongly believe that any proposal to increase rates for policyholders prior to the work of the interim legislative committees and TDI to fully implement rules is shortsighted and fails to comprehensively recognize the newly adopted laws.

Our legislative offices will be represented at the TWIA board meeting on Tuesday, August 6, 2019 in Galveston. We respectfully request that you postpone or reject any proposed rate increase on policyholders until we have the opportunity to fulfill our statutory obligation to study TWIA's funding.

Sincerely,

Larry Taylor
Texas Senate
District 11

Greg Bonnen
Texas House of Representatives
Disrict 24

Carol Alvarado
Texas Senate
District 6

Dennis Bonnen
Texas House of Representatives
District 25

Paul Bettencourt
Texas Senate
District 7

Briscoe Cain
Texas House of Representatives
District 138

Brandon Creighton
Texas Senate
District 4

Joseph Deshotel
Texas House of Representatives
District 22

Juan "Chuy" Hinojosa
Texas Senate
District 20

Alex Dominguez
Texas House of Representatives
District 37

Joan Huffman
Texas Senate
District 17

Ryan Guillen
Texas House of Representatives
District 31

Lois Kolkhorst
Texas Senate
District 18

Abel Herrero
Texas House of Representatives
District 34

Eddie Lucio, Jr.
Texas Senate
District 27

Todd Hunter
Texas House of Representatives
District 32

Judith Zaffirini
Texas Senate
District 21

Oscar Longoria
Texas House of Representatives
District 35

J.M. Lozano
Texas House of Representatives
District 43

Eddie Lucio, III
Texas House of Representatives
District 38

Mayes Middleton
Texas House of Representatives
District 23

Geanie Morrison
Texas House of Representatives
District 30

Dennis Paul
Texas House of Representatives
District 129

Dade Phelan
Texas House of Representatives
District 21

Ed Thompson
Texas House of Representatives
District 29

Anna Stafford

From: Ginny Cross <ginny@unitedccchamber.com>
Sent: Friday, October 11, 2019 2:31 PM
To: PublicComment
Subject: No Rate Increase
Attachments: TWIA Resolution 07.31.2019.pdf

Please see the attached resolution in opposition to any rate increase.

United Corpus Christi
CHAMBER of COMMERCE

GINNY CROSS
VP, GOVERNMENT & COMMUNITY RELATIONS
O: 361 881 1800 **M:** 202 246 5540
602 N. STAPLES STREET, STE. 150
CORPUS CHRISTI, TX 78401
GINNY@UNITEDCORPUSCHRISTICHAMBER.COM

United Corpus Christi
CHAMBER *of* COMMERCE

A RESOLUTION OPPOSING TEXAS WINDSTORM INSURANCE ASSOCIATION RATE INCREASE.

WHEREAS, HURRICANE HARVEY MADE LANDFALL AS A CATEGORY 4 HURRICANE ON THE TEXAS COAST ON FRIDAY, AUGUST 25, 2017, AND BATTERED AND DRENCHED TEXAS FOR DAYS BEFORE FINALLY MOVING OUT OF THE STATE. HARVEY WAS THE FIRST MAJOR HURRICANE TO MAKE LANDFALL ALONG THE MIDDLE TEXAS COAST SINCE HURRICANE CELIA IN 1970; AND

WHEREAS, GOVERNOR GREG ABBOTT FIRST ISSUED A DISASTER DECLARATION ON AUG. 23, 2017, FOR 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; AND

WHEREAS, ALMOST TWO YEARS AFTER THE STORM MANY OF THE HURRICANE HARVEY DISASTER DECLARED COMMUNITIES ARE STRUGGLING TO REBUILD, HAVE TWIA AND OTHER INSURANCE CLAIMS UNRESOLVED, AND

WHEREAS, THE TEXAS WINDSTORM INSURANCE ASSOCIATION BOARD OF DIRECTORS VOTED 5-4 TO INCREASE RATES FOR 2019 BY 10 PERCENT AT THE JULY 31, 2018 QUARTERLY BOARD MEETING. THIS ACTION WAS FORESTALLED BY GOVERNOR GREG ABBOTT IN ORDER TO ALLOW THE TEXAS STATE LEGISLATURE TO ADDRESS TWIA'S ACTUARIAL DEFICIENCY, AND

WHEREAS, THE 86TH TEXAS LEGISLATURE DID ACT BY PASSING HB 1900 WHICH CREATES A LEGISLATIVE FUNDING OVERSIGHT COMMITTEE TO STUDY TWIA'S RATE ADEQUACY, AND

WHEREAS, THE LEGISLATIVE OVERSIGHT COMMITTEE MUST BE APPOINTED AND GIVEN TIME TO ACT BEFORE TWIA ACTIVATES A NEW RATE INCREASE, AND

WHEREAS, THERE ARE SUFFICIENT PREMIUMS, ASSESSMENTS AND REINSURANCE TO COVER POTENTIAL TWIA LIABILITIES FOR 2020, AND

NOW THEREFORE BE IT RESOLVED, THE UNITED CORPUS CHRISTI CHAMBER OF COMMERCE ENCOURAGES THE TWIA BOARD OF DIRECTORS TO SHOW RESTRAINT AND ALLOW THE WILL OF THE LEGISLATURE TO BE FULLY IMPLEMENTED BEFORE TWIA VOTES FOR A RATE INCREASE THAT COULD SIGNIFICANTLY STIFLE REBUILDING AND REHABILITATING HOMES, BUSINESSES AND LIVES ALONG THE TEXAS COAST.

JOHN LARUE
PRESIDENT & CEO

07.31.2019
DATE

Aaron Taylor

From: Alyssa Costenbader <alyssa.costenbader@nuecesco.com>
Sent: Monday, October 14, 2019 11:46 AM
To: Communications
Cc: Commissioner Brent Chesney
Subject: Nueces County Commissioner Chesney Opposes Rate Hike
Attachments: 10.14.19 - Chesney Opposition to TWIA Rate Hike.pdf

Importance: High

Good morning,

Please see attached letter from Nueces County Commissioner, Brent Chesney, opposing the proposed TWIA rate hike at the Actuarial Committee Meeting on October 17th.

Thank you.

Alyssa Costenbader
Assistant to Commissioner Chesney
901 Leopard Street, Suite 303.11
Corpus Christi, TX 78418
(361) 888-0268

BRENT CHESNEY

COMMISSIONER
NUECES COUNTY, PCT. 4

October 14, 2019

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

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 for 2020 during the TWIA Actuarial Committee meeting on October 17th. 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,

Brent Chesney
Nueces County Commissioner, Precinct 4

Nueces County Courthouse • 901 Leopard Street, Room 303.11 • Corpus Christi, Texas 78401-3697 • (361) 888-0268 • FAX (361) 888-0470

Aaron Taylor

From: Agent Services
Sent: Monday, October 14, 2019 11:10 AM
To: Communications
Subject: FW: New TWIA submission from TWIA-Contact

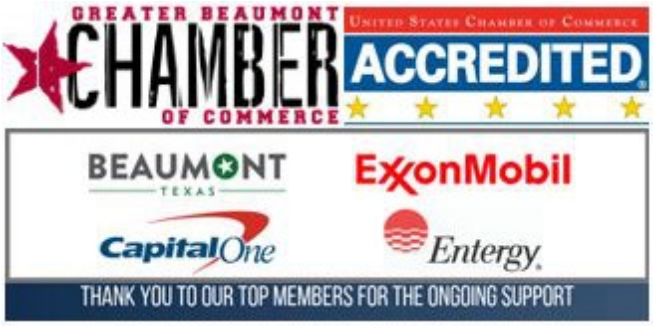
From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Monday, October 14, 2019 11:01 AM
To: Agent Services <agentservices@TWIA.ORG>
Subject: New TWIA submission from TWIA-Contact

First Name
[redacted]
Last Name
[redacted]
Email
[redacted]
Phone
[redacted]
Best Time to Call
Afternoon (12pm-5pm)
Subject
Policy Questions
Message
NO TO RATE CHANGE I understand there is consideration of a rate increase to the residents of Jefferson CountyTexas. This seems extremely unfair and discriminatory. I urge you to NOT impose this rate increase.

From:	Bill Allen
To:	PublicComment
Subject:	public comment
Date:	Monday, October 14, 2019 2:58:36 PM
Attachments:	twia 10 13 19.pdf

Attached please find our comments on the upcoming Actuarial & Underwriting Committee meeting and possible rate increase discussion.
Regards,

Bill Allen
President/CEO
Greater Beaumont Chamber of Commerce
1110 Park Street
Beaumont, TX 77701
C: 248.709.2128
O: 409.838.6581
F: 409.833.6718
www.bmtcoc.org



GREATER BEAUMONT CHAMBER OF COMMERCE

Dear: TWIA Board of Directors

Thank you for the opportunity to submit comments prior to the TWIA Actuarial Subcommittee meeting and potential subsequent proposal to call an emergency board meeting regarding rates. While it is still unclear to what extent, if any, rates are inadequate, it is more concerning to hear that the actuarial committee may have been a mere formality to push through an agenda that is harmful to the very policy holders with whom TWIA has a statutory obligation to adhere.

We hope that the rumors regarding this proposed hike are merely speculation, but we felt it necessary to submit comments. Raising rates in the manner speculated would not just be a poor policy decision but, at the very least, seems to go counter to the legislative intent of SB 615 and HB 1900, and at worst, could violate the law.

Currently, the TWIA board has at least one vacancy, and potentially two, including the board chairman who as we understand it, has recently resigned, however there has been no official communication from TWIA to this fact. Given there are vacancies, and the legislature carefully crafted the board to be divided amongst three stakeholder groups, discussing rate hikes at this time seem to go against the spirit of recent legislation.

In addition, as you are aware, the Texas Legislature recently passed HB 1900 which created an interim legislative oversight board to look at the funding and funding structure of TWIA. In large part, this oversight board was established over concerns that TWIA claims rates are still inadequate despite raising rates 5% to 10% every year. Attempting to push through a 5% rate hike before that oversight board is appointed not only affirms the need for the oversight board, but contradicts the legislative intent of the oversight board.

Besides being against sound public policy, calling a vote for rate increases at this time may be a violation of the open meetings act. There has not been any formal announcement or posting of a proposed board meeting, and merely stating a "quorum of the board may be present" at a subcommittee is insufficient under the Administrative Procedures Act.

While TWIA's bylaws may account for procedures to call an emergency board meeting, there is no way for the public to know what those are. TWIA is one of the only agencies that does not post its bylaws online. This is concerning given the very clear legislative intent to expand transparency measures within TWIA both with SB 615 and HB 1900.

Greater Beaumont Chamber of Commerce
1110 Park Street, Beaumont, TX 77701
(409) 833-6581 | bmtcoc.org

Given the upcoming appointment of the legislative oversight board, and the properly posted upcoming TWIA board meeting scheduled in December, we would urge you to hold off any potential rate discussion until the appropriate time. We would be happy to work with you on these issues at the appropriate time.

Thank you again for the opportunity to comment.

Sincerely,

Bill Allen
President & CEO
Greater Beaumont Chamber of Commerce

Greater Beaumont Chamber of Commerce
1110 Park Street, Beaumont, TX 77701
(409) 833-6581 | bmtcoc.org

From: Pat Avery
To: PublicComment; Jennifer Armstrong
Subject: TWIA Board of Directors
Date: Tuesday, October 15, 2019 10:58:47 AM
Attachments: TWIA Board Members.pdf

Please find our letter attached for TWIA Board of Directors.

Best Regards,
Pat Avery

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

Greater Port Arthur Chamber of Commerce
501 Procter Street Suite 300 | Port Arthur, TX 77640
Phone: (409) 963-1107 | Fax: (409) 962-1997
www.portarthurtexas.com

October 15, 2019

TWIA Board of Directors:

I am writing to you regarding information being generated that there will soon be an actuarial Subcommittee meeting. Also, we are hearing that there will be an emergency meeting called to discuss raising TWIA rates again.

It wasn't very long ago that the legislative session closed without a TWIA rate increase. In my opinion, that was a clear sign that our legislators felt strongly that more analysis needed to be done to justify these continual rate increases.

I came to your Galveston TWIA Board meeting and pleaded with you all on behalf of the Golden Triangle (Port Arthur, Beaumont and surrounding communities) to reconsider your position regarding another rate hike. I was delighted that you listened to hurting Texans that need a break from these continuous increases.

Please have compassion for these recovering communities, many of which still have blue tarps from previous storms on their homes and businesses. It often appears as if the coastal communities are bearing the brunt of the entire State for natural disasters.

Please hire independent companies to conduct the modeling assumptions used to calculate these rate increases. As my mother used to tell me as a child, "money does not grow on trees". This cannot continue.

Thanks for your service to our State and to its citizens.

Sincerely,

Pat Avery

Pat Avery, President and CEO
Greater Port Arthur Chamber of Commerce
501 Procter Ste. 300, Port Arthur, Texas 77640
409.963.1107 Office 409-454-3016 Mobile
president@portarthurtexas.com

From:	Tyner Little
To:	PublicComment
Cc:	Tyner Little
Subject:	Nueces County Commissioners Court Resolution In Opposition to TWIA Rate Increases
Date:	Wednesday, October 16, 2019 5:49:30 PM
Attachments:	Signed Twia Resolution.pdf ATT00001.htm

Please find the attached approved by the Nueces County Commissioners Court this morning.

Tyner Little
Commissioners Court Manager
Nueces County
361-888-0878

Tyner Little

Begin forwarded message:

> **From:** Margaret Meade <Margaret.Meade@nuecesco.com>
> **Date:** October 16, 2019 at 1:59:06 PM CDT
> **To:** Joel Romo <Joel.Romo@texanapublicaffairs.com>, Hugo Berlanga <bbcberlanga@yahoo.com>, Ginny Cross <ginny@unitedcorpuschristichamber.com>
> **Cc:** Tyner Little <tyner.little@nuecesco.com>
> **Subject: Commissioners Court Proclamation - In Opposition to TWIA Rate Increases**
>
> I have attached the proclamation that was signed in Commissioners Court this morning.
>
> *Margaret Meade*
> *Executive Secretary*
> *Commissioners Court Administration*
> *901 Leopard St. Suite #302.03*
> *Corpus Christi, TX 78401*
> *p. 361-888-0878*
> *f. 361-888-0376*
> *Margaret.meade@nuecesco.com*

1.F.5.

County of Nueces

CAROLYN VAUGHN
Commissioner
Precinct 1

JOE A. GONZALEZ
Commissioner
Precinct 2

JOHN MAREZ
Commissioner
Precinct 3

BRENT CHESNEY
Commissioner
Precinct 4

BARBARA CANALES
County Judge
Nueces County Courthouse, Room 303
901 Leopard Street
Corpus Christi, Texas 78401-3697

COMMISSIONERS COURT PROCLAMATION
(IN OPPOSITION TO TWIA RATE INCREASES)

WHEREAS, Hurricane Harvey made landfall as a Category 4 hurricane on the Texas coast on Friday, August 25, 2017, and battered and drenched Texas for days before finally moving out of the state. The heavy rains from Harvey caused catastrophic flooding throughout the Coastal Bend Region, the Houston area and Southeast Texas and was the first major hurricane to make landfall along the Middle Texas Coast since Hurricane Celia in 1970; and,

WHEREAS, Governor Greg Abbott first issued a disaster declaration on Aug. 23, 2017, for 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; and,

WHEREAS, more than two years after the storm, many of the Hurricane Harvey disaster declared communities are struggling to rebuild, have TWIA and other insurance claims unresolved; and,

WHEREAS, the Texas Windstorm Insurance Association Board of Directors voted 5-4 to increase rates for 2019 by 10 percent at the July 31, 2018 quarterly Board meeting. This action was forestalled by Governor Greg Abbott in order to allow the Texas State Legislature to address TWIA's actuarial deficiency; and,

WHEREAS, the 86th Texas Legislature did act by passing HB 1900 which creates a Legislative Funding Oversight Committee to study TWIA's rate adequacy; and,

WHEREAS, the Legislative Oversight Committee must be appointed and given time to act before TWIA activates a new rate increase; and,

WHEREAS, there are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020; and,

NOW, THEREFORE, BE IT THAT THE COMMISSIONERS COURT OF NUECES COUNTY, hereby encourages the TWIA Board of Directors to show restraint and allow the will of the Legislature to be fully implemented before TWIA votes for a rate increase that could significantly stifle rebuilding and rehabilitating homes, businesses and lives along the Texas coast.

DULY ADOPTED BY VOTE OF THE COMMISSIONERS COURT OF NUECES COUNTY, TEXAS, ON THIS THE 16th DAY OF OCTOBER, 2019.

BARBARA CANALES
Nueces County Judge

CAROLYN VAUGHN
Commissioner, Precinct 1

JOE A. GONZALEZ
Commissioner, Precinct 2

JOHN MAREZ
Commissioner, Precinct 3

BRENT CHESNEY
Commissioner, Precinct 4

ATTEST:

KARA SANDS, County Clerk

From:	Olivo, Nelda
To:	PublicComment
Subject:	Public Comment --Port of Corpus Christi Authority opposes TWIA rate hike
Date:	Monday, October 14, 2019 4:35:59 PM
Attachments:	image002.png TWIA-Resolution_2019 (1).pdf

October 14, 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 October 17, 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.

PORT CORPUS CHRISTI

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

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: Do not raise rates!
Date: Monday, October 14, 2019 10:25:48 PM

Please do not raise rates. We have been paying in for 13 years and have not filed a claim. The rates go up a little each as it is. Don't punish the customers who have been doing their part for years!!!!

Sent from my iPhone

From: [redacted]
To: Communications
Subject: Fwd: Twia rate hike
Date: Monday, October 14, 2019 9:14:39 PM

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

3 months later you are again considering a rate hike!!! Seriously? Please please stop holding us all hostage! No rate hike!!!!

---------- Forwarded message ---------
From: [redacted]
Date: Fri, Jul 26, 2019 at 4:20 PM
Subject: Twia rate hike
To: <CommunicationsMail@twia.org>

We would like to strongly urge those making the decisions about rate increases to seriously consider all the financial damage that this area has dealt with as we continue to recover. A rate increase would be a burden to most, including ourselves who are retired, and a move out of this area would be considered if these rates continue to rise.

Sincerely
[redacted]
--
Sent from Gmail Mobile
--
Sent from Gmail Mobile

From: [redacted]
To: Media Relations
Date: Monday, October 14, 2019 5:07:37 PM

NO RATE INCREASE!

T-Mobile

This message was sent to you by a T-Mobile wireless phone.

From: [redacted]
To: PublicComment
Subject: No increase TWIA
Date: Monday, October 14, 2019 4:52:35 PM

Dear Sirs,
I do not want an increase! TWIA is a stress on my budget. Please, no increase this season, 2020.
Sincerely,

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: NO Rate Hike - Texas Windstorm Insurance
Date: Monday, October 14, 2019 9:18:14 PM

Good Morning to whom it may concern,

I'm writing to demand, No Rate Hike to TWIA.

I'm a single mother of two young children who attend public school and a homeowner on Padre Island. I am also a military veteran. I say, Property taxes are high enough and there has been an increase every year in our taxes, when will we taxpayers catch a break?

I ask that you reevaluate and reorganize to prevent a rate hike on TWIA.

Thank you.

[redacted]

From: [redacted]
To: PublicComment
Subject: No rate hike Corpus Christi coastal
Date: Monday, October 14, 2019 8:31:39 PM

I am writing to ask TWIA for a zero rate hike for the Corpus Christi coastal bend area. Our insurance is already significantly higher for wind insurance and doing another rate hike will make this beautiful community unaffordable.

[redacted]

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE!!!!
Date: Monday, October 14, 2019 1:08:29 PM

NO RATE HIKE!!!!

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE
Date: Monday, October 14, 2019 12:56:46 PM

NO RATE HIKE

[redacted]

From: [redacted]
To: PublicComment
Subject: No rate hike.
Date: Monday, October 14, 2019 6:14:07 PM

Sent from my iPhone
No rate hike....

From: [redacted]
To: PublicComment
Subject: No Rate Hike
Date: Monday, October 14, 2019 1:46:41 PM
Attachments: [redacted]

No Rate Hike

[redacted]

From: [redacted]
To: PublicComment
Subject: No rate hikes!
Date: Monday, October 14, 2019 9:16:10 PM

We can't afford higher wind insurance rates. No rate hikes!!
Sincerely,
[redacted]

From: [redacted]
To: PublicComment
Subject: No rate increase
Date: Monday, October 14, 2019 4:24:28 PM

No rate increase for Corpus Christi and the Coastal Bend area.

[redacted]
Corpus Christi Resident

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No to a TWIA rate hike
Date: Monday, October 14, 2019 1:07:40 PM

Good afternoon, I am a property owner in the 78418 zip code and I urge you to vote against a rate hike for insurance coverage.

[redacted]

From: [redacted]
To: PublicComment
Subject: NO to ANY rate hike!
Date: Monday, October 14, 2019 12:59:12 PM

From: [redacted]
To: PublicComment
Cc: [redacted]
Subject: No to any rate increase
Date: Monday, October 14, 2019 9:15:44 PM

The citizens on the coast want NO rate increase. We cannot afford the rates to begin with. We get punished living on the Texas coast when people who have costly hail events EVERY YEAR do not pay nearly what we do. This is very unfair. STOP RATE INCREASES!

[redacted]

From: [redacted]
To: PublicComment
Subject: No to price hikes
Date: Monday, October 14, 2019 4:41:28 PM

Stop the price hikes! Do your jobs like everyone else does, within your budgets.

No to price hikes!

From: [redacted]
To: PublicComment
Subject: NO to RATE HIKE
Date: Monday, October 14, 2019 3:31:05 PM

---

1 VOTE NO TO RATE HIKE [redacted]

I VOTE NO TO RATE HIKE, [redacted],
[redacted]

From: [redacted]
To: PublicComment; [redacted]
Subject: No to TWIA premium increase
Date: Monday, October 14, 2019 1:14:40 PM

I do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

Sent from my iPhone

From: [redacted]
To: PublicComment;[redacted]
Subject: No to windstorm insurance rate increase
Date: Monday, October 14, 2019 7:42:42 PM

Texas Windstorm Insurance Association Actuarial & Underwriting Board and Committee:

Please vote no to the increase in windstorm insurance. While Southeast Texas is experiencing unusual weather conditions and disasters in this area, natural disasters. While it is costly to recover, we can't control natural disasters. If you truly represent Texas then it seems unfair and unreasonable to further penalize and punish those of us who already have lost so much in a short period of time due to a disaster we could not control.

Please vote no to an increase in windstorm insurance.

[redacted]

From: [redacted]
To: PublicComment
Subject: No
Date: Monday, October 14, 2019 5:40:09 PM

NO to any rate hike!
Sent from Yahoo Mail on Android

From:	Olivo, Nelda
To:	PublicComment
Subject:	Public Comment --Port of Corpus Christi Authority opposes TWIA rate hike
Date:	Monday, October 14, 2019 4:35:59 PM
Attachments:	image002.png TWIA-Resolution_2019 (1).pdf

October 14, 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 October 17, 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.

PORT CORPUS CHRISTI

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: PublicComment
Subject: Rate hike
Date: Monday, October 14, 2019 11:29:54 PM

Raising windstorm rates for the Texas coast is unconscionable. Coastal property owners are still struggling to rebuild from Harvey. No to any increase for the foreseeable future.

From: Tanya Jones
To: PublicComment
Subject: Rate increase
Date: Monday, October 14, 2019 1:18:13 PM

I realize I missed the 'deadline' for voicing an opinion, but I want to express my dissatisfaction in even a discussion about increasing rates.

Texas Real Estate Commission Information About Brokerage Services

Best regards,

Tanya Jones CRS ePro GRI
409.789.7222

The House Company
2615 Broadway
Galveston TX 77550
409.763.8030
409.763.2955 - fax
2018 President, Galveston Association of Realtors
2012 Realtor of the Year
Recognized in Texas Monthly Magazine as a "Five Star Real Estate Professional"

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Monday, October 14, 2019 8:31:37 PM

I do not support a rate hike. We already pay higher rates to TWIA than for all of our other insurance combined.

[redacted]

From: [redacted]
To: PublicComment
Subject: Rates
Date: Monday, October 14, 2019 3:04:32 PM

We are one of many who suffered from Hurricane Harvey & I am very thankful that my damage was not severe. However, I was not pleased with how TWIA represented themselves in handling my claim. I own a garden/patio home & my unit was the middle of a triplex. One of the outside connecting units suffered some major damage, which took some months before they able to even start on their property, in fact my unit was almost complete before they started. TWIA informed me that I had a full year to add other damages, in which I found. I called, and sent additional pictures of damage that began to surface around my fireplace. And, TWIA informed me I had been paid for that. I called the representative who handled my claim & asked how could I have been paid for something that just appeared. No help from TWIA ~ and now you want to increase our rates!! Try not paying claims to those who do not pay!

[redacted]
Rockport Resident
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rates
Date: Monday, October 14, 2019 6:50:14 PM

I already consider what you are doing as criminal. The current rate is insane and now you want to raise it more. Sounds like some trump bullshit. The best option for people will be to just drop the insurance. That is what I will do, it is not worth it.

[redacted]

From: [redacted]
To: PublicComment
Subject: Say no to increase
Date: Monday, October 14, 2019 1:01:52 PM

Do not increase rates because you will put beach house owners out of business. It is getting crazy costly to have to pay for insurance there

[redacted]

Get Outlook for iOS

From: [redacted]
To: PublicComment
Subject: TWIA - Windstorm Premium
Date: Monday, October 14, 2019 4:37:18 PM

Good day,
It is my understanding that the Actuarial and Underwriting Committee of the Texas Windstorm Insurance Association will be meeting on October 17th. It is also my understanding that a potential premium increase for windstorm coverage might be addressed.

I am a resident of Galveston County. My career has been focused on the insurance industry. I was Vice President - Risk Management for two public traded companies operating internationally. In addition, I have also worked for two of the largest insurance brokers in the world. I share this information to that you will understand that I have an understanding of the principles of insurance and am not just an individual complaining about pricing.

I understand that a reasonable premium must be charged to support the windstorm insurance program. It is already the most expensive insurance that I currently purchase. However, there are other risk management tools that can be used to have an impact on the windstorm insurance loss ratio. Are home inspections conducted to ensure the current requirements are being met, coinsurance clauses implemented, improved underwriting and use of reinsurance are all useful risk mitigation tools.

I urge you to avoid increasing premium charges to address this risk. Many individuals are unable to pay higher premiums. This insurance is very important to the coastal community. Maintaining current pricing levels is critical.

Thank you for your consideration.

Sincerely,

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA
Date: Monday, October 14, 2019 2:07:27 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA rate hike
Date: Monday, October 14, 2019 8:29:54 PM

Dear TWIA

NO TWIA RATE HIKE !!!!!

Sincerely,
[redacted]
Corpus Christi, TX

From: [redacted]
To: PublicComment
Subject: TWIA RATE INCREASES
Date: Monday, October 14, 2019 6:03:41 PM

NO RATE INCREASES...WE ARE ALREADY PAY OUTRAGIOUS RATES AS IT IS!!!

[redacted]

NORTH PADRE ISLAND, CORPUS CHRISTI TEXAS

From: [redacted]
To: PublicComment
Subject: Windstorm Insurance Increase
Date: Monday, October 14, 2019 7:56:11 PM

No

Sent from [redacted] iPhone

From: [redacted]
To: PublicComment
Subject: Windstorm
Date: Monday, October 14, 2019 8:04:53 PM

NO to increase in cost.of windstorm.

[redacted]

Sent from Yahoo Mail on Android

From: [redacted]
To: PublicComment
Subject: Windstorm
Date: Monday, October 14, 2019 9:08:06 PM

No for increasing windstorm
Rates.
[redacted]
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Comment
Date: Tuesday, October 15, 2019 11:17:44 AM

NO RATE HIKE!

[redacted]

Via [redacted]

Sent from Yahoo Mail on Android

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 7:15:23 AM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Tuesday, October 15, 2019 7:07 AM
To: Agent Services <agentservices@TWIA.ORG>
Subject: New TWIA submission from TWIA-Contact

First Name
[redacted]
Last Name
[redacted]
Email
[redacted]
Phone
[redacted]
Best Time to Call
Afternoon (12pm-5pm)
Subject
Policy Questions
Message
Zero percent rate hike. Please

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 7:15:02 AM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Tuesday, October 15, 2019 6:33 AM
To: Agent Services <agentservices@TWIA.ORG>
Subject: New TWIA submission from TWIA-Contact

First Name
[redacted]
Last Name
[redacted]
Email
[redacted]
Phone
[redacted]
Best Time to Call
Afternoon (12pm-5pm)
Subject
WPI-8-C Questions
Message
I am a resident of Portland, TX. My home was built in October 2014 and was built with the most recent coastal building guidelines. I survived Hurricane Harvey with zero damage. I do not want to see any increase in windstorm premiums. In fact I would like to see mine reduced because my home has the added construction requirements and I have experienced a hurricane event with no damage. My premiums should be reduced. I am not in favor of ANY increase in premiums.

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 6:12:55 AM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Monday, October 14, 2019 5:14 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
Evening (5pm-8pm)
Subject
Policy Questions
Message
PLEASE do not raise policy rates. The policy count in the catastrophe counties is too low to support any further rate hike. I would suggest some type of additional revenue from the inland counties to relieve the burden on the coastal counties. So many inlanders enjoy vacationing on the coast without any burden of the associated costs. There should be some form of tax to augment the costs of this coverage. Virtually every coastal county is low income. There has to be some alternate relief other than just raising rates to those of us who pay it.

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 6:10:45 AM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Monday, October 14, 2019 10:19 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
How to obtain a TWIA policy
Message
NO RATE HIKE !!!

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 6:10:24 AM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Monday, October 14, 2019 9:08 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
Request Policy Documents
Message
No Rate Hike!

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 6:09:48 AM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Monday, October 14, 2019 8:56 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

Morning (7am - 12pm)

Subject

Policy Questions

Message

How can you in good conscience do this to the people of the Coastal Bend? I was always taught that a person's word was as good as a signed contract. What I've learned that a person's word is only as good as the person. I'm not sure who thought the secret meetings were a good idea to sneak in a rate hike after promising not to raise the windstorm rates, but I certainly question that person's character. Do the right thing and do as you first promised: ZERO RATE HIKE! I doubt you care about a 61-year-old retired teacher's opinion, but here it is anyway.

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 6:08:15 AM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Monday, October 14, 2019 7:52 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
Commissions
Message
NO RATE HIKE! You promised no hike. Give us a chance to recover. I still have issues because it's so difficult to get skilled, insured contractors and subs. NO RATE HIKE!

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 6:07:39 AM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Monday, October 14, 2019 7:28 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
Morning (7am - 12pm)
Subject
Policy Questions
Message
Been on the island for 20 years no claims had some damage last time did repairs myself. Why to do you want to raise my rates, raise the people who had claims last time. Some were frauds new fences new roofs your adjustors made claims that were not there. I personally saw a 500 dollar claim turn into a 7500 claim. If my neighbor has a car accident they don't raise my car insurance, so should be the dame for you. Lets clean your house first! Why do you want to penalize the one who do the wright thing?

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 6:02:07 AM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Monday, October 14, 2019 6:10 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
How to obtain a TWIA policy
Message
Being a coastal bend resident I'm asking TWIA to please not raise our premiums as was promised. Thanks [redacted]

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 5:59:51 AM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Monday, October 14, 2019 5:15 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
Evening (5pm-8pm)
Subject
Policy Questions
Message
To whom it may concern, I am against the rate increase for TWIA coverage. Thank you, Sincerely , [redacted]

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 5:58:55 AM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Monday, October 14, 2019 5:13 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
Morning (7am - 12pm)
Subject
Policy Questions
Message
No TWIA rate hike!! No TWIA rate hike!!

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 5:58:24 AM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Monday, October 14, 2019 5:08 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
Evening (5pm-8pm)
Subject
How to obtain a TWIA policy
Message
NO RATE HIKE!,,

From:	Agent Services
To:	Communications
Subject:	FW: New TWIA submission from TWIA-Contact
Date:	Tuesday, October 15, 2019 2:26:03 PM

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Tuesday, October 15, 2019 1:37 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

Morning (7am - 12pm)

Subject

Loss Runs

Message

I did not make the comment period, but have learned through community meetings of the rate disparity between coastal Texas and the rest of Texas. Please add my name to the list of those protesting the disparity. I would appreciate my rates going down for 2020.
Best regards,
[redacted]

From: [redacted]
To: PublicComment
Subject: No I do not want a rate hike increase to my Texas Windstorm Insurance
Date: Tuesday, October 15, 2019 1:47:15 PM

No I do not want a rate hike increase to my Texas Windstorm Insurance.

Sincerely,
[redacted]

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE PLEASE!!
Date: Tuesday, October 15, 2019 5:12:33 PM

Sent from [redacted]

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE!
Date: Tuesday, October 15, 2019 11:30:27 AM

Absolutely No Rate Hike! Stop doing this with Coastal Bend.
Hope you understand,
Thanks,
[redacted]
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE
Date: Tuesday, October 15, 2019 8:17:26 AM

NO RATE HIKE!!

[redacted]

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE
Date: Tuesday, October 15, 2019 2:14:08 PM

NO RATE HIKE

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No to any rate hike
Date: Tuesday, October 15, 2019 5:13:08 PM

No to any rate hike!

[redacted]

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: No to any rate hike
Date: Tuesday, October 15, 2019 5:15:07 PM

No to any rate hike!

[redacted]

Sent from AT&T Yahoo Mail for iPhone

From: [redacted]
To: PublicComment
Subject: NO to increase in Windstorm rates
Date: Tuesday, October 15, 2019 10:42:01 AM

I vote NO for increase in Windstorm rates for Southeast Texas residence.

Thank you,

[redacted]

From: [redacted]
To: PublicComment
Subject: No to rate hike!
Date: Tuesday, October 15, 2019 10:52:21 AM

We can not afford another rate hike!
In August you said there would not be a rate hike. No rate hike now either!

[redacted]

From: [redacted]
To: PublicComment
Subject: No to Rate Hike
Date: Tuesday, October 15, 2019 8:27:29 AM

Greetings,

Folks can not afford a rate hike!

Regards,
[redacted]

From: [redacted]
To: PublicComment
Subject: Opposition to Rate Hikes
Date: Tuesday, October 15, 2019 8:57:47 AM

I, [redacted] is opposed to the proposed rate hike proposed by TWIA
Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rate hike
Date: Tuesday, October 15, 2019 12:32:31 PM

NO to ANY rate hike!

From: [redacted]
To: PublicComment
Subject: Rate increase
Date: Tuesday, October 15, 2019 11:58:54 AM

I am opposed to the suggested rate increase because we must share claims for the entire state and you segregate the coastal counties to fend for ourselves

Sent from my iPhone

From: [redacted]
To: PublicComment
Subject: Rate Increase
Date: Tuesday, October 15, 2019 6:59:34 PM

We do not support a rate increase. There are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2020.

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA charge
Date: Tuesday, October 15, 2019 8:51:28 AM

We are not in favor an increase in the TWIA rate. We continue to rebuild here in Rockport.

[redacted] Rockport, Texas

From: [redacted]
To: PublicComment
Subject: TWIA RATE HIKE
Date: Tuesday, October 15, 2019 1:23:07 PM

Please accept this email as public comment for NO RATE HIKE for the Windstorm Insurance in the Coastal Bend. It is detrimental to the area, both businesses and consumers are hurt by this proposal.

[redacted]

[redacted]

From: [redacted]
To: PublicComment
Subject: TWIA rate increase
Date: Tuesday, October 15, 2019 12:37:29 PM

We do not support a rate increase!!

From: [redacted]
To: PublicComment
Subject: Windstorm
Date: Tuesday, October 15, 2019 10:30:27 AM

I would like the breakdown why windstorm needs an increase. I personally am against it because the consumer is cheated.

Sent from Yahoo Mail on Android

From: [redacted]
To: Media Relations
Date: Wednesday, October 16, 2019 6:57:16 PM

NO RATE HIKE!!!!

From:	HR
To:	Communications
Subject:	New TWIA submission from TWIA-Contact
Date:	Wednesday, October 16, 2019 10:32:55 AM

This was in the HR inbox. Please let us know if it needs to be sent elsewhere.

HR

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Tuesday, October 15, 2019 10:53 AM
To: HR <HR@TWIA.ORG>
Subject: Forwarded to Rachel & JD New TWIA submission from TWIA-Contact

First Name
[redacted]
Last Name
[redacted]
Email
[redacted]
Phone
[redacted]
Best Time to Call
Evening (5pm-8pm)
Subject
HR General/Employment Verification
Message
Concerning the proposed rate increase I know that by living on the Texas Gulf Coast I am required to carry insurance. But enough is enough! All the policies that we carry Auto, House, Flood, Windstorm are breaking the bank. So NO to the increase. I do not expect a call back nor is the subject line correct...would not let me submit leaving them blank.

From: [redacted]
To: Media Relations
Subject: No Rate Hike!!
Date: Wednesday, October 16, 2019 5:44:31 PM

No Rate Hike!!

[redacted]

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE
Date: Wednesday, October 16, 2019 9:10:41 AM
Attachments: [redacted]

NO RATE HIKE!

This would be a negative impact on the real estate market in our area which would have a negative impact on the title insurance market in our area! We do not need this!

[redacted]

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE
Date: Wednesday, October 16, 2019 9:10:02 AM

[redacted]

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE
Date: Wednesday, October 16, 2019 9:06:13 AM

I would urge you to vote against a needless rate hike. I have seen my TWIA premiums raise incredibly over the 8 years I have owned my home. It is now to the point where we will have to consider selling our house in order to have an affordable mortgage.

[redacted]

[redacted]

[redacted]

From:	Heidi Martinez
To:	PublicComment
Subject:	NO RATE HIKE
Date:	Wednesday, October 16, 2019 9:02:31 AM
Attachments:	image001.png

No Rate Hike. Our community is still recovering from Harvey.

Please make note of my new contact information and update accordingly

Heidi Martinez
Escrow Officer
Stewart Title Company
2217 State Highway 361, Suite A
Port Aransas, TX 78373
Phone (361) 749-1581 | Fax (361) 749-1591
stewart.com/corpus | Heidi.Martinez@stewart.com

Stewart

NYSE: STC

From: Jordan Anderson
To: PublicComment
Subject: NO RATE HIKE
Date: Wednesday, October 16, 2019 8:56:11 AM
Attachments: image001.png

A windstorm rate increase would make it more expensive to own property in our region and would discourage investment growth. This discouragement will lead to a downturn in the real estate market in our area. That downturn would have a negative effect on the title insurance industry in this area. That negative impact would then effect the people that work in this industry, first by making their lives more expensive, and then having to deal with the reality of layoffs and restructuring in their offices due to the downturn in the market as a result of the rate hikes. NO RATE HIKE.

Please make note of my new contact information and update accordingly.

Jordan Anderson
Division President
Stewart Title Company
500 N. Shoreline, Ste. 201
Corpus Christi, TX 78401
O (361) 985-6336| M (361) 537-3156 | F (361) 985-9806
stewart.com/corpus | Jordan.Anderson@stewart.com

Stewart

NYSE: STC

From: [redacted]
To: PublicComment
Subject: NO RATE HIKE
Date: Wednesday, October 16, 2019 9:55:38 AM
Attachments: [redacted]

NO RATE HIKE!! As someone who pays windstorm insurance, my premium is close to exceeding my taxes, I cannot afford to pay any more for windstorm insurance. Please vote against any rate hike.

Please make note of my new contact information and update accordingly

[redacted]

From: [redacted]
To: PublicComment
Subject: NO TO RATE HIKE!
Date: Wednesday, October 16, 2019 9:01:51 AM

From: [redacted]
To: PublicComment
Subject: Rate hike
Date: Wednesday, October 16, 2019 9:05:05 AM

NO RATE HIKE!!!!

From: [redacted]
To: PublicComment
Subject: TWIA rate hike
Date: Wednesday, October 16, 2019 9:32:58 AM

NO RATE HIKE

Thank You

[redacted]

From:	Barbie Medders
To:	PublicComment
Subject:	TWIA Rate Hike
Date:	Wednesday, October 16, 2019 9:31:10 AM
Attachments:	image002.png

NO RATE HIKE

Barbie Medders
Escrow Assistant
Stewart Title Company
500 N. Shoreline Blvd., Ste. 201
Corpus Christi, Tx. 78401
O (361) 985-6336 | F (361) 985-9806
barbie.medders@stewart.com

From: [redacted]
To: PublicComment
Subject: TWIA
Date: Wednesday, October 16, 2019 10:05:27 AM

NO RATE HIKE

[redacted]

[redacted]

[redacted]