



TEXAS WINDSTORM
INSURANCE ASSOCIATION

TWIA Actuarial & Underwriting Committee Meeting Public Comments

October 19, 2021

Testimony for TWIA Actuarial Committee

, homeowner and policy holder in Corpus Christi.

We own a 75 year old all masonry home. There is one sheet of drywall in the entire home. Several years ago we installed four rolldown shutters to protect three large windows and a set of French doors. In addition, we replaced about 20 old casement windows with double pane, impact resistant windows and invested in more than 25 sets of hurricane shutters for all of our windows and door openings. We've replaced our garage door and reshingled our roof as well. All of these required significant investments with not a single bit of credit from TWIA. We made it through Harvey and Hanna with no claims.

Last week we started looking at replacing an original wood exterior door because of water damage on the bottom resulting in wood rot. Instead of being able to replace this 75-year old wood door with another wood door, we are going to have to spend two or three times as much to put in a fiberglass impact-resistant door which will require by wind code, demolition of the existing frame and an engineer to certify the new replacement frame and door – all of which are already protect by hurricane shutters. I'm told by my contractor that all wind code rated fiberglass and steel doors are all smaller than conventional doors which is why the frames have to be replaced. Again, none of these expenses would exceed our deductible so we are having to pay all of this out of our own pocket.

For once I'd like TWIA to give homeowners who have invested in protective measures some significant rate relief. Not only have we protected our largest investment, but we've saved TWIA policyholders and member companies thousands in cost-avoidance. Please give us some real tangible rate relief.

