



TEXAS WINDSTORM
INSURANCE ASSOCIATION

TWIA Board Meeting Workshop

Public Comments

April 21, 2021

From: [Sally Bakko](#)
To: [PublicComment](#)
Subject: City of Galveston Comment Letter to TWIA Board of Directors
Date: Tuesday, April 20, 2021 2:41:31 PM
Attachments: [City3Color_60p_3c9c6c84-a89b-4a38-bddf-450e68d5cc3b.png](#)
[4-21-2021_City of Galveston_Written Comments to TWIA Board of Directors.pdf](#)

Good afternoon,

Please find attached a letter from Brian Maxwell, City Manager for the City of Galveston, to the Texas Windstorm Insurance Association (TWIA) Board of Directors conveying comments in advance of the Workshop on TWIA Rates and Related Issues scheduled for Wednesday, April 21, 2021.

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

Best regards,
Sally Bakko



Sally Bakko, Director of Policy and Governmental Relations

Community Outreach Department

823 Rosenberg, Ste. 306 Galveston, TX 77550

D:409.797.3582 | C:409.502.4758 | F: 409.877.1553 | sbakko@galvestontx.gov

Get social! Follow @cityofgalveston On Facebook, Twitter, & Instagram

ATTENTION: The material in this e-mail is intended only for the use of the named recipient(s) only and may contain information that is confidential, privileged, and exempt from disclosure under applicable law. If you are not an intended recipient, or an agent responsible for delivering it to an intended recipient, you have received this email in error. If you are not the intended recipient, you are hereby notified that any review, use, dissemination, forwarding, printing, copying, disclosure or distribution of this communication is strictly prohibited and may be unlawful. If you believe this message has been sent to you in error, please notify the sender by replying to this transmission and immediately delete and/or destroy this email and its attachments and all copies thereof.



City of Galveston

OFFICE OF THE CITY MANAGER

PO Box 779 | Galveston, TX 77553-0779
citymanager@galvestontx.gov | 409-797-3520

April 20, 2021

Chandra Franklin-Womack
Chairwoman
Texas Windstorm Insurance Association Board
P.O. Box 99090
Austin, TX 78709-9090

Dear Chairwoman Franklin-Womack,

On behalf of the City of Galveston, I want to express our appreciation for this opportunity to provide written comments to the Texas Windstorm Insurance Association (TWIA) Board of Directors in response to the workshop on rates and related issues scheduled for Wednesday, April 21, 2021.

The City of Galveston strongly supports the critical TWIA legislation now advancing through the 87th Legislature. H.B. 3684, authored by State Representative Greg Bonnen MD, and S.B. 1448, authored by State Senator Larry Taylor, extends the work of H.B. 1900 enacted in 2019 to: 1) review and provide recommendations on TWIA's funding and funding structure; and 2) evaluate merging TWIA and the Texas FAIR Plan Association, alternative property insurance for underserved areas in Texas.

Through current statutory authority, TWIA is empowered to take a different approach that doesn't place the heaviest burden on struggling consumers. TWIA may draw upon a more balanced approach through member insurance company assessments, bonds, and premiums to offset losses. With a thorough assessment of TWIA's funding structure, further reforms will likely be identified to empower TWIA with alternative approaches that can avoid placing the heaviest burden on struggling consumers.

The ability of coastal residents and business owners to insure their property is a critical component to maintaining economic stability and quality of life not only for coastal areas, but the entire state of Texas. Maintaining affordable TWIA coverage is essential as many impacted communities continue to struggle with rebuilding following Hurricanes Harvey. Moreover, while not directly hit by Hurricanes Laura or Delta, Galveston homeowners are facing damage caused by high tides and related surge.

Windstorm insurance is not only necessary to protect real estate against losses, but it is also necessary to obtain financing for single-family homes, rental property, condominiums, and commercial buildings. Continued premium increases will have a detrimental impact on the housing market in coastal communities by presenting higher building costs and greater challenges for potential homebuyers and businesses to qualify for mortgages.

Since 1971, the TWIA role has been “the insurer of last resort” as a primary retail insurance provider in the fourteen (14) counties along the Texas coastline. Over the past forty-seven years, the Legislature has attempted to correct a myriad of financial, adjudication, and policy issues and problems with TWIA, with the most recent major reforms occurring in 2011 and 2015. I believe rather than taking on another band-aid approach to correct a dysfunctional system, the Committee should recommend to the Legislature that TWIA continue not as a primary retail insurer, but as a provider of reinsurance for the private insurance market.

Restructuring TWIA as a reinsurance provider reinsurer is an option the Sunset Advisory Commission identified as an alternative considered in the Staff Report presented to the 86th Legislature (see page 20, Staff Report). The Staff Report suggests this as an option that would incentivize the private insurance market to provide more affordable windstorm insurance along the Texas coast. Under this alternative as described in the Staff Report, as a reinsurer TWIA would receive a portion of the premiums insurance companies collected and invest the funds. In the event of a catastrophic storm, TWIA would offset the risk to insurance companies by paying for claims once the claims exceed a certain cost threshold.

While the Staff Report dismissed this reinsurer role alternative as an untested concept, I do not believe the alternative has been fully vetted or the advantages completely recognized. The funding structure review to ensue with enactment of H.B. 3684 or S.B. 1448 presents an opportunity to more closely examine implementation as well as the benefits to policyholders and the state by restructuring TWIA in a reinsurer role.

I would share the following structure and benefits of TWIA in a reinsurance role:

1. As a reinsurer, TWIA could sell low cost attachments to private market insurance companies.
 - A significant number of windstorm claims processed by TWIA involve smaller claim amounts.
 - A low cost attachment could restrict TWIA coverage to claims above \$25,000.
 - Such an arrangement would reduce the risk for the private insurance company. Moreover, TWIA could market the low cost attachment statewide to induce greater private sector participation as well as further spread and reduce risk.
 - In addition, such an arrangement could allow private insurance companies to bundle policies (i.e. homeowners, automobile, life, and windstorm), thus providing an even more lucrative incentive.
 - By reducing risk and expanding private insurance market involvement, premiums can become more affordable for policyholders.

2. There are significant advantages for the State:

- As a reinsurer, TWIA reduces its overhead no longer paying commissions, processing small claims, or involved in an expensive claims adjudication process.
- Rather than continue as a costly drain as a primary retail insurance provider competing with the private market, TWIA becomes a reinsurance provider that generates revenue for the state.

Coastal counties represent 33.4 percent of Texas' real gross product, 23.5 percent of the state's population, and 25 percent of Texas jobs. The ability of coastal residents and business owners to insure their property is a critical component to maintaining economic stability and quality of life not only for coastal areas, but the entire state of Texas. Maintaining affordable windstorm coverage is essential for sustaining a workforce on the Texas coast that provide services critical industries for Texas.

I urge the TWIA Board to recommend significant restructuring of TWIA that will provide long-term solutions that achieve affordable quality windstorm insurance for property owners in Texas.

I want to thank you for this opportunity to provide written comments. The City of Galveston stands ready to assist the TWIA Board as you evaluate and weigh alternatives and recommendations to improve TWIA and provide sustainable, affordable windstorm protection.

Sincerely,



Brian Maxwell
City Manager

cc: The Honorable Larry Taylor, State Senator, District 11
The Honorable Brandon Creighton, State Senator, District 4
The Honorable Mayes Middleton, State Representative, District 23
The Honorable Greg Bonnen, State Representative, District 24

Public Comment

From: Olivo, Nelda <NELDA@pocca.com>
Sent: Wednesday, April 21, 2021 7:59 AM
To: PublicComment
Subject: TWIA Board meeting on April 21 - Port of Corpus Christi comments

Dear TWIA:

On behalf of the Port of Corpus Christi, thank you for the opportunity to provide comments to the Texas Windstorm Insurance Association board regarding its meeting on April 21, 2021.

The Port of Corpus Christi is concerned about the timing of this meeting as many interested parties are focusing on the legislative session. We believe holding this meeting at this time limits participation and should be postponed until the legislative session is completed.

Additionally, the Legislature is currently considering several bills that will have a direct impact on TWIA's rate making authority and structure. The Port believes it would be prudent to hold off on any rate discussions until the Legislature has finally considered the following bills:

- HB 3810 by Representative Todd Hunter has passed the House. That bill requires a 2/3 majority vote by the TWIA board to raise rates.
- HB 769 makes policy changes that could impact how rates are calculated including the use costing models.
- SB 1448/HB 3684 continues the funding structure study that was not completed due to the COVID-19 pandemic.

Thank you for the opportunity to submit these comments.

Sincerely,

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: [Ginny Cross](#)
To: [PublicComment](#)
Cc: [John LaRue](#)
Subject: Public comment for TWIA Workshop
Date: Tuesday, April 20, 2021 11:42:22 AM

Please consider the following to be public comment from United Corpus Christi Chamber CEO John LaRue:

Currently the legislature is considering several bills that could impact TWIA rates. Due to the pending legislative action, it would be prudent to hold off on any rate discussions until the legislature has finally considered the following bills.

HB 3810 by Representative Todd Hunter has passed the House. That bill requires a 2/3 majority vote by the TWIA board to raise rates.

HB 769 makes policy changes that could impact how rates are calculated including the use costing models.

SB 1448/HB 3684 that continues the funding structure study that was not completed due to the COVID-19 pandemic.



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



April 21, 2021

Mr. John Polak and TWIA Board
Texas Windstorm Insurance Association
P.O. Box 99090
Austin, Texas

Dear TWIA Board and staff,

My name is Lee Loftis, and I am writing on behalf of the Independent Insurance Agents of Texas and our 1100+ member agencies around the state. IIAT has been involved with TWIA since its inception in 1971 and remains involved today. IIAT members, particularly in Tier 1 and Tier 2 counties, depend on TWIA to place business that cannot be placed in the voluntary market. I appreciate the opportunity to comment on some of the issues that are shown on the agenda for the April 21, 2021, meeting of the TWIA Board of Directors.

Funding of TWIA and related concerns have, and will continue to be, one of the most difficult issues that the Board and the legislature must face. Balancing the need to provide adequate amounts of funding, while making coverage available and affordable, will forever be a struggle. A comprehensive review of funding was to have been addressed in the 2020-2021 Interim; however, COVID-19 concerns prohibited that study from going forward. HB 3684 and SB 1448 will extend that study into the 2022-2023 Interim and this legislation is expected to pass this Session. We feel that any funding discussion should be delayed and held until the Interim study.

The workshop agenda topics, include several items that are of interest to IIAT members, including: inspection of risks, agent self-service options, modernization of agent commission structure, and expense management. IIAT members along the coast deal with TWIA on a regular basis and the TWIA Agent Advisory Group has offered invaluable input into many of the items on this list. Self-service options should be reviewed and expanded as should all the processes dealing with TWIA. Agents are the mouthpiece for the consumer in dealing with TWIA and should be considered in all the discussions to make it easier for agents to assist the consumer.

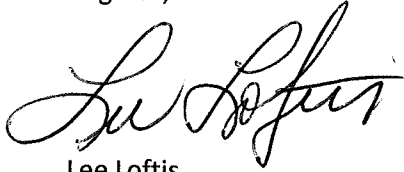
Many times, "improvements to the process" are done in a vacuum without input from the end users, agents. IIAT has been consistent on the notion of "modernization of agents commission structure" should be considered when improvements have been completed. Modernization of the processes by TWIA should be considered before any discussion regarding modernization of commissions. Every change that has been made by legislation or by TWIA brings additional responsibilities and requirements of agents. It has often been cited how low the expense ratio is for TWIA compared to the voluntary

marketplace. Much of the cost savings that TWIA has experienced is attributed to the workload that is carried by the agents. As you deliberate on the expense management, please do not add additional requirements onto the agents without considering the ramifications of the cost shifting.

Another issue for consideration is that of agents who rarely deal with TWIA, causing a burden on staff and adding to the expense side. I believe it is prudent to look at adopting certain standards for agents wishing to submit business to TWIA. I hope that TWIA will investigate making access to TWIA more limited by certifying agencies who have exhibited the ability to understand how to deal with TWIA processes. Non-certified agents could opt to go through certified agents to access TWIA, thus reducing the errors and time spent educating an ill-informed agent.

In closing, I would like to thank the Board and staff of TWIA for allowing us to comment on the items outlined above. We will continue to be available to you and your staff to help improve processes for TWIA, the agents, and most importantly for the policyholders that depend on TWIA for coverage.

Regards,

A handwritten signature in black ink, appearing to read "Lee Loftis", written in a cursive style.

Lee Loftis

IIAT Government Affairs Director

Public Comment

From: [REDACTED]
Sent: Monday, April 19, 2021 10:44 AM
To: PublicComment
Subject: Premium payments

I was wondering if you have come up with a method of premium payment that makes it easy for those on a fixed income (such as Social Security, pensions, disability benefits) to make payments other than through Wellington. The current modification of half down and then two payments within a short period of time doesn't help these people. The option of putting the whole amount on a credit card is also is not a viable solution. Many policyholders do not have that much open credit on their accounts. If monthly payments could be made to TWIA directly or by monthly payments charged to their credit cards, it would be a large help.

I hope you will address this matter shortly if you have not already done so.

[REDACTED]

Choose to be safer online.

Opt-in to Cyber Safety with NortonLifeLock.
Plans starting as low as \$6.95 per month.*

[NetZero.com/NortonLifeLock](https://www.netzero.com/nortonlifelock)

Public Comment

From: [REDACTED]
Sent: Wednesday, April 14, 2021 9:06 PM
To: PublicComment
Subject: suggestion

As a current Policy holder I think any changes being proposed should be put on hold until everyone can come into some stability. We just went through a year of Job losses, so-called Plandemic, Quarantine, rearing children at home full time, going through savings to survive amongst other issues, And you want to consider raising rates. This may be ok for you to do but do you think its ethical or morally good timing? Maybe you should consider some cutbacks in your own system. Maybe you guys are mismanaging our premiums.

..... [REDACTED]
Galveston County

The rights of the individuals are restricted only to the extent that they have been voluntarily surrendered by the citizenship to the agencies of government.

"City of Dallas v Mitchell, 245 S.W. 944

[REDACTED] *all rights reserved*
May you Love one another that your joy may be full...

The entire content of this email message is confidential.

This private email message, and any attachments(s) is covered by the Electronic Communications Privacy Act, 18 U.S.C. 2510-2521, and is for the sole use of the intended recipient and contains privileged and/or confidential information.

This also applies to any files attached to it. this email is intended for an individual or entity to whom they are addressed. In case that you are NOT the addressee of this email, and you have received it in error, immediately notify the contact the system manager. the information in this email is sensitive, and it is intended for the specific addressee. This email should NOT be disseminated, distributed or copied.

If you have received this email and it was not for you, make sure to immediately notify the sender by email and afterwards delete this email from your system Disclosing, copying, distributing, or taking any action in reliance to the email content is strictly prohibited.

Consider yourself notified.

PRIVATE: This is NOT a Public Communication! This email is considered a transactional or relationship message, which is specifically excluded from the federal law regulating email communication.

To all Public Servants, including but not limited to federal, State, or Local corporate government(s): I accept your oath of office as your firm and binding contract between you and me, one of We the People, whereby you have promised to serve, protect, and defend me, guarantee all of my inalienable rights, and defend the constitution for the united States of America.

Public Comment

From: [REDACTED]
Sent: Wednesday, April 14, 2021 12:49 PM
To: PublicComment
Subject: cost / risk sharing fairness

I believe that TWIA rates have been unfairly influenced by politics. Risk sharing costs should be fact based. There is no reason that the coastal counties should bear the brunt of the cost. For instance the typical costs for a Wharton County resident is $\frac{1}{2}$ to $\frac{2}{3}$ less than a Matagorda county resident. Highest risk should be assigned to both the coastal and first adjoining counties. Obviously the highest cost should be born by those on the actual coastline. (beach etc)

Sent from [Mail](#) for Windows 10

Public Comment

From: [REDACTED]
Sent: Tuesday, April 13, 2021 1:21 PM
To: PublicComment
Subject: TWIA Rate Increase

We are requesting no rate increase.

[REDACTED]

Home

Messages

Metrics

Invite Residents

Events

Agency

Neighborhoods

Directory

Add Staff Members

Help

Agency Community

Settings

Help Center

Help · Guidelines · Privacy
About · Jobs · Press · Blog

© 2021 Nextdoor

Texas Windstorm Insurance Association
TWIA Outreach · 6 days ago



TWIA Board Rates Workshop Meeting. Attention TWIA Policyholders and Neighbors of TWIA Policyholders: The TWIA Board will hold a workshop meeting on April 21 to discuss TWIA rates and related issues. (Please note: No action on a rate filing will be taken at this workshop meeting.) Members of the public are invited to submit their ideas on TWIA rates and related issues that they would like the Board to consider. Those interested in providing ideas and/or comments may do so via email at PublicComment@TWIA.org. You may also post your ideas and/or comments below. Making your written submission or post by noon on Monday, April 19 will enable the TWIA Board to receive and review them prior to the April 21 meeting.

Learn more about the workshop here: <https://bit.ly/2Qpb7X1>.

Texas Windstorm Insurance Association - TWIA
[twia.org](https://www.twia.org)

Posted to **Subscribers of Texas Windstorm Insurance Association**

👍👍👍 18 Neighbors · 27065 Impressions

48 Comments

Like

Comment

Share

J [redacted] We have already dropped the TWIA coverage and saved money doing so.
5 days ago Like Reply Share 5

R [redacted] Curious... you dropped TWIA coverage? What did you get to replace it?
5 days ago Like Reply Share 2

J [redacted] Weston. Our Farmers agent recommended them.
5 days ago Like Reply Share

J [redacted] Our insurance agent, Cody Edwards in Victoria, located a private carrier for us for wind insurance. We refused to use TWIA again because of the horrible way they treated us after Harvey. It's one of the worse state agencies I've ever dealt with and Texas can do a lot better for its citizens than that.
5 days ago Like Reply Share 6

L [redacted] agree! They cheated me and acted like I was the dishonest one. I was COMPLETELY honest and they screwed us anyway. After 2 years, tons of duplicate pictures sent, and toooooo much stress. I finally gave up. I'm sure that's exactly what they wanted me to do, but the stress was affecting my health. I probably should have talked to an attorney. They didn't even try to pay fairly. Shame on Michelle at TWIA!!
4 days ago Like Reply Share 3

L [redacted] We dropped TWIA and went with Weston windstorm
3 days ago Like Reply Share

Add a reply...

K [redacted] ^same... such a rip off
5 days ago Like Reply Share 3

P [redacted] Twia was originally set up for those who could not get insurance elsewhere. They robbed me of thousands of dollars and just dumped me. Would like my money back.
5 days ago Like Reply Share 6

K [redacted] I do not understand why 13 coastal counties pay all the premiums yet someone in West Texas can get paid for filing a claim after a tornado. In my opinion, it should be pay to play. Pay a premium or don't make a claim.
5 days ago Like Reply Share 8

K [redacted] I agree 100%!
2 hr ago Like Reply Share

K [redacted] Let the whole state share premiums...just like we pay tornado damage in central and West Texas and Hall Damage for West Texas. Quit the separate wind damage. There are still claim disputes almost 4 years after Harvey about flood damage and wind damage to structures. Put it all back under a home owner's policy. My son lives in Colorado, in a \$600,000 home, more than twice the value of mine and his insurance rates are less than half of what mine are... He lives in fire zone in the mountains, but is not penalized by it...seems losses are spread across the state...like it used to be here in Texas before the Federal government and the State government started selling insurance. 25 days before Harvey, TWIA sold my policy to a company out of Florida...I collected just exactly \$0.33 per dollar of loss...Fortunately, losses were not catastrophic, but it still stung the pocket book. Everytime I contested adjuster's estimate, they would send a different adjuster. Non of them come close to agreeing with FEMA and SBA adjuster's estimates. The State needs to get out of the insurance business.
5 days ago Like Reply Share 10

J [redacted] We've found its better to drop TWIA and locate a private insurer, likely a surplus lines carrier. We had two homes substantially destroyed in Harvey. The private insurer paid according to the policy. TWIA jerked us around for over a year and finally paid part of what we were owed. It's a terrible organization and its management ought to be pursued & investigated like ERGOT. TWIA can't be sued except in very limited circumstances. As a result, they have no incentive to behave fairly or properly.
5 days ago Like Reply Share 14

G [redacted] I don't recognize any of these neighborhoods as being in Galveston except one person in Jamaica Beach.

I would not take ANY action suggested here without seriously researching beforehand! I doubt you can get private wind insurance in Galveston County and not end up paying the cost of your home in premiums.
5 days ago Like Reply Share 2

J [redacted] The cost of private wind insurance was around 120% of the TWIA quote. I agree that everyone should research the difference in the cost of the premiums. But why would anyone purchase insurance from an agency that won't honor their policies? And, I think it is a gross exaggeration to say that the private wind insurance costs as much as your home. I believe the point of the posts you reference is to forewarn prospective insureds that TWIA will not honor the policies they write and the insured cannot do anything about it because TWIA is a state agency immune from state action except in very narrow instances not relevant here.
5 days ago Like Reply Share 4

G [redacted] All I can say is my post was addressed to neighbors who live on Galveston Island/County. Many of the posts being made were in neighborhoods that I do not recognize and that I do not believe are in Galveston or Galveston County.

I just got off the phone with Galveston Insurance Associates (GIA) and they said they have NO private insurance carriers for windstorm. They only sell policies through TWIA.

You mentioned something about Victoria. I guess that is Victoria, TX. I have no idea what the situation is in Victoria, TX but I do believe that you have no idea what the situation is in Galveston.

You were right in saying that I grossly exaggerated but you were very wrong overall because you can't even get windstorm coverage from a private insurer in Galveston/County.

All I am doing is trying to counter the overly optimistic posts about going private. Not everybody has the time to parse these posts and they might not notice that they are coming from people who, frankly, don't know what they're talking about when it comes to the insurance needs of residents of Galveston and Galveston County. (edited)
5d Like Reply Share 1

J [redacted] Our remaining coast home is located in Rockport, Texas, on a canal. We were hit by the eye of Harvey - 150 mile winds. Our insurance agent is Cody Edwards, with Farmers Insurance is located in Victoria, Texas, inland, about an hour's drive away from Rockport. He or his office may be able to locate private wind insurers for Galveston residents as he did for us for our Rockport homes.
5 days ago Like Reply Share 1

G [redacted] Fair enough. Those are details that I cannot argue with.

The original post was issued by TWIA and apparently is directed to a larger portion of Nextdoor than most of us are used to seeing.

I only wanted to point that out so others could take that information into account and not just cancel a policy thinking they could get an easy replacement through a private carrier only to find out it wasn't so easy.
6 days ago Like Reply Share

J [redacted] We along with our Farmers agent are in League City. He sells Weston policies as well as TWIA. The Weston policy was \$100+ cheaper per year with the same coverage.
5 days ago Like Reply Share 2

J [redacted] Good to know! Thanks for posting. It looks like the Galveston folks could use an alternative source for wind insurance.
4 days ago Like Reply Share 1

G [redacted] I just spoke with my insurance agent and she did say that private policies are available in Galveston County.

The agent I spoke with stated that those carriers are surplus lines as has been mentioned earlier.

Here's the catch. Surplus lines are not as regulated as TWIA. My agent (not me) said that you can be cancelled at any time for practically any reason.

I offered the hypothetical of a storm in the Gulf and she said they could still cancel at any time.

Why an agent would say that when they can probably make the same amount of money selling either type of policy is beyond me.

Again, I am not denying what you are saying. I am only pointing out it is a gray world and your statements seem pretty black and white. IMO
4 days ago Like Reply Share 1

P [redacted] This is only for Galveston County. Didn't see that anywhere
4 days ago Like Reply Share

G [redacted] Not sure what you intended to say, but everything I have written has been my experience in Galveston.
4 days ago Like Reply Share

J [redacted] If a surplus lines carrier fails to honor its policy, the insured can file a complaint with the TDJ who may ban the carrier from writing policies covering Texas risks. Moreover, unlike TWIA, surplus lines carriers can be sued in Texas courts if they violate the terms of the policy.

When you pay for insurance, you and the carrier are usually bound to an annual policy. I don't believe that a surplus lines carrier could unilaterally cancel the policy without cause. I'm not arguing that surplus carriers are a good way to purchase insurance. I'm just saying that they have more incentive to comply with the terms of the policies they write than does TWIA.

And finally, based upon my experiences with TWIA, I don't think they are regulated at all. At least not with respect to compliance with the policies they write.
4 days ago Like Reply Share

C [redacted] If it is available then why just post in nextdoor. I would think insurance agents would let their customers know. Payments are made to TWIA directly.
3 days ago Like Reply Share 1

L [redacted] My agent told me the same thing. They can raise rates and/or cancel. Then it's hard to get back with TWIA if you can't get accepted somewhere else. It happened to his son.
3 days ago Like Reply Share 1

Add a reply...

P [redacted] Sounded like this applied to Galv. County. My experience was in Jefferson county. Was very disappointed
4 days ago Like Reply Share 3

G [redacted] Were you disappointed in TWIA or in the switch to a private carrier?
4 days ago Like Reply Share

P [redacted] Twia
4 days ago Like Reply Share

S [redacted] As I recall, being unable to sue Twia was a legislative gesture done within the past 10 years under the guise of keeping the fund solvent for future storms. I know several who sued after Ike and were compensated much better than those of us who didn't. Gotta live our reps in Austin...NOT
4 days ago Like Reply Share 4

J [redacted] I live in Austin. Our mayor and local city counsel have defunded the police (made substantial budget cuts) and opened the city up to anyone that wants to come to Austin and live on its streets and sidewalks. Austin was once a beautiful, pristine city. It's now pretty disgusting with feces, needles, camps, fires throughout the entire city. There is a legislative proposal pending that would rename the portion of I-35 that runs along downtown the "Adler Public Restroom Highway" or words to that effect. Adler is the mayor.
4 days ago Like Reply Share 6

K [redacted] I went to Austin once a week for work and I find your comments to be 100% true!
9 hr ago Like Reply Share

P [redacted] I dropped TWIA after Ike. Re-considering as so many have found companies that offer choices other than TWIA.
4 days ago Like Reply Share 2

L [redacted] What are your rates and areas compared to Weston windstorm insurance.
3 days ago Like Reply Share

L [redacted] Check out Weston windstorm insurance. Have never had a claim but might be better than TWIA!
3 days ago Like Reply Share

M [redacted] We had Weston during hurricane Harvey. In fact, our policy went into effect 13 days before it made landfall. They were awesome even though their office was in Houston and affected by power outages and floods themselves. I would not hesitate to recommend them.
2 days ago Like Reply Share 1

S [redacted] Weston will not insure you if you roof over a certain age. TWIA was lower in cost than Velocity, another insurer.
2 days ago Like Reply Share

G [redacted] Velocity has refused to renew a number of policies in our area, ours being one.
2 days ago Like Reply Share 1

T [redacted] Our Association had TWIA in 2017 because at the time they were the only game in town.

Immediately after the hurricane we were smart and hired a really good public adjuster and also a good windstorm lawyer. We have had to fight tooth and nail ever since 2017 to get TWIA to pay justified claims. Our public adjuster has done yeomans work for us. We have literally thousands and thousands of pages of documentation justifying our claim yet TWIA has delayed and denied so much of our claim but we continue to fight and we continue to work to collect what they owe us.

I swear those people are the devil incarnate.

I also had individual coverage through TWIA but I dropped them like a hot potato when I found other providers and I am saving 50% of what I paid TWIA. I now have better coverage. But I would have been willing to pay more for my contents coverage if it meant not having to deal with TWIA.

I recommend everyone to stay away from TWIA if possible.
2 days ago Like Reply Share 2

J [redacted] What windstorm insurance company do you recommend?
2 days ago Like Reply Share

T [redacted] I got mine through Greg Yarborough's agency.He is with Farmers but carries other lines too. The provider they found for me is Texas Security General.
2 days ago Like Reply Share 1

J [redacted] Thank you! Are you in Galveston County?
2 days ago Like Reply Share

T [redacted] No, I am in Aransas County (Rockport).
2 days ago Like Reply Share

Add a reply...

W [redacted] I bet, just send all your money, sounds like a Biden answer
2 days ago Like Reply Share 1

L [redacted] It's not that difficult, stop with the price increases. The TWIA Insurance rates have been unreasonable after Hurricane Harvey in 2017. There have been other windstorm companies offering cheaper rates to consumers resulting in us leaving TWIA for more cost effective opportunities. Drop the rates, and get your customers back.
1 day ago Like Reply Share 2

G [redacted] Windstorm insurance with Weston was relatively inexpensive for our smallish home with a 1% deductible.
1 day ago Like Reply Share

L [redacted] I have Weston and they are supposed to lock the customer in on initial rates at time of starting services.
1 day ago Like Reply Share 1

V [redacted] When a tornado hit my roof USAA who processed my wind storm said it didn't cover. To me this is a rip off and I resent my st senator who introduced it
4 hr ago Like Reply Share 1

See 1 more comment

Add a comment...