



TEXAS WINDSTORM
INSURANCE ASSOCIATION

TWIA Board Meeting

Public Comments

August 2, 2022



July 28, 2022

Dear Chairman Chandra Franklin-Womack,

As members of the Texas coastal legislative delegation, the undersigned legislators respectfully request that the Texas Windstorm Insurance Association (TWIA) Board NOT increase residential and commercial rates.

We urge you not to consider any rate escalation for coastal policyholders, residents, and businesses at this time. Such an increase during an unprecedented season of economic distress causes additional and cruel financial burden on coastal residents and business owners.

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

Sincerely,



Dade Phelan
Texas House of Representatives
District 21



Lois Kolkhorst
Texas Senate
District 18



Eddie Lucio Jr.
Texas Senate
District 27



Larry Taylor
Texas Senate
District 11



Judith Zaffirini
Texas Senate
District 21



Todd Hunter
Texas House of Representatives
District 32



Terry Canales
Texas House of Representatives
District 40



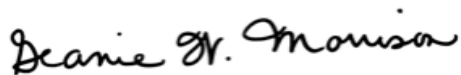
Abel Herrero
Texas House of Representatives
District 34



JM Lozano
Texas House of Representatives
District 43



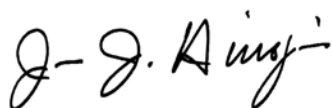
James White
Texas House of Representatives
District 19



Geanie Morrison
Texas House of Representatives
District 30



Dennis Paul
Texas House of Representatives
District 129



Juan "Chuy" Hinojosa
Texas Senate
District 20



Cody Vasut
Texas House of Representatives
District 25



Oscar Longoria
Texas House of Representatives
District 35



Ed Thompson
Texas House of Representatives
District 29



Briscoe Cain
Texas House of Representatives
District 128



Mayes Middleton
Texas House of Representatives
District 23



Greg Bonnen
Texas House of Representatives
District 24



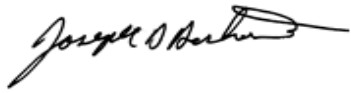
Sergio Munoz
Texas House of Representatives
District 36



Alex Dominguez
Texas House of Representatives
District 37



Brandon Creighton
Texas Senate
District 4

A handwritten signature in black ink, appearing to read "Joseph Deshotel".

Joseph Deshotel
Texas House of Representatives
District 22

A handwritten signature in blue ink, appearing to read "Erin Gamez".

Erin Gamez
Texas House of Representatives
District 38



OFFICE OF PUBLIC INSURANCE COUNSEL

Melissa R. Hamilton, Public Counsel

July 29, 2022

Via Electronic Mail

Texas Windstorm Insurance Association
5700 South MoPac Expressway
Building A
Austin, Texas 78749

Dear Chair Franklin Womack and Board Members of the Texas Windstorm Insurance Association (TWIA):

The Office of Public Insurance Counsel (OPIC) represents the interests of Texas insurance consumers. Insurance Code Sections 501.002, 501.151, and 501.153. OPIC urges the TWIA Board of Directors to follow the July 18, 2022, recommendation of the TWIA Actuarial and Underwriting Committee and make a rate filing with no changes to residential or commercial rates in its statutorily required annual rate filing. Insurance Code Section 2210.352. The recommendation not to raise rates is the appropriate decision at this time.

Thank you for your time.

Sincerely,

Melissa R. Hamilton
Public Counsel



BARBARA CANALES

COUNTY JUDGE

Maggie Turner

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

Monica Perez

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

Louie M. Ray, Jr.

Emergency Management Coordinator
louie.ray@nuecesco.com
(361) 888-0513

July 29, 2022

Texas Windstorm Insurance Association
Via: email

Re: Opposition to TWIA Rate Increases

Ladies and Gentlemen:

Please be advised that the Nueces County Commissioners Court unanimously approved the attached resolution today on July 29, 2022 in opposition to any Texas Windstorm Insurance Association rate increases.

We stress that coastal residents are still attempting to recover from economic distress caused by the COVID-19 pandemic as well as continuing to rebuild after Hurricane Harvey.

This is not the proper time to even consider such increases while there are sufficient premiums, assessments, and reinsurance to cover TWIA liabilities for 2023.

We respectfully request that you vote no rate hikes for 2023.

Sincerely,

Barbara Canales
Nueces County Judge

1,6.2.

County of Nueces



ROBERT HERNANDEZ

Commissioner
Precinct 1

JOHN MAREZ

Commissioner
Precinct 3

JOE A. GONZALEZ

Commissioner
Precinct 2

BRENT CHESNEY

Commissioner
Precinct 4

BARBARA CANALES

County Judge
Nueces County Courthouse, Room 303
901 Leopard Street
Corpus Christi, Texas 78401-3697

COMMISSIONERS COURT RESOLUTION (IN OPPOSITION TO TWIA RATE INCREASE)

WHEREAS, Hurricane Harvey made landfall as a Category 4 hurricane on the Texas coast on August 25, 2017 causing catastrophic flooding through the Coastal Bend Region; being the first major hurricane to make landfall along the Middle Texas Coast since Hurricane Celia in 1970;

WHEREAS, the Governor Greg Abbot first issued a disaster declaration on March 13, 2020 due to the Covid-19 pandemic;

WHEREAS, coastal residents and businesses are still attempting to recover from the economic distress caused by the COVID-19 pandemic, rebuilding after Hurricane Harvey, as well as facing rising inflation;

WHEREAS, there are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2023;

NOW, THEREFORE, BE IT RESOLVED, THAT THE COMMISSIONERS COURT OF NUECES COUNTY, TEXAS, is hereby opposed to any windstorm insurance rate increase and requests that the Texas Windstorm Insurance Association vote no rate hikes for 2023.

DULY ADOPTED BY VOTE OF THE COMMISSIONERS COURT OF NUECES COUNTY, TEXAS, ON THIS THE 29TH DAY OF JULY 2022.



ROBERT HERNANDEZ
Commissioner, Precinct 1



BARBARA CANALES
County Judge





JOE A. GONZALEZ
Commissioner, Precinct 2



JOHN MAREZ
Commissioner, Precinct 3



BRENT CHESNEY
Commissioner, Precinct 4

ATTEST:



KARA SANDS, County Clerk



City of
Corpus
Christi

OFFICE OF THE MAYOR

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

www.cctexas.com

July 18, 2022

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

Dear Chairwoman King,

As the Mayor of Corpus Christi and a concerned resident in the Coastal Bend, I am writing you today to express my concern with the Texas Windstorm Insurance Association (TWIA), and urge the Actuarial/Underwriting Committee to recommend a zero rate increase to the TWIA Board.

The Coastal Bend is still recovering from Hurricane Harvey and Hurricane Hanna. In addition, the region is still facing economic hardship driven by the ongoing COVID-19 pandemic, supply chain disruptions, fluctuating energy prices and rising inflation. Our small businesses have been greatly impacted by this economic uncertainty and a TWIA rate increase on top it would be devastating to our regional economy and the entire Texas Coast.

Preserving affordable windstorm rates is essential to keeping home ownership within reach for our coastal residents and to help us retain and attract industries to the Texas Coast who provide critical services for our state and nation. There are sufficient premiums, assessments, and reinsurance to cover potential liabilities for 2023.

The City of Corpus Christi has been on record for many years opposing unnecessary TWIA rate increases, and we will continue to advocate for our residents and our businesses to oppose any future rate increase for 2023.

I urge you to recommend NO RATE INCREASE to the full TWIA board for the August board meeting and oppose all actions to increase windstorm insurance rates on the Texas Gulf Coast.

Sincerely,

Paulette Guajardo
Mayor

Resolution Opposing Texas Windstorm Insurance Association Rate Increase

WHEREAS, the City of Corpus Christi strives to encourage economic development and improve the quality of life for residents and businesses in the City;

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. Hurricane Harvey was the first major hurricane to make landfall along the Middle Texas Coast since Hurricane Celia in 1970;

WHEREAS, Hurricane Hanna made landfall on the south Texas Coast on Saturday July 25, 2020;

WHEREAS, the City of Corpus Christi and the Texas coast is still facing economic difficulty driven by the ongoing COVID-19 pandemic, supply chain disruptions, and energy price fluctuations. Our small businesses have been greatly impacted by inflation and ongoing economic uncertainty.

WHEREAS, the 86th Texas Legislature did act by passing HB1900, which creates a Legislative Funding Oversight Committee to study TWIA's rate adequacy; the Legislative Oversight Committee was appointed but unable to complete its oversight work due to the COVID-19 pandemic restrictions.

WHEREAS, the 87th Legislature passed legislation to extend the work of the Legislative Oversight Committee to this biennium and passed other vital reforms to improve TWIA rate setting process and reinsurance forecasting.

WHEREAS, there are sufficient premiums, assessments, and reinsurance to cover potential TWIA liabilities for 2023.

WHEREAS, preserving affordable windstorm coverage is essential to keeping home ownership within reach for coastal residents.

WHEREAS, affordable windstorm coverage is important to retain and attract industries along the Texas coast who provide critical services for the state and nation.

NOW THEREFORE BE IT RESOLVED, THAT THE CITY OF CORPUS CHRISTI continues its opposition to unnecessary increases in windstorm insurance rates. A TWIA rate increase on top of the challenges caused by the COVID-19 pandemic and ongoing economic uncertainty would be devastating to our regional economy and the entire Texas Coast. VOTE NO RATE HIKE FOR 2023.

PASSED AND APPROVED on the 19th day of July, 2022:

Paulette Guajardo Aye

Roland Barrera Aye

Gil Hernandez Aye

Michael Hunter Aye

Billy Lerma Aye

John Martinez Aye

Ben Molina Aye

Mike Pusley Aye

Greg Smith Aye

ATTEST:

CITY OF CORPUS CHRISTI

Rebecca Huerta

Rebecca Huerta
City Secretary

Paulette Guajardo

Paulette Guajardo
Mayor



City of Galveston

OFFICE OF THE MAYOR

PO Box 779 | Galveston, TX 77553-0779
citycouncil@galvestontx.gov | 409.797.3510

July 29, 2022

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

Dear Chairwoman Franklin-Womack,

I am writing to support the zero percent premium rate increase recommendation endorsed by the Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee on July 18, 2022. The City of Galveston strongly opposes a premium rate increase to support a structurally dysfunctional system.

Since 1971, TWIA was created to act as “the insurer of last resort” for residents and businesses who are unable to obtain private windstorm insurance in the fourteen (14) counties along the Texas coastline. In 2019, the Texas Sunset Advisory Commission (“Sunset Commission”) reported to the 86th Texas Legislature that TWIA’s current funding structure is too uncertain to endorse and did not adopt any recommendations. Further, the Sunset Commission advised the Legislature to weigh in on the best strategy to ensure adequate windstorm insurance along the coast.

The Sunset Commission also raised the opposing mandates that exist with this insurer of last resort role. To function as an independent insurance company, TWIA needs higher rates and a large, more diverse pool of policyholders. However, to function as an insurer of last resort, TWIA needs reasonable rates that consumers can afford and a small risk pool to limit its liability.

Over the past several years, the Texas Legislature has attempted to correct a myriad of financial, adjudication, and policy problems, with the most recent major TWIA reforms occurring in 2011 and 2015. The City of Galveston supported critical TWIA legislation enacted by the 87th Legislature that created a Legislative Funding and Funding Structure Oversight Board to review and provide recommendations on TWIA’s funding and funding structure. With the recent appointments made by Lt. Governor Dan Patrick, this important body can meet and begin their work.

Rather than taking on another band-aid approach to correct a dysfunctional system, the TWIA Board should work with legislators to transition TWIA into a sustainable role for the 21st century. The City of Galveston has submitted to the TWIA Board a proposal that would transition TWIA’s role from the current primary retail insurer towards a limited reinsurer role that effectively partners with the private insurance market.



Restructuring TWIA as a reinsurance provider is an option that would incentivize the private insurance market and enhance competition for providing windstorm insurance along the Texas coast. A significant number of TWIA windstorm claims involve smaller claim amounts. TWIA could market a low-cost attachment limiting private insurer risk to \$25,000. In a limited reinsurer role, TWIA would assume an interim reinsurance layer above the \$25,000 low cost attachment up to a limited level. Any TWIA reinsurance needs above that level for added protection against massive events would be negotiated through the private market. In a limited reinsurer role, TWIA reduces expensive costs for administrative overhead, claims processing, and claims adjudication.

I urge the TWIA Board to approve the zero percent premium rate increase for the annual rate filing that must be submitted to the Texas Department of Insurance by August 15, 2022. In addition to the five (5) percent premium rate increase effective January 1, 2022, Galveston policyholders face an additional increase of 10.4 percent to 11.6 percent rate increases due to the Adjusted Building Cost Endorsement that will impact residential policy renewals on or after September 15, 2022. The TWIA Board should work with stakeholders and legislators to identify a TWIA role that will provide long-term solutions to achieve sustainable windstorm insurance for coastal property owners in Texas.

I want to thank you for this opportunity to provide written comments. The City of Galveston stands ready to work with all stakeholders on alternatives and recommendations to improve TWIA and provide sustainable, affordable windstorm protection.

Sincerely,



Craig Brown
Mayor of Galveston

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





City of Galveston

OFFICE OF THE CITY MANAGER

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

July 15, 2022

RECEIVED

JUL 21 2022

Texas Windstorm
Insurance Association

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

Dear Chairperson King,

I am writing to express strong opposition to the Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee (the "Committee") presenting a premium rate increase recommendation to the TWIA Board of Directors. By increasing premium rates at this time, the TWIA Board will not address the core funding structural issues that continue to plague TWIA and the provision of windstorm insurance in Texas.

Since 1971, the TWIA role has been "the insurer of last resort" for coastal residents unable to obtain windstorm insurance in the private market. However, over time TWIA's role has evolved into a primary retail insurance provider for the fourteen (14) counties along the Texas coastline. Over the past 51 years, the Texas Legislature has attempted to correct a myriad of financial, adjudication, and policy problems, with the most recent major TWIA reforms occurring in 2011 and 2015. However, escalating premium rates have made this essential protection an unaffordable burden for many working coastal families and small businesses with little relief in sight.

Numerous people living along the coast work for industries critical to the Texas economy. Port Houston is a crucial economic engine as the number one U.S. port in waterborne tonnage, providing \$801.9 billion in national economic value. Texas, the largest chemical producing state, provides forty-two (42) percent of the nation's basic chemical stock that other States rely upon when manufacturing food and drink packaging, appliances and electronics, hardware and construction materials, pharmaceuticals, fertilizers, and automotive parts. Port of Galveston is the 4th largest cruise line port in the nation and 11th in world. Statewide, the cruise industry generated \$1.6 billion in expenditures and 27,000 jobs in 2019.

We cannot sit back and watch as an essential coastal workforce that supports these industries are priced out of their homes due to increasingly unaffordable windstorm insurance. In 2019, the Texas Sunset Advisory Commission reported to the 86th Texas Legislature that TWIA's current funding structure is too uncertain and the Legislature should weigh in on the best strategy to ensure adequate windstorm insurance along the coast. Significant structural change is essential for TWIA.



Rather than taking on another band-aid approach to correct a dysfunctional system by pursuing yet another premium rate increase, the Committee should urge the TWIA Board to evaluate alternative approaches, obtain stakeholder input, and engage discussion with legislators on legislative recommendations to consider during the Regular Session of the 88th Texas Legislature. With a thorough assessment of TWIA's funding structure, further reforms must empower TWIA with alternative approaches that can avoid placing the heaviest burden on families and businesses.

The TWIA Board should identify structural reforms to empower TWIA with alternative approaches that address three fundamental issues: 1) reduce TWIA's expensive administrative overhead and claims processing costs; 2) incentivize greater private market participation along the coast; and 3) place guardrails on a limited reinsurer role for TWIA that doesn't impede private market competition. The City of Galveston recommends an approach that benefits policyholders and the state by transitioning TWIA towards a reinsurer role. Restructuring TWIA as a reinsurance provider is an option that would incentivize the private insurance market to provide more affordable windstorm insurance along the Texas coast.

As a reinsurer, TWIA could sell low cost attachments to private market insurance companies.

1. A significant number of windstorm claims processed by TWIA involve smaller claim amounts.
2. A low-cost attachment could restrict TWIA coverage to claims above \$25,000 thereby reducing risk for the private insurance companies.
3. TWIA could market the low-cost attachment statewide to induce greater private sector participation as well as further spread and reduce risk.
4. A minimal processing fee could be applied to each windstorm policy across the state as a revenue source.
5. By addressing claims up to \$25,000, the low-cost attachment would benefit communities across the state with non-hurricane events such as tornados and hailstorms. This will diversify risk and access greater capital.
6. 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.
7. By creating an appropriate TWIA risk-bearing role and expanding private insurance market involvement statewide, premiums will be based upon more competitive risk-based pricing that can prompt affordable opportunities for policyholders.
8. Strengthen private public partnerships through the use of private reinsurance and catastrophe bonds (insurance linked securities) tools for larger scale claim losses (above the \$25,000 low cost attachment).

Preserving affordable windstorm coverage is essential for sustaining a workforce on the Texas coast that provides services for critical Texas industries. I ask the Committee to urge the TWIA Board to work with stakeholders and legislators to identify meaningful restructuring

improvements for TWIA that will provide long-term solutions that achieve sustainable 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 Committee and the TWIA Board as you evaluate and weigh alternatives and recommendations to improve TWIA and provide sustainable, affordable windstorm protection.

Sincerely,

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

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

Email: PublicComment@twia.org



**TELL
TWIA
"NO RATE
HIKE"**



United Corpus Christi
CHAMBER of COMMERCE

**Your comments must be submitted by Friday,
July 29 at Noon**



July 28, 2022

Texas Windstorm Insurance Association
Board of Directors
5700 S. Mopac Expressway
Austin, TX 78749

Re: Annual Rate Filing

The United Corpus Christi Chamber is dedicated to making our region the best place to live and do business. A big part of that is making sure Texas Windstorm Insurance rates remain affordable.

Windstorm insurance rates for many people living on the coast are roughly double the rate of their homeowners insurance and often affects the amount of mortgage they can afford.

Our businesses have struggled through the COVID-19 epidemic and now the current inflation and supply chain issues. Raising rates at this time will add unnecessary additional burdens to existing and future businesses.

We urge you to accept the recommendation of your Actuarial Committee and do not raise rates at this time.

Sincerely,

A handwritten signature in blue ink, appearing to read 'John P. LaRue'.

John P. LaRue
President & CEO



CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

602 N. Staples, Corpus Christi, Texas 78401 | p. 361-289-2712 | f. 361-903-3578 | www.ccrta.org

Texas Windstorm Insurance Association (TWIA)
P.O. Box 99090
Austin, Texas 78709-9090

Dear TWIA Board of Directors,

Corpus Christi Regional Transportation Authority (CCRTA) provides quality, accessible, and innovative public transportation to more than ten communities within an 846 square mile region of South Texas. CCRTA acts responsibly to enhance the regional economy by increasing access to opportunities and contributing to a healthy environment for the public.

An increase in windstorm insurance rates for the residents of Corpus Christi and our neighboring communities would obstruct economic growth and prosperity within the region. Additional costs would negatively impact current and potential residents of the communities we serve. Increased costs would also affect our business owners and entrepreneurs, who could then be forced to close or relocate their business ventures out of the area.

Due to the detrimental consequences an increase in windstorm insurance rates would have on the communities CCRTA serves, CCRTA requests that any proposed increases being considered by TWIA be rescinded at this time.

I thank you for your consideration.

Sincerely,

Miguel E. Rendón
Managing Director of Executive Affairs
Corpus Christi Regional Transportation Authority



PADRE ISLAND BUSINESS ASSOCIATION

14493 South Padre Island Drive, Suite A, #313 • Corpus Christi, Texas 78418

(361) 949-1400 • info@padreislandbusiness.org

July 25, 2022

Texas Windstorm Insurance Association
Board of Directors
5700 S Mopac Expwy
Austin, TX 78749

Re: Windstorm Insurance Rates

TWIA Board of Directors,

The Padre Island Business Association is a regional Texas chamber of commerce tasked with promoting and enhancing the economic development of North Padre Island, Corpus Christi, Texas.

Our business members have struggled through the storm of the COVID pandemic and now the current inflation and supply chain issues plaguing the rest of the state and nation. A hike in the windstorm insurance rate would add unnecessary additional burdens to existing businesses and those looking to do business in our coastal area.

Please enter into the record the Padre Island Business Association's strong opposition to the proposed increases in windstorm insurance rates you are currently considering.

Stan Hulse
Executive Director

On Behalf of the PIBA Board of Directors:

*Meagan Furey, President
Stephanie Hesch, Vice President
Dan Herrington, Treasurer
Nicole Hartwick, Secretary
Charlie Knoll
Kaylynn Paxson
Karen Rossi
Tony Tagliaferro*

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 3:49 PM
To: PublicComment
Subject: No rate increase

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.

I support 0% rate increase in windstorm insurance.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 2:52 PM
To: PublicComment
Subject: 0% rate increase

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.

Please adopt a 0% rate increase!!

[REDACTED]
Friendswood TX

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 12:01 PM
To: PublicComment
Subject: 0% rate increase to policy holders

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.

I implore the committee to vote no increase in rate increases. We are elderly and want to be able to live in our home, in Galveston.

Thank you,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 11:14 AM
To: PublicComment
Subject: No rate increase

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.

Adopt 0% increase. Texans are suffering.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 10:39 AM
To: PublicComment
Subject: 0% rate increase for TWI

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.

Please adopt the 0% rate increase for Texas Windstorm Insurance policy holders. We purchased our home in Galveston in 1994. My husband and I both work in Galveston and have always planned to retire in our home here on the island. The rising cost of property taxes and insurance (notably Windstorm insurance) is making us nervous that on a fixed income we will not be able to afford to stay in our home. We are not the only long time residents who now have this same concern. It is heartbreaking. I look forward to the TWIA and Mayes Middleton working together to make windstorm insurance more affordable for policy holders.

Thank you,

[REDACTED]

[Sent from the all new AOL app for iOS](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 10:26 AM
To: PublicComment
Subject: Rate increase

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.

I propose a 0 rate increase from TWIA.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 10:12 AM
To: PublicComment
Subject: 0% increase

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.

Vote for 0% increase to
Texas Windstorm Insurance Association Actuarial & Underwriting Committee

Insurance rates have doubled since I have been a home owner in this area. Please no more.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 10:09 AM
To: PublicComment
Subject: No TWIA rate increase

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.

Please adopt a 0% rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 10:07 AM
To: PublicComment
Subject: No rate increase

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.

This is certainly not the time to consider a rate increase. Thanks for your decision.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 20, 2022 11:28 AM
To: PublicComment
Subject: Rate increase

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.

Please approve a 0% rate increase for TWIA

[REDACTED]
Galveston, TX

Public Comment

From: [REDACTED]
Sent: Wednesday, July 20, 2022 9:19 AM
To: PublicComment
Subject: Tax increase

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.

I'm thrilled that a 0 percent tax increase is being recommended.

Otherwise, I fear that fellow Texans will be unable to purchase the much needed insurance or be unable to remain in their homes.

Thank you for looking out for us.

Sincerely,

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 20, 2022 8:50 AM
To: PublicComment
Subject: Rate Increase

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.

Please adopt the 0% rate increase at your next board meeting. With prices on everything going sky high right now - and living on a fixed income like I do - it would be nice not to have to pay more for insurance.

Thank you for your consideration.

Kind Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 6:31 PM
To: PublicComment
Subject: twia rate increase

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.

to whom it may concern,

I request that there be NO rate increase for windstorm insurance. Premiums are too high as it is and it difficulty to afford the coverage. Again, NO rate increase for TWIA insurance coverage.

Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 4:11 PM
To: PublicComment
Cc: [REDACTED]
Subject: ZERO RATE INCREASES AND DECREASE EXISTING RATES!!!

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.

WHY SHOULD WE PAY FOR YOUR FINANCIAL SCREW-UPS? DECREASE OUR PREMIUMS FOR WINDSTORM INSURANCE AND DO NOT RAISE THEM AGAIN!!!!

Ensure that the 0% rate increase is formally adopted at TWIA's annual ratemaking board meeting on August 2nd!! Make windstorm insurance rates more affordable for homeowners and business on the Gulf Coast!!!!!!

[REDACTED] HOMEOWNER AND FORMER BUSINESS OWNER

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 2:55 PM
To: PublicComment
Subject: TWIA

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.

Please adopt a 0% increase in TWIA... respectfully request that we do not add further to the already historic rates of inflation.. I believe that in adopting a no increase you will have helped curbed Americans economic burdens caused by unfair political economic agenda.. thank you for your considerations.
Respectfully, [REDACTED] disabled USAF vet..

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 1:59 PM
To: PublicComment
Subject: No increase for TWIA

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.

Please adopt the 0% rate increase for TWIA.

Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 1:55 PM
To: PublicComment
Subject: 0% Rate increase

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.

Dear sirs/ladies.... please allow a 0% Rate increase this next year on our Texas windstorm insurance pool.

Thank you,
[REDACTED]

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 10:16 AM
To: PublicComment
Subject: 0% increase

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.

Request: 0% increase

[REDACTED]

[Sent from the all new AOL app for Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 19, 2022 10:10 AM
To: PublicComment
Subject: 0% Rate Increase

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.

Gentlemen,
Please follow the recommendation of the TWIS Actuarial Committee and implement a 0% increase in wind storm rates.
Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 21, 2022 10:59 AM
To: PublicComment
Subject: TWIA Rate Increase

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.

As not only a homeowner in Galveston but also a realtor, I have seen over the years how windstorm rates can not only shy people away from buying here but also force people to sell their homes. I hereby request there be a 0% rate increase by TWIA.

Thank you!

Public Comment

From: [REDACTED]
Sent: Thursday, July 21, 2022 9:03 AM
To: PublicComment
Subject: 0 increase insurance

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.

To all Board Members

Please adopt a 0 rate increase to wind insurance!

Thank you
Struggling Home Owner

[Sent from the all new AOL app for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 22, 2022 6:37 PM
To: PublicComment

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.

Wind rates for living along the Texas coast are already unbearable. I came from Florida where this insanity does not exist.

Do not increase rates in an already elevated environment and make it difficult for those of normal means to own a house.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 22, 2022 6:18 PM
To: PublicComment
Subject: Rate decrease

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.

My TWIA windstorm insurance quote was over 1% of the insured value.
Even adding the contents and loss of use coverage puts the "breakeven " at 1 in 150 coastal county homes suffering a total loss.
That is ridiculous and has never happened.
I would like to see the calculations that were used to support these rates. It is out of control.
Reduce the rates at least 30%!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 22, 2022 4:21 PM
To: PublicComment
Subject: No TWIA Rate Hikes

Importance: High

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.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 22, 2022 4:15 PM
To: PublicComment
Subject: No TWIA Rate Hikes

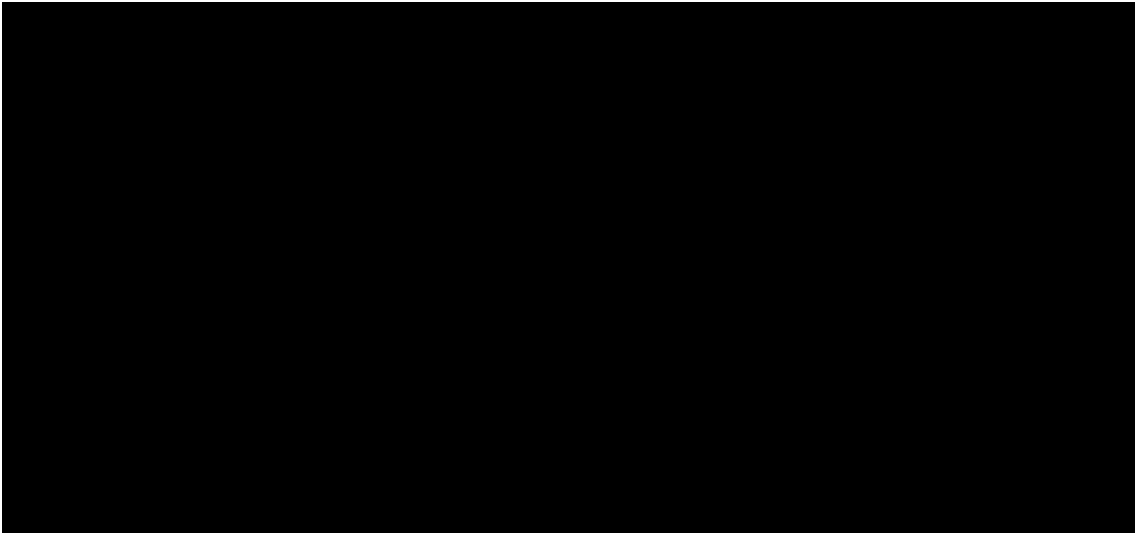
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 22, 2022 4:12 PM
To: PublicComment
Subject: No TWIA Rate Hikes

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.

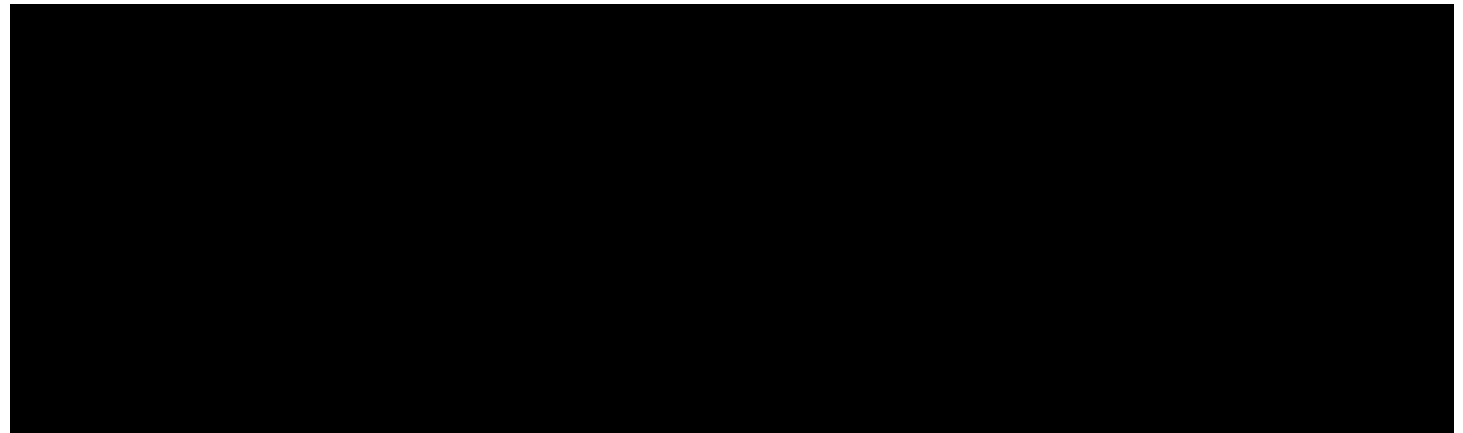


Public Comment

From: [REDACTED]
Sent: Friday, July 22, 2022 4:11 PM
To: PublicComment
Subject: No TWIA Rate Hikes

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.

My name is [REDACTED] I own a house at [REDACTED] [REDACTED] and I oppose any additional rate hikes.



Public Comment

From: [REDACTED]
Sent: Friday, July 22, 2022 2:10 PM
To: PublicComment
Subject: Please no rate increase

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.

As a homeowner near the coast, I have seen insurance rates as well as property values increase. With the current financial circumstances in our country, I am asking that you do not increase the rates for coverage. I know supplies and labor costs have increased, but so has the quality of construction. Although my home is only 15 years old and in Zone 2, I just put a new roof on it. The original roof cost was under \$5K. The new one was \$19K. We added additional protection to our roof in case of a storm. We should not have an increase at this time. Some of us can barely afford to live here.

Thank you for considering "no rate increase."

Sincerely,

[REDACTED]

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Saturday, July 23, 2022 10:30 PM
To: PublicComment
Subject: TWIA

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.

Dear Board, Please vote for 0(zero) increase in TWIA fees. Your understanding and job is appreciated.

[REDACTED] 😊

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 23, 2022 6:58 PM
To: PublicComment
Subject: No Rate Increase Please

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.

Hello, I am a local homeowner at [REDACTED] and sending this email as a plead to stop raising the rate on TWIA insurance. Please adopt either a 0% increase in the rate or do even better then that and decrease the TWIA rate by 10%. Thanks.

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 3:50 PM
To: PublicComment
Subject: No TWIA Rate Increase

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.

I respectfully request that you on this board do not raise our Windstorm Insurance rates due to the current adverse economic conditions we all are in. in fact it would be nice if the rates were reduced for a change!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 2:14 PM
To: PublicComment
Subject: TWIA No Rate Hike

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.

To the Board, I and many others are watching this and strongly recommend that the Board accepts Mayes' no rate hike position.

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 12:42 PM
To: PublicComment
Subject: No TWIA Rate Hikes

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.

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 11:03 AM
To: PublicComment
Subject: No TWIA Rate Hikes

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.

[REDACTED]

[Sent from the all new AOL app for Android](#)

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 11:01 AM
To: PublicComment
Subject: No TWIA Rate Hikes

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.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 11:00 AM
To: PublicComment
Subject: No TWIA Rate Hikes

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.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 9:51 AM
To: PublicComment
Subject: No Twia rate hikes

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.



Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 9:15 AM
To: PublicComment
Subject: No TWIA Rate Hikes

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.



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, July 24, 2022 4:23 PM
To: PublicComment
Subject: No TWIA rate increase, please

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.

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 6:09 AM
To: PublicComment
Subject: No TWIA Rate Hikes

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No TWIA Rate Hikes

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 20, 2022 3:37 AM
To: PublicComment
Subject: 0% rate

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.

We elderly consumers are hard-hit by inflation and the already huge price tag for TWIA insurance. Kindly keep the rate increase at ZERO %, thanks very much!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 8:52 AM
To: PublicComment
Subject: [REDACTED]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO TWIA RATE INCREASE!!!!

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 8:36 AM
To: PublicComment
Subject: No rate increase

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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 8:09 AM
To: PublicComment
Subject: No TWIA Rate Hikes

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.

Our rates are high enough!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 7:39 AM
To: PublicComment

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.

The last thing we need is another tax hike with the failed economic policies our so called leaders have burdened us with.

Public Comment

From: [REDACTED]
Sent: Monday, July 25, 2022 7:00 AM
To: PublicComment
Subject: No TWIA Rate Hikes

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No TWIA Rate Hikes.

Thank you,
[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 24, 2022 9:28 AM
To: PublicComment
Subject: No TWIA rate Hikes.

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.

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 26, 2022 7:02 PM
To: PublicComment
Subject: No rate hike

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.

We cannot afford a rate hike, especially when the insureds faithfully make premium payments only to receive lousy payouts from TWIA, following one delay after another. At a time when people have suffered devastation from a storm, the last thing they need is new and/or inexperienced adjusters and claims people refusing to cover property suffered.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 26, 2022 3:54 PM
To: PublicComment
Subject: No Rate Hike

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.

I am a property, home and business owner in Corpus Christi and I do not support a rate hike.

Best,

[REDACTED]

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Tuesday, July 26, 2022 11:12 AM
To: PublicComment
Subject: No TWIA Rate Hikes

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.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 26, 2022 8:24 AM
To: PublicComment
Subject: No TWIA Rate Hikes

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.

TWIA is out of control. No more rate hikes!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 26, 2022 9:35 AM
To: PublicComment
Subject: NO RATE HIKE

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.

Our TWIA insurance is so expensive as it is. I looked yesterday and my TWIA insurance is almost double my taxes and we don't live on Padre Island, that seems crazy to me.

Please do not raise our rates again.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 8:47 PM
To: PublicComment
Subject: NO RATE HIKE!!!

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.

Sent from my iPhone

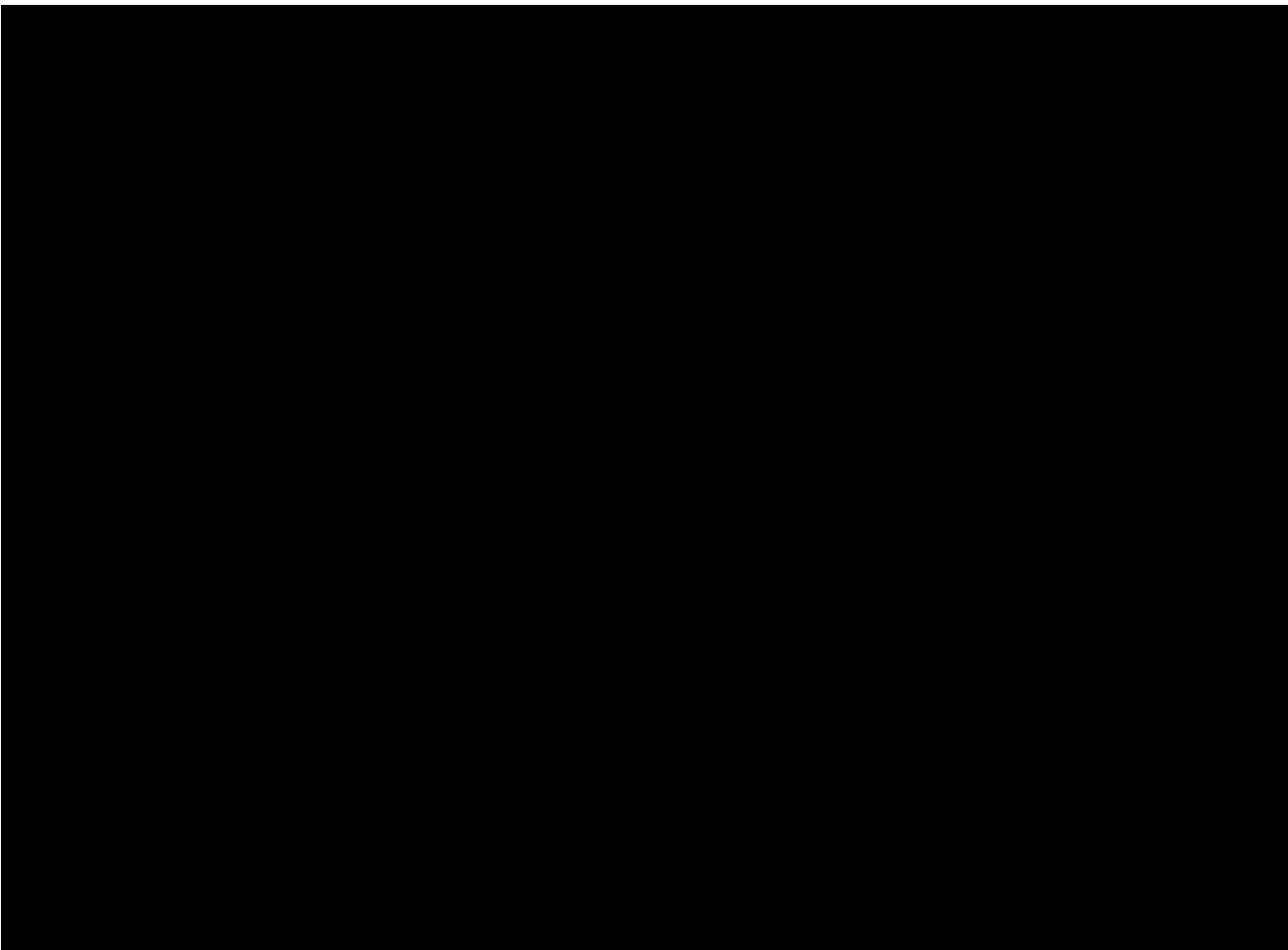
Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 6:45 PM
To: PublicComment
Subject: Zero increase

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.

Hello,

Zero percent rate increase. Do not hike rates please.



Public Comment

From: CAROLYN DEAN <carolyn.lbohlman@farmersagency.com>
Sent: Wednesday, July 27, 2022 5:52 PM
To: PublicComment
Subject: NO RATE HIKE

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.

0% Rate Increase

RESPECT THE COASTAL COMMUNITIES!

Buyers cannot get a Mortgage without Windstorm Coverage.

An Increase would create a deadly ripple effect!

Carolyn Dean

522 Waugh Dr.
Houston, TX 77019
281-370-1000

<http://www.farmersagent.com/lbohlman>



2228 Mechanic St. Ste. 100
Galveston, TX 77550
409-621-5225

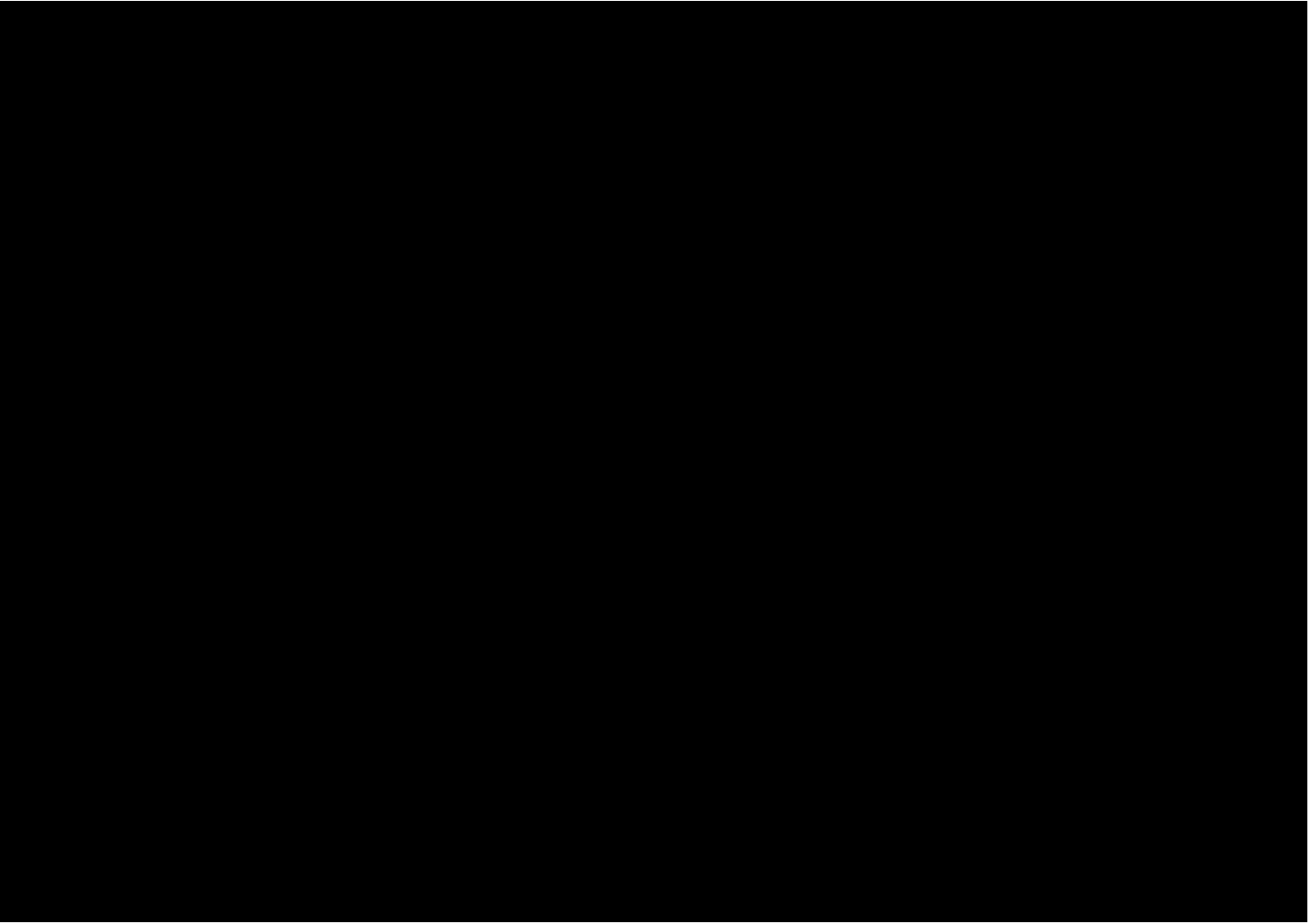
Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 5:50 PM
To: PublicComment
Subject: NO RATE HIKE!

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.

To whom it may concern,

I represent many sellers and prospective buyers here in Galveston Texas. Insurance has always been a big topic when it comes to property shopping for Texas Coastal area buyers. Also as a resident and homeowner in Galveston, I am very disappointed to hear that there is yet another wind storm rate hike at our doorsteps. Please reconsider and listen to the voices of your customers/Texas residents!



Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 4:33 PM
To: PublicComment
Subject: No Rate Hike!

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.

As a resident of Galveston, TX, I am against the TWIA rate hike. No Rate Hike!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 2:53 PM
To: PublicComment
Subject: NO RATE HIKE

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.

YOU DON'T DESERVE IT. YOU'RE ALREADY A PAIN IN THE ASS TO DEAL WITH

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 2:43 PM
To: PublicComment
Subject: NO RATE HIKE!

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.

I am a homeowner at [REDACTED] and asking for some relief from rate hikes.

Please NO RATE HIKE, we can barely afford to put on tables, pay for gasoline, insurance, property taxes....we need a little relief!

Thank you
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 2:40 PM
To: PublicComment
Subject: No rate hike

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.

Our rates are outrageous already. NO rate hike!!!

[REDACTED]

Public Comment

From: Brown, Jack <Jack.Brown@american-national.com>
Sent: Wednesday, July 27, 2022 1:53 PM
To: [REDACTED]
Cc: Brown, Jack (Agency); Slaughter, Mickaela; PublicComment
Subject: RE: [REDACTED]
Invoice & Renewals

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.

Hi [REDACTED]

This is not happening "Notification will also go to the mortgage company listed on the policy" . Insured [REDACTED] called me this morning and said she was getting billed for her TWIA policy ,I told her they send out to Mortgage company and insured ,just as we were told in webinar .She said she called TWIA and was told they didn't send billing to Mortgage Company and [REDACTED] in Billing told me this just this morning .Things just are not working as you say they are [REDACTED] .I just left meeting at The Galveston Chamber of Commerce regarding TWIA and heard agents saying the same thing .This needs to be addressed and corrected .Depending on who you speak to we are getting different answers .Whoever thought of changing this new billing system up in middle of Hurricane Season must have not taken this into consideration when implementing a new system while in Hurricane season .Would have been better to implement during October in off Hurricane season ,just do not think Austin is taking Coastal Clients and agents into consideration .I was told something different this morning from [REDACTED] in Billing , [REDACTED] is a good example [REDACTED] told me 35 days prior to renewal billing goes out and not to mortgage company .I know what I heard even asked him twice the same question .Not happening "Renewals will go into the new system at approximately 90 days prior unless underwriting assistance is needed to move over to the new portal. By 60 days prior to the renewal, agents should have access to all their renewals through the new portal to be able to make changes to coverages." Perhaps TWIA needs to get better communication to agents and clients !

ZERO RATE INCREASE THIS YEAR !

Regards Jack



Jack A. Brown, Agent
J-K BROWN ENT INC | JACK BROWN AGENCY
3032 Marina Bay Dr. Ste 100 | League City, TX 77573-4668
O: 281.334.2886 | **C:** 832.385.3025 | **F:** 281.334.1852



LIKE OUR PAGE ON FACEBOOK! <<http://www.facebook.com/JackBrownInsuranceANPAC>>

From: [REDACTED]
Sent: Wednesday, July 27, 2022 12:37 PM
To: Brown, Jack <Jack.Brown@american-national.com>
Subject: [EXTERNAL] RE: [REDACTED] Invoice & Renewals

Jack,

Sorry to miss your call.

Renewals will go into the new system at approximately 90 days prior unless underwriting assistance is needed to move over to the new portal. By 60 days prior to the renewal, agents should have access to all their renewals through the new portal to be able to make changes to coverages, update information to include mortgage escrow. At 35 days prior to the renewal, the renewal offer will generate to the insured. Notification will also go to the mortgage company listed on the policy. If mortgagee escrow has been selected, the information will also include the billing information and where to send payment. Also at this time the transaction can no longer be changed. We are currently working on changing that so that agents can edit the renewal after the 35 days prior to renewal

New submissions where you enter mortgagee escrow are not automatically sent to the mortgage company and you would need to forward to the mortgage company for payment. This is different than renewals and appears to be what caused confusion in your call – you were given the information regarding submissions and not renewals. I will make sure everyone is on the same page.

We have been told by agents that mortgage companies are indicating that have not received our notification and we are investigating into that at this time as to why they are not receiving the notices – either just a renewal information or renewal info with payment info if mortgagee escrow.

Agents can prior to the renewal offer generating by the system (35 days prior to renewal) also put the renewal into offer submitted status to get the renewal offer (offer will be in your documents tile)

The renewal for [REDACTED] is in the system. You should be able to locate in your Open Renewals tile. Until the renewal offer is placed in offer submitted status (locked down and no longer editable) there are not any documents. The offer letter will be in your documents at 35 days prior to renewal or when you place in offer submitted prior to that date

[REDACTED]

From: Brown, Jack <Jack.Brown@american-national.com>

Sent: Wednesday, July 27, 2022 11:18 AM

To: [REDACTED] Invoice & Renewals

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.

[REDACTED]

I called you earlier to ask why insured [REDACTED] Mortgage company was not billed for her renewal .I got voicemail and then called Billing ,spoke to [REDACTED] in Billing .All four of my staff listened to your webinar as well as myself .We were told renewals would come out 90 days prior to renewal and both the mortgage company and insured would get billed .That agents could not make any changes after 35 days prior to renewal [REDACTED] in Billing Dept. just told me renewals go out 35 days prior to renewal and TWIA sends invoice to insured not to Mortgage company ,that it is up to the agent to send invoice to Mortgage Company .This is contradicting what we were told on the webinar and by you .Please confirm what TWIA is doing because it makes no sense that 35 days you would send out renewal invoice and 35 days prior to renewal agents cannot make any changes to the policy if needed .Please advise I need renewal for [REDACTED] please they renew Sept. 12th and are asking for the renewal .Please advise .

Thanks Jack



Jack A. Brown, Agent

J-K BROWN ENT INC | JACK BROWN AGENCY

3032 Marina Bay Dr. Ste 100 | League City, TX 77573-4668

O: 281.334.2886 | **C:** 832.385.3025 | **F:** 281.334.1852



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Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 1:06 PM
To: PublicComment
Subject: No rate hike

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.

Do not increase the rates at all for the Texas coast. This will be detrimental to all of the Texas coastal counties. --

--

Building Lifetime Clients through Real Estate
Galveston to Houston, [REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 1:03 PM
To: PublicComment
Subject: No TWIA rate hike

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.

0 rate hike!!!

Get [Outlook for iOS](#)



Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 1:03 PM
To: PublicComment
Subject: No Rate Hike

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.

Dear TWIA,
Please do not raise the rate for this year. We have been bombarded with too many increases in living expenses this year!
Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 1:02 PM
To: PublicComment
Subject: No rate hike!

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.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 1:02 PM
To: PublicComment
Subject: NO rate hike!

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.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 1:02 PM
To: PublicComment
Subject: No Rate Hike!

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike!!!

[REDACTED]
Coast of Texas

Sent via the Samsung Galaxy S21+ 5G, an AT&T 5G smartphone
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 27, 2022 1:02 PM
To: PublicComment
Subject: Zero rate hike.

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.

Please - no rate hike!!

[REDACTED]

No rate hike!

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:43 PM
To: PublicComment
Subject: No rate hike

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.

Hello,

I'm begging that you don't raise the rates. With all the inflation in the economy going to the dumps this will hurt our home ownership and insurance. Unfortunately we are barely making it now due to the economy/inflating without salaries matching a liveable wage now. Please reconsider hiking the rates.

Best regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:16 PM
To: PublicComment
Subject: No Rate Increases

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.

Our rates are already high. We can't afford higher rates.

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:07 PM
To: PublicComment
Cc: [REDACTED]
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike, we pay enough already!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 10:55 PM
To: PublicComment
Subject: NO Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASES!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 10:53 PM
To: PublicComment
Subject: Do not increase rates

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.

I'm giving you my two cents in telling you that you better not increase rates. Consider this another friendly reminder. Thankfully we've got Todd hunter on our side.

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 10:49 PM
To: PublicComment
Subject: No Rate Hike

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.

Please do not increase rates . Thank you

Sent from my iPhone

"The information transmitted is intended only for the person or entity to which it is addressed and may contain proprietary, business-confidential and/or privileged material. If you are not the intended recipient of this message you are hereby notified that any use, review, retransmission, dissemination, distribution, reproduction or any action taken in reliance upon this message is prohibited. If you received this in error, please contact the sender and delete the material from any computer."

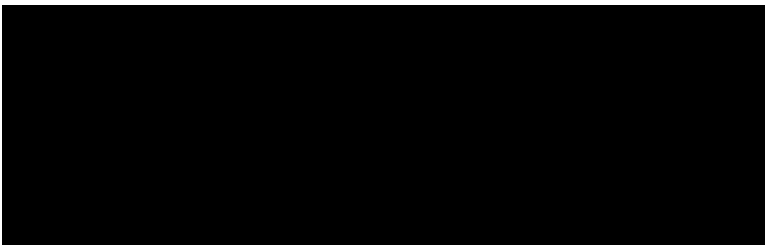
Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 10:35 PM
To: PublicComment
Subject: NO Rate Hike

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.

Subject: NO Rate Hike

NO RATE INCREASES—



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 10:33 PM
To: PublicComment
Subject: NO Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASES—

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 10:31 PM
To: PublicComment
Subject: No Rate Hike

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.

I vehemently oppose any increase in TWI premium rates.

Stinkaroo, Baby. Stinkaroo.

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 10:29 PM
To: PublicComment
Subject: 0% Rate Hike

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.

A Galveston Resident 👍

Sent via the Samsung Galaxy S10e, an AT&T 5G Evolution capable smartphone
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 10:19 PM
To: PublicComment
Subject: No Rate Hike

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.

Please, NO RATE HIKE for TWIA.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 9:54 PM
To: PublicComment
Subject: NO Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO Rate Hike
NO RATE INCREASES

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 9:48 PM
To: PublicComment
Subject: NO Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASES PLEASE

[REDACTED]

Sent from my iPhone

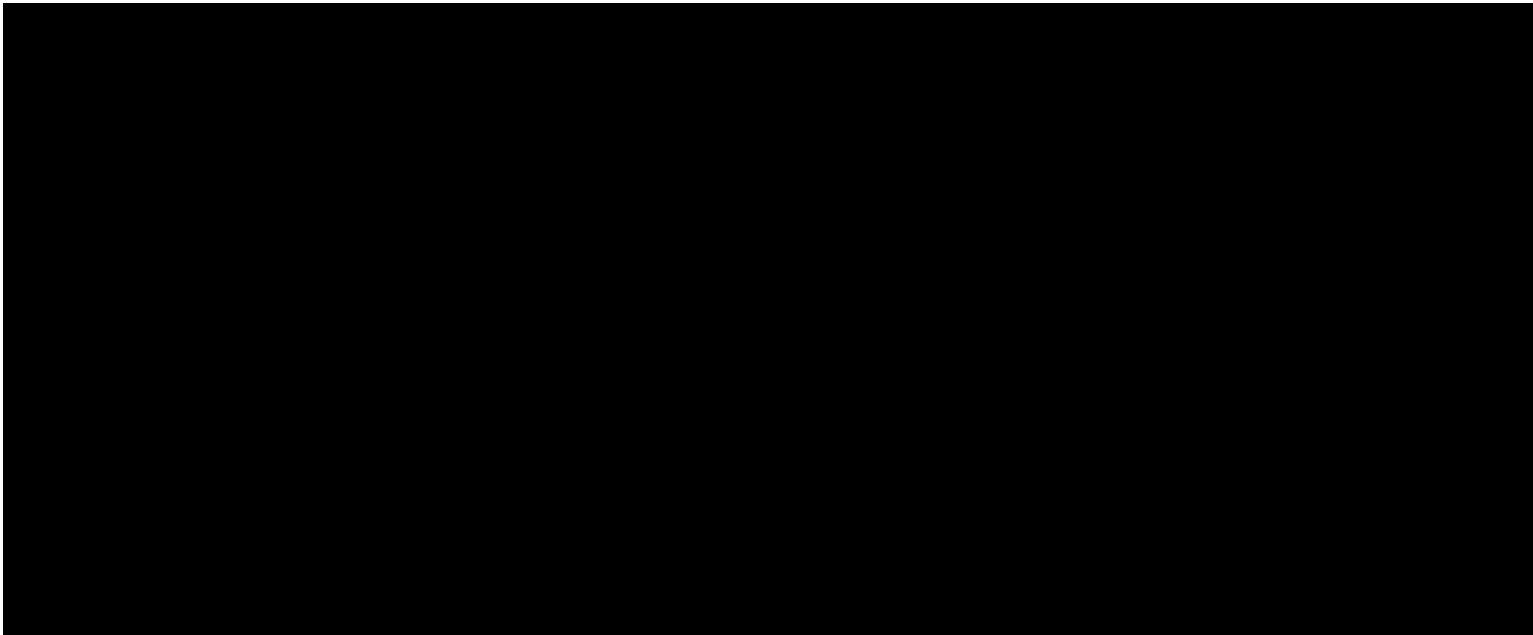
Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 9:48 PM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!

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



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 9:42 PM
To: PublicComment
Subject: No rate hike!

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.

Prices are ridiculous enough already for this and everything else! Dont make people suffer further or drop coverage and risk losing their homes!

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 9:28 PM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 9:19 PM
To: PublicComment
Subject: NO rate hike

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.

Property taxes have soared in the last year due to the housing market boom. We cannot afford an increase in windstorm insurance premiums on top of that. NO rate hike from TWIA!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 9:02 PM
To: PublicComment
Subject: NO RATE HIKE

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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 9:01 PM
To: PublicComment
Subject: No Rate Hikes

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.

Do not raise our rates!!

Sent from my iPhone
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 8:59 PM
To: PublicComment
Subject: No Rate Hike

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.

Do not raise Rates!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 8:53 PM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASE!!!!

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 8:51 PM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASE!!!!

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 8:37 PM
To: PublicComment
Subject: No rate increases

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.

As home owners we object to any rate increases by TWIA

[REDACTED]

Sent from my Verizon Motorola Smartphone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 8:34 PM
To: PublicComment
Subject: No rate increase

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate increase

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 8:31 PM
To: PublicComment
Cc: [REDACTED]
Subject: NO RATE INCREASES—

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO Rate Hike

Blessings in Liberty!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 8:27 PM
To: PublicComment
Cc: [REDACTED]
Subject: No rate hike

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.

We are being bombarded by excessive rate increases from all sides, including skyrocketing property valuations without any reason or an accompanying tax rate decrease. Entities across the spectrum seem to be taking advantage of many factors including inflation. Home deals are starting to be withdrawn and we expect to shortly see a righting of property values.

We respectfully ask that TWIA to be the voice of reason and keep existing rates in place.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 8:22 PM
To: PublicComment
Subject: NO RATE HIKE

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.

To whom it may concern,
No rate hike please!
Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 8:17 PM
To: PublicComment
Subject: NO RATE HIKE

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.

Please do not increase our tax rates! Vote for 0% TWIA rate hike!

[REDACTED]
Galveston resident and business owner

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 8:17 PM
To: PublicComment
Subject: No rate increase!

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.

Any higher rates and I'll lose my house!!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 8:06 PM
To: PublicComment
Subject: No rate hike!

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.

Please do not price me out of my little home!

No one else would write me a wind storm policy. It's 5 times what my homeowners insurance is already. I pay more for insurance monthly than for my mortgage. 😞

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 7:52 PM
To: PublicComment
Subject: No rate hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike

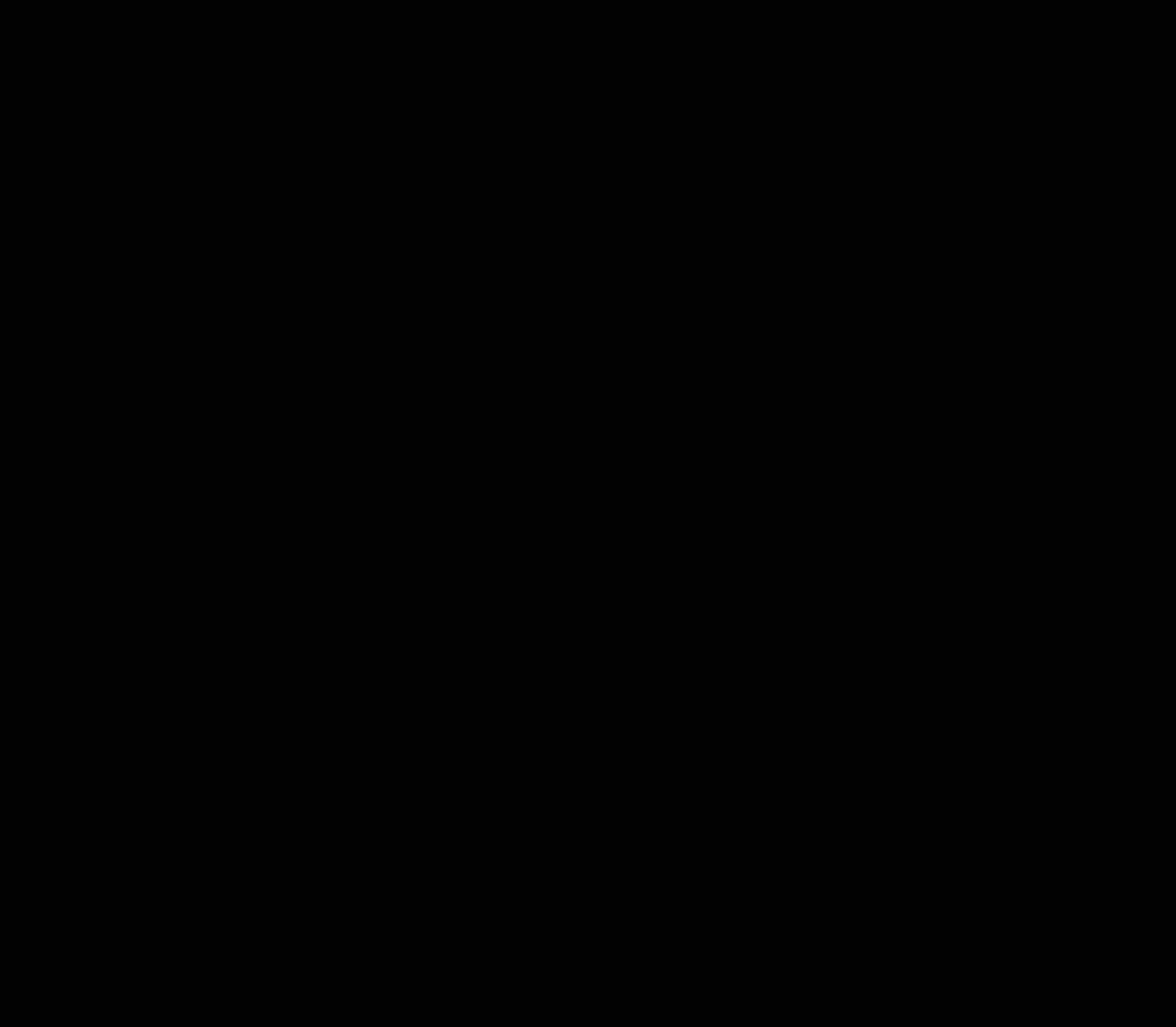
Public Comment

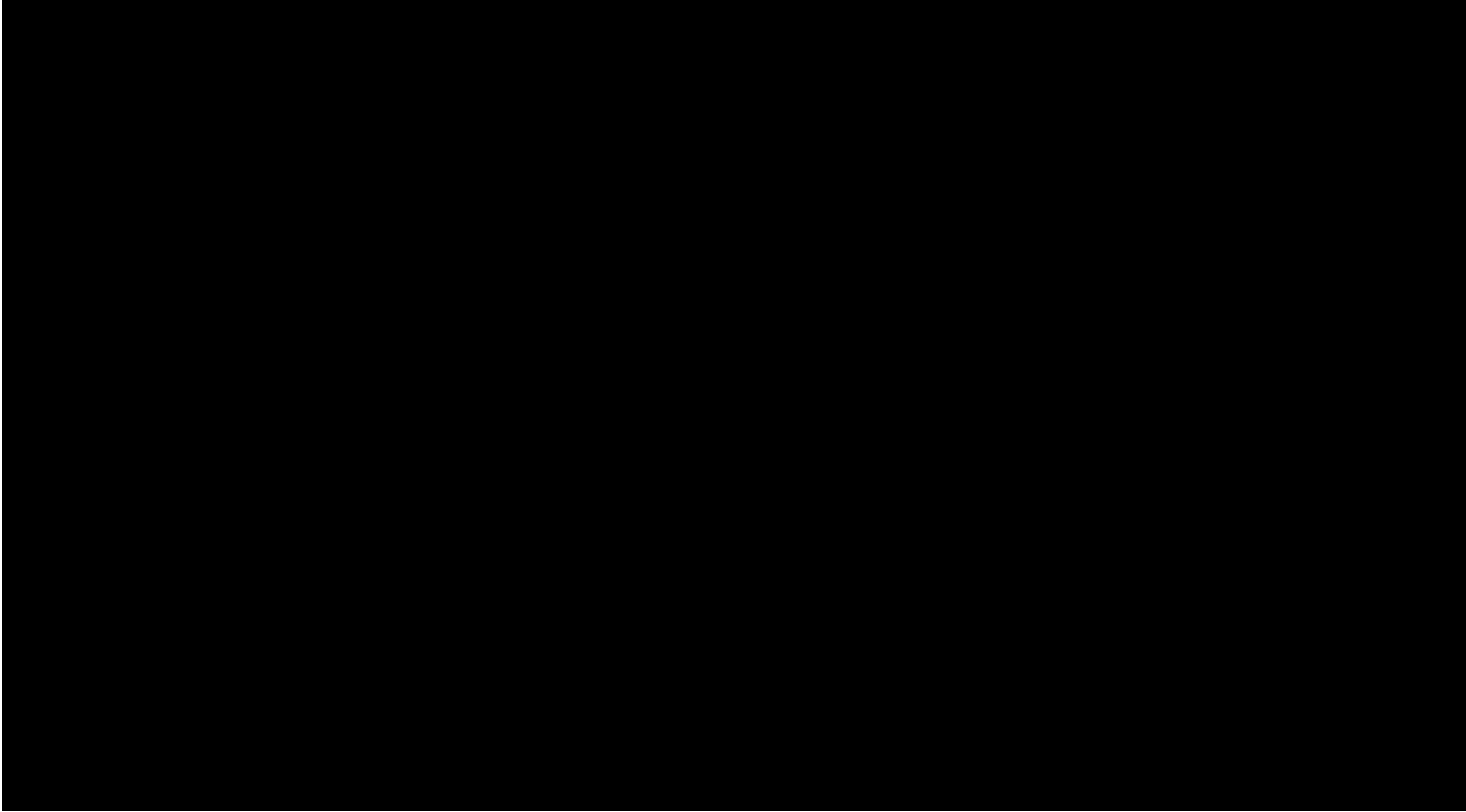
From: [REDACTED]
Sent: Thursday, July 28, 2022 7:46 PM
To: PublicComment
Subject: No New Rate Hike

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.

TWIA,

Please do not propose any rate increases to windstorm insurance.





Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 7:38 PM
To: PublicComment
Subject: RE: Wind insurance hike

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.

I am writing to protest the hike in wind insurance. It is an additional financial hardship for persons on fixed incomes, particularly in these horrid economic times. Thank you for allowing me to voice my opinion.

Sincerely

[REDACTED]

[Sent from AT&T Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 7:23 PM
To: PublicComment
Subject: NO TWIA Rate Hike

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.

As residents of Galveston, we are opposed to a Texas Windstorm Insurance rate hike. Continued rate hikes will make living on the Texas Coast impossible.

Thank you very much.

Respectfully yours,

[REDACTED]

Sent from my iPhone

Public Comment

From: precinct221@gmail.com
Sent: Thursday, July 28, 2022 7:19 PM
To: PublicComment
Subject: NO RATE HIKE

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.

Living in coastal communities is becoming more and more unaffordable and insurance rate increases are a significant part of that reason. TWIA should consider the economic impact that the 14 Texas coastal communities have not only on a state level, but on a national level when implementing these continuous increases. As I understand it, TWIA's governing board has recommended that the rates not be increased and, as the government oversight of the insurance rates for taxpayers, TWIA needs to have the best interest of all Texans in mind when they make decisions such as this.

Again, PLEASE, do not hike the TWIA insurance rates until such time that the previous year's storm damage supports such an increase.

David Wilson

GCRP SD11 Chair

Precinct 221 Republican Precinct Chair

cellular

Romans 8:28

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 7:03 PM
To: PublicComment
Subject: No Rate Increase!!

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Increase!!

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 6:54 PM
To: PublicComment
Subject: TWIA rates

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike.

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 6:54 PM
To: PublicComment
Subject: NO RATE HIKE

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.

We citizens that live on the coast already pay the highest premiums in the state. Even though hail damage far exceeds hurricane wind damage on the coast we still are extremely penalized. Some of us don't chose to live here for the luxury, we have to live here for jobs, etc.

I urge you to hold down insurance premiums & DO NOT RAISE INSIRANCE PREMIUMS!

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 6:48 PM
To: PublicComment

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 6:47 PM
To: PublicComment

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 6:46 PM
To: PublicComment

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 6:37 PM
To: PublicComment
Subject: No rate hike, please

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.

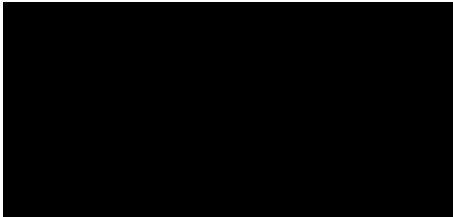
Please do not raise the TWIA insurance rate. It will create great hardship in our community and we are trying to recover from a recession.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 6:34 PM
To: PublicComment
Subject: NO RATE HIKE - NO RATE INCREASE

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.



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 6:31 PM
To: PublicComment
Subject: No rate hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!!

[Sent from AT&T Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 6:02 PM
To: PublicComment
Subject: NO RATE HIKE

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.

Please hear our voice! No rate hike in TWIA rates!

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 6:00 PM
To: PublicComment
Subject: No rate hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike

please we can't afford it anymore

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 5:44 PM
To: PublicComment
Subject: No Rate Hike!

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike!

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 5:40 PM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 5:29 PM
To: PublicComment
Subject: NO Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO Rate Hike

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 5:26 PM
To: PublicComment
Subject: Rate hike

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.

As coastal bend survivors of many storms over the years, I am asking you to not raise our windstorm rates again. Please....No Rate Hike!

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 5:17 PM
To: PublicComment
Subject: "no Rate Hikkies

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.

[Sent from Yahoo Mail for iPad](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 5:10 PM
To: PublicComment
Subject: No rate hike!

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.

Please do not increase rates. Families are already suffering from inflation and the recession, don't heap more stress on them. I would hate to have to choose between securing my home through insurance and being able to perform daily tasks.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 5:02 PM
To: PublicComment
Subject: NO RATE HIKE

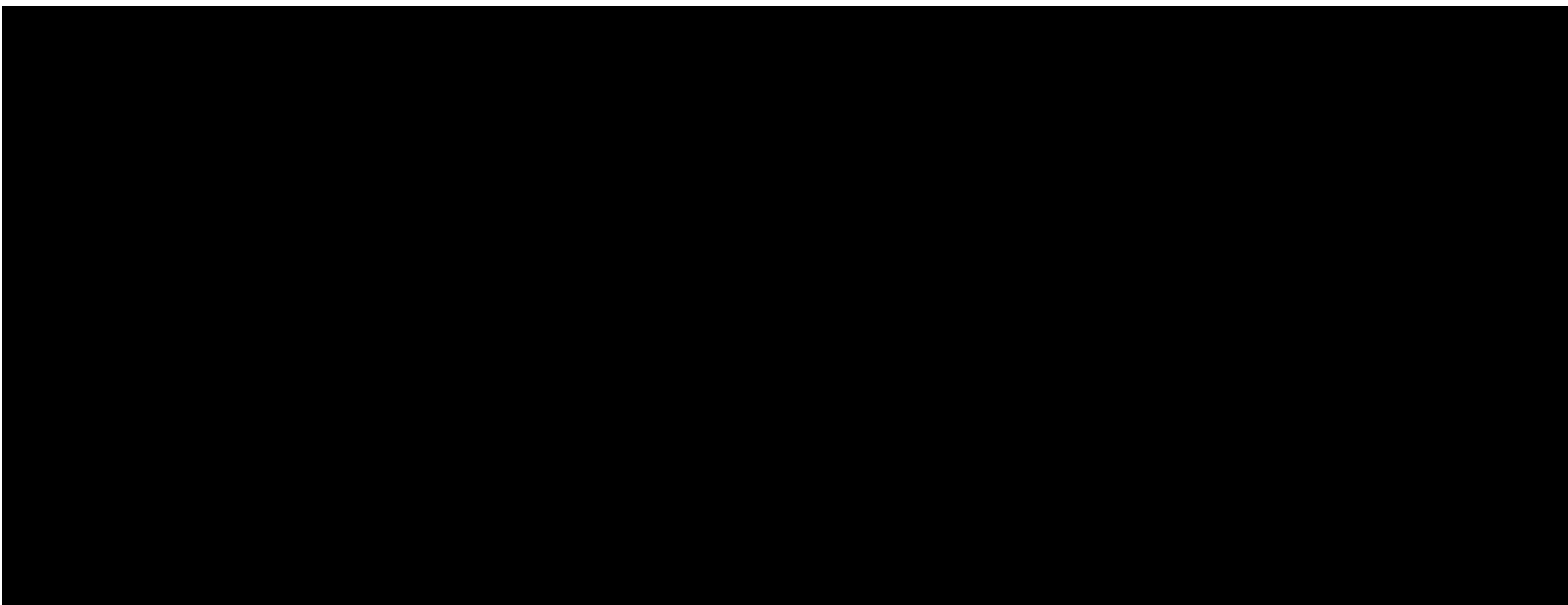
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 5:00 PM
To: PublicComment
Subject: NO RATE HIKE!

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.

As all expenses for living in Galveston continue to increase – please hold the TWIA insurance to zero.
Thanks



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:56 PM
To: PublicComment
Subject: No Rate Hike!

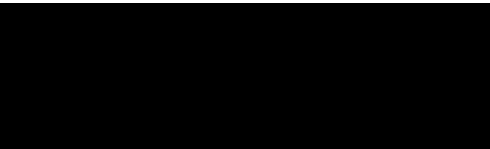
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:35 PM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike!!



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:46 PM
To: PublicComment
Subject: Rate hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No!

[REDACTED]

Sent from my iPad

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:44 PM
To: PublicComment
Subject: NO RATE HIKE!!

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.

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:43 PM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:39 PM
To: PublicComment
Subject: NO RATE HIKE STOP DISCRIMINATION!

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.

THIS INSANITY HAS TO STOP!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:36 PM
To: PublicComment
Subject: NO RATE HIKE

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.

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:33 PM
To: PublicComment
Subject: NO rate hike!!

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.

From [REDACTED]
Corpus Christi

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:28 PM
To: PublicComment
Subject: Rate Increase

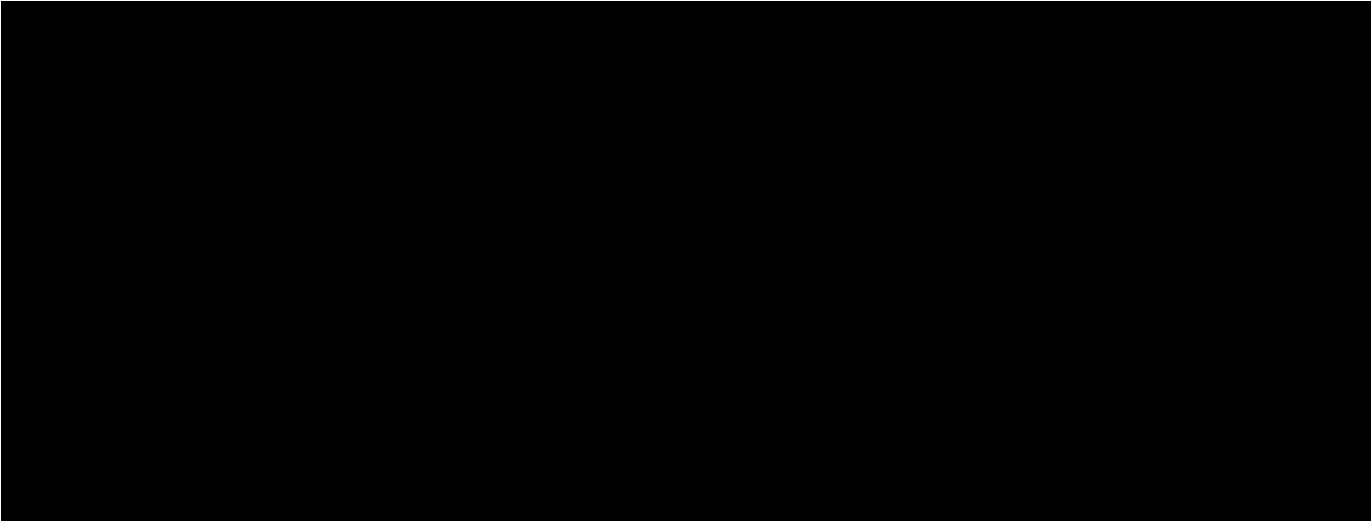
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Do not impose another rate increase TWIA!!! We are sick of you and every politician that doesn't give a dam about how you are taxing everyone out of their homes! Our property taxes are way out of line compared to other places, then we have flood insurance, and windstorm insurance...you scumbags should all go personally bankrupt and I hope karma finds every one of you!

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:24 PM
To: PublicComment
Subject: NO RATE HIKE!

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.



Public Comment

From: Griffith, Karen <Karen.Griffith@ccisd.us>
Sent: Thursday, July 28, 2022 4:24 PM
To: PublicComment
Cc: [REDACTED]
Subject: Opposition to TWIA Rate Hike

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.

TWIA Board of Directors,

Hope this email finds you well. I know being on a board and having to make tough decisions for the well-being of the company is difficult. As one of the largest employers of Corpus Christi, I ask that you accept the recommendation **not** to increase rates at this time. We are all recovering from the pandemic and CCISD currently adopted a \$25 million dollar deficit budget for the 2022/23 school year. This means many of our employees will not receive pay increases, as we cannot afford to give them, during this time of continued increasing Inflation. Increasing rates will only add additional burden on our community and employees, as well as to the financial challenges the district is currently facing (the district currently pays \$9.8 million dollars annually for property insurance). We empathically ask that you maintain current rates.

Thank you for your understanding,

Karen Griffith

Deputy Superintendent for Business and Support Services
CORPUS CHRISTI INDEPENDENT SCHOOL DISTRICT
Office 361-695-7361

Visit CCISD online: www.ccisd.us

Like CCISD on Facebook: www.facebook.com/CCISD

Follow CCISD on Twitter: www.twitter.com/CCISD

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:21 PM
To: PublicComment
Subject: No rate hike

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.

Senior citizens living in a fixed income cannot possibly afford a rate hike in windstorm rates. Owning our own home, working for 45 years, and paying unheard of rates in Texas is making it more difficult to hang on to our hard earned property! Also please consider the current state of financial pressures surrounding survival in this nation.

Thank you

[REDACTED]

--

Sent from Gmail Mobile

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:18 PM
To: Communications
Subject: Another possible rate hike

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.

All twia board members-

Please understand with inflation as it is and overall financial recession going on, a rate increase would be extremely difficult to handle for millions of people. I am a senior here in corpus on income from teacher retirement which isn't increasing. I shutter at the thought of choosing to not have the security of windstorm insurance in place. Perhaps providing discounts for 65+ aged people could be considered. At least delay it and I can at least not vote for incumbent politicians not fighting another increase by you. Thanks for your consideration.

Another struggling senior-

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:08 PM
To: PublicComment
Subject: Please No Rate Hike

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.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:07 PM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:01 PM
To: PublicComment
Subject: NO RATE HIKE

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.

!!!!!!!!!!!!!!!!!!!!!!--

PHINZ UP!



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 4:00 PM
To: PublicComment
Subject: No Rate Hike

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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 3:51 PM
To: PublicComment
Subject: No Rate Hike Please

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.

To Whom it may concern:

The affordability of living on the coast remains a primary concern for all of us. There are many of us who are retirees on fixed income and when you add in the cost of food and gasoline increases for this year a rate hike on our insurance policies would be another boulder on the shoulder - really hard to support. Therefore, TWIA should consider the economic impact that our 14 coastal communities have not only on a state level, but on a national level when implementing these continuous increases. Thank you.

Kind regards,

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 3:50 PM
To: PublicComment
Subject: NO RATE HIKE!!!!

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.

ABSOLUTELY NO RATE HIKE!!



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 3:42 PM
To: PublicComment
Subject: No Rate Hike

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.

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 3:42 PM
To: PublicComment
Subject: No Rate Hike

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.

Good Afternoon,

I was recently informed that the TWIA is considering an 11% rate hike. This is very disappointing on top of all of the other inflationary pressures we as residents and business owners are facing. Besides the cost increases of fuel, groceries, property taxes and home owners insurance over the last year, any additional burdens of home ownership present a hardship to current owners and impact the ability to sell. Also COVID rates are rising which will impact short term rental occupancy.

It is requested that measures be taken to minimize or eliminate any proposed increases and the impact they would have on coastal residents.

Thank you.

[Sent from the all new AOL app for Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 3:18 PM
To: PublicComment
Subject: No Rate Increases

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.

On behave of the teachers and employees of the coastal bend. We are asking that you do not increase the rate. We are having a hard time with everything that is going on, we need help No Rate Increases.

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 3:13 PM
To: PublicComment
Subject: NO RATE HIKES

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.

We do not want any rate hikes, bottom line "NO Rate Hike". --

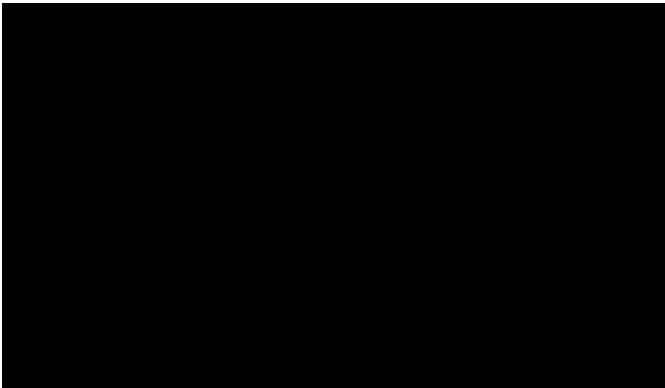
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:55 PM
To: PublicComment
Subject: NO RATE HIKE

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.

Please do not raise rates. We can't afford it.



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:53 PM
To: PublicComment
Subject: NO RATE HIKE!

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASES!

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:50 PM
To: PublicComment
Subject: No Rate Hike

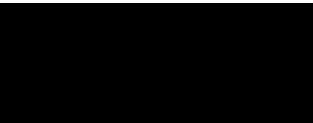
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:49 PM
To: PublicComment
Subject: NO Rate Hike

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.



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:49 PM
To: PublicComment
Subject: No rate increases

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.

Do not raise the rate!

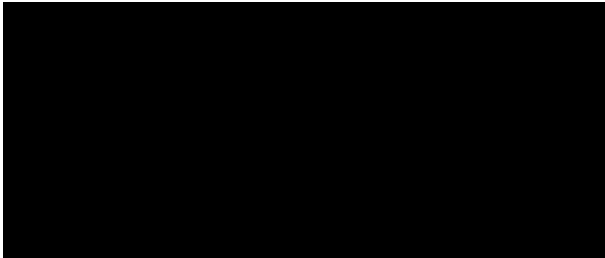
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:47 PM
To: PublicComment
Subject: No rate hike

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.

I own several properties in Galveston and am opposed to any rate hikes!

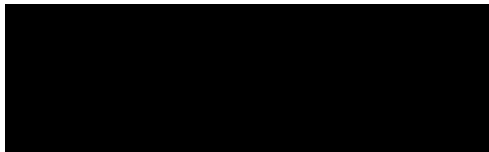


Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:45 PM
To: PublicComment
Subject: no rate increases

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASES



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:43 PM
To: PublicComment
Subject: NO rate hike

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.

Dear TWIA,

As a citizen of the Corpus Christi I am writing to say NO to another rate hike from your company. Times are tight for families due to inflation and recession. We do not want/need/can not afford another rate hike.

Sincerely,

[REDACTED]

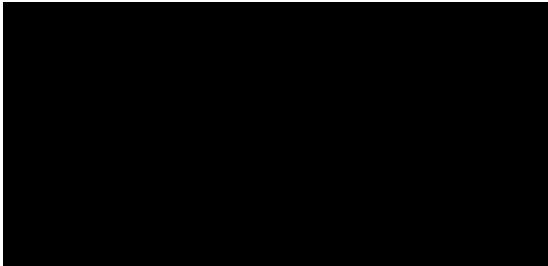
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:37 PM
To: PublicComment
Subject: NO RATE HIKE

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.

Please, as the owner of two businesses, we implore you to not to raise the rates. Please adopt a 0% rate increase on August 2, 2022.

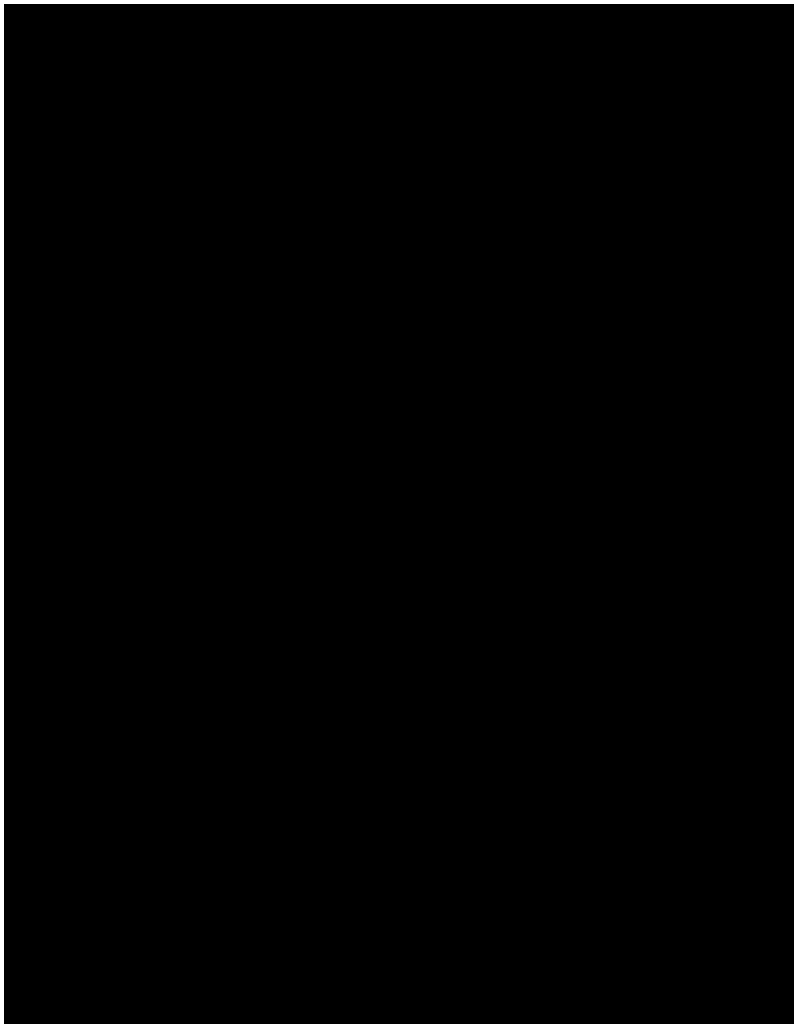


Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:37 PM
To: PublicComment
Subject: No Rate Hike

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.

We are paying way too much not and with inflation it's an added expense we cannot afford.



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:29 PM
To: PublicComment
Subject: No

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike!!

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:15 PM
To: PublicComment
Subject: No rate hike!

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No TWIA rate hikes in 2022!

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:13 PM
To: PublicComment
Subject: [REDACTED] NO Rate Increase!

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.

We would like to enter into the record that we do not support a rate hike for Wind Storm insurance.

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:12 PM
To: PublicComment
Subject: No rate hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike
[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:08 PM
To: PublicComment
Subject: No Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

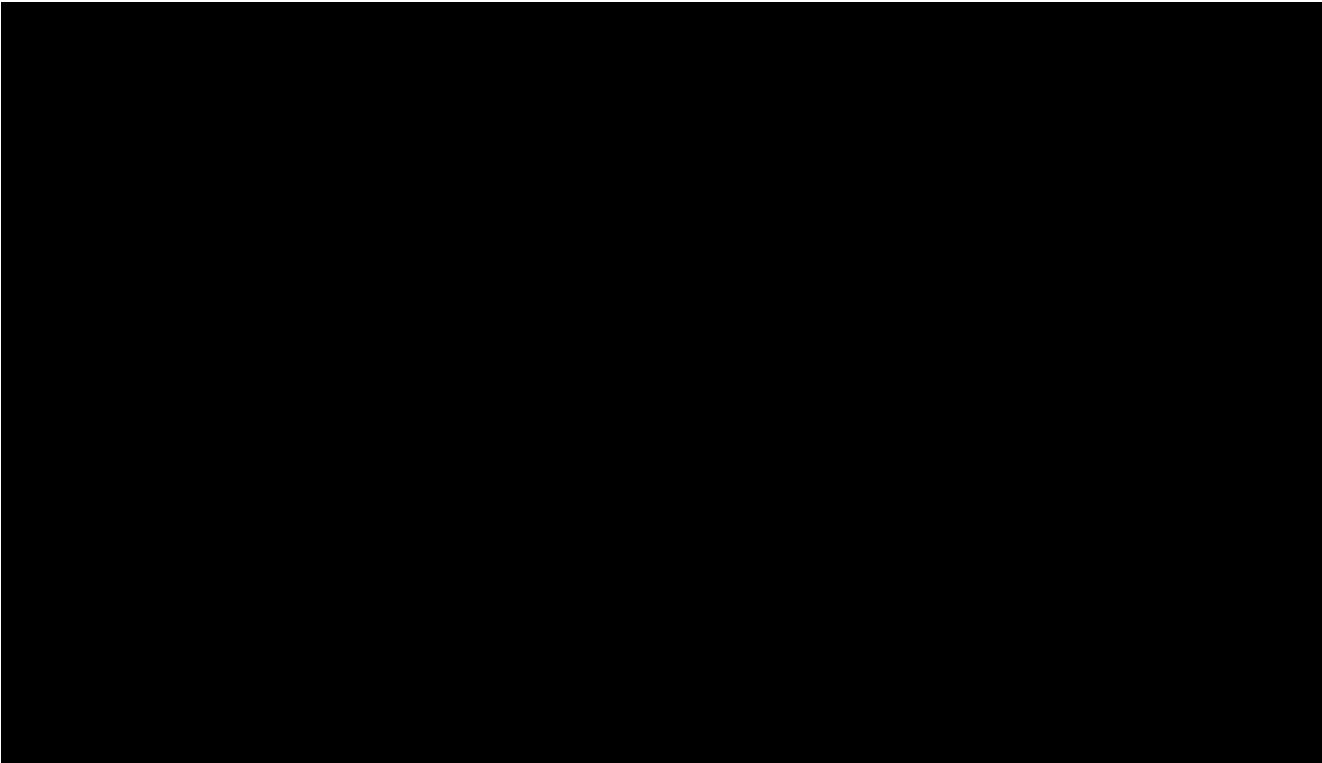
No Rate Hike. Thank you

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:07 PM
To: PublicComment
Subject: NO RATE HIKE!

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.



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 2:07 PM
To: PublicComment
Subject: Re: NO RATEHIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!!

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:58 PM
To: PublicComment
Subject: No Rate Increases

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:53 PM
To: PublicComment
Subject: NO RATE HIKES

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.

[REDACTED]

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:54 PM
To: PublicComment
Subject: NO RATE HIKE PLEASE!

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.

Please do not impose a rate hike on 8/2/2022. I own several coastal properties and I am also an insurance agent and insure hundreds of homes. It's just killing my clients and making it completely unaffordable to own property on the coast.

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:51 PM
To: PublicComment
Subject: Windstorm Insurance

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!

Please

Sent from my iPhone

Public Comment

From: Viegas, Brittany <BrittanyViegas@gisd.org>
Sent: Thursday, July 28, 2022 1:50 PM
To: PublicComment
Subject: NO RATE HIKE

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.

PLEASE NO RATE HIKE!!!! IT IS SO EXPENSIVE TO LIVE IN GALVESTON, OUR SCHOOL DISTRICT IS FEELING THE EFFECTS OF THIS AS IT MAKES MORE SENSE FINANCIALLY TO TEACH AND LIVE OFF THE ISLAND. PLEASE HELP US!

Brittany Viegas

Executive Director | Galveston ISD Educational Foundation
3904 Avenue T Galveston, Texas 77550
409.766.5157 office | 409.762.8372 fax
www.GalvestonEdFoundation.org



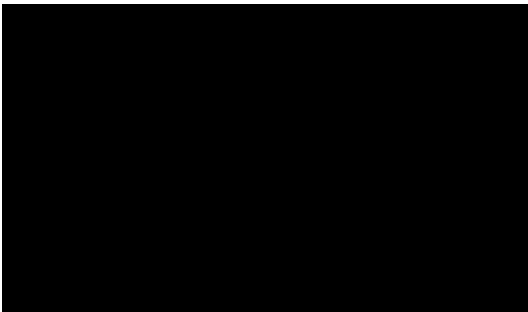
Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:50 PM
To: PublicComment
Subject: NO RATE HIKE!

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.

PLEASE REFRAIN FROM INCREASING TWIA RATES.
THANK YOU,

[REDACTED]



God is the author of your life. Let Him write!

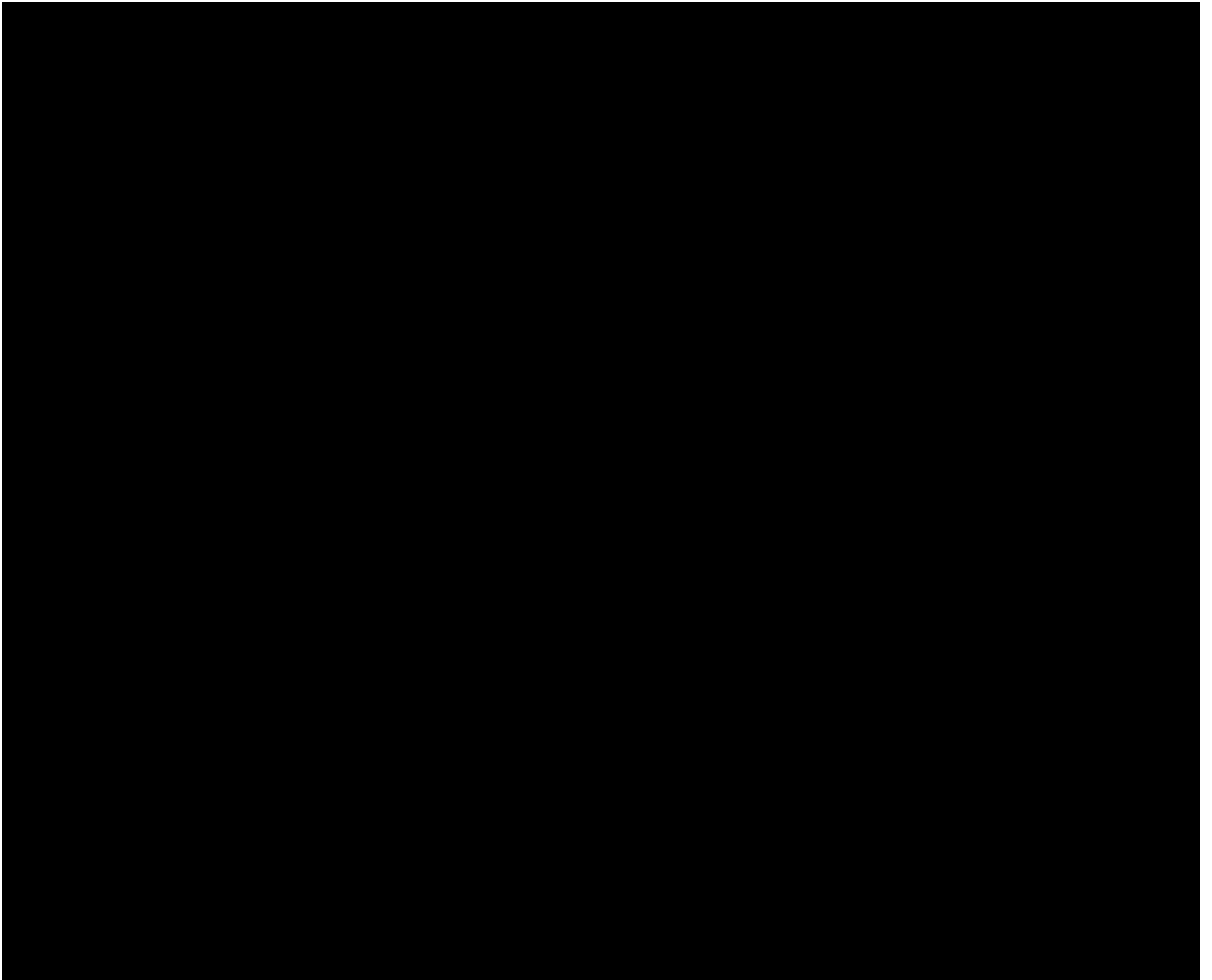
Public Comment

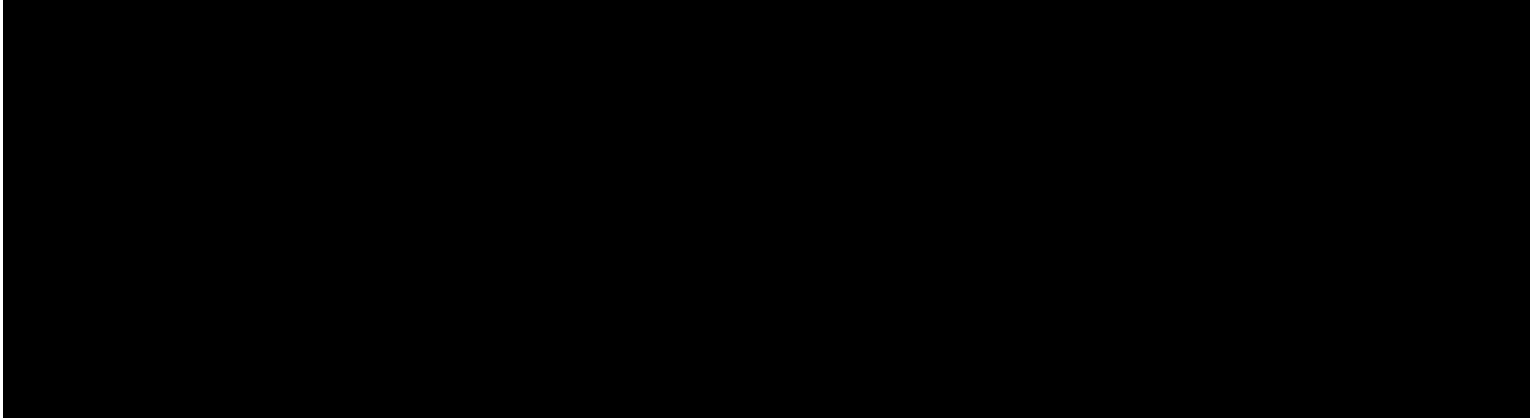
From: [REDACTED]
Sent: Thursday, July 28, 2022 1:50 PM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

Dennis Byrd





Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:49 PM
To: PublicComment
Subject: NO RATE HIKE!!!

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.

Enough is enough! What? Some executive(s) need a big million dollar bonus? Again??

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:49 PM
To: PublicComment
Subject: NO RATE HIKE

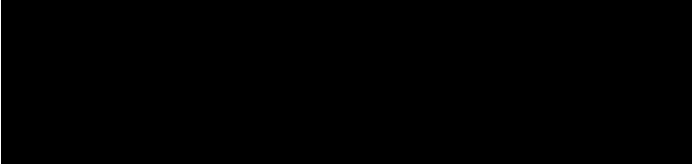
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:48 PM
To: PublicComment
Subject: NO RATE HIKE

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.

Please do not increase the windstorm rate. Thank you.



Ps. Oh by the way, I'm never too busy for your referrals. So if you know someone that wants to buy or sell a house, please let me know. I'm happy to help.

[Consumer Protection Notice](#)

[Consumer Information About Brokerage Services](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:46 PM
To: PublicComment
Subject: NO RATE HIKE

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.

Please NO RATE HIKE

So Many People are struggling with this economy.

Thank You!!!

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:42 PM
To: PublicComment
Subject: NO RATE HIKE!!

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.

To Whom It May Concern,

As a resident of the great state of Texas I am asking politely and strongly to not increase our insurance rates.

Respectfully submitted,

[REDACTED]
Corpus Christi, TX

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:35 PM
To: PublicComment
Subject: No Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

"NO RATE HIKE"



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:35 PM
To: PublicComment
Subject: No rate hike

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.

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:34 PM
To: PublicComment
Subject: Texas

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike!

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:21 PM
To: PublicComment
Subject: No Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate increases

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:20 PM
To: PublicComment
Subject: No rate hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:17 PM
To: PublicComment
Subject: No Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate increases

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:15 PM
To: PublicComment
Subject: No Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate increases

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:15 PM
To: PublicComment
Subject: No Rate Hike

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.

Please do not raise the TWIA rates. There is simply no way I can afford another rate increase.

Thank you,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:12 PM
To: PublicComment
Subject: No Rate Hike!!

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.

I oppose any and all rate hikes! ¡No bueno!



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 1:00 PM
To: PublicComment
Subject: NO RATE INCREASES

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASES



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 12:47 PM
To: PublicComment
Subject: NO RATE HIKE!!!!
Attachments: Screenshot_20220728-123451_Facebook.jpg

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.



NO RATE HIKE!!!!



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 12:47 PM
To: PublicComment
Subject: Disband TWIA - no rate hike

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.

If the TWIA is so inefficient that yearly rate hikes are required, it appears to be time to urge the Texas Legislature to disband the TWIA in favor of private insurers.

No Rate Hike please, enough is enough.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 12:38 PM
To: PublicComment
Subject: No Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike. [REDACTED]

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 12:38 PM
To: PublicComment
Subject: NO Rate Hikes

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate increases.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 12:34 PM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike.

--

Sent from [Tohsoft.Mail](#) for mobile

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 12:10 PM
To: PublicComment
Subject: Please no rate hike

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.

I cannot afford any more rate hikes or I will be homeless.

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 12:04 PM
To: PublicComment
Subject: No rate hike!

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.

Please keep TWIA rates affordable.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 12:01 PM
To: PublicComment
Subject: TWIA rate increase

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO TWIA RATE HIKE!! We can barely afford what we are paying now. If the rates continue, I'll be forced to drop my insurance so I can feed my disabled child and afford the electricity to keep him cool so he stays alive.

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 12:00 PM
To: PublicComment

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO Rate Hike

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:59 AM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:59 AM
To: PublicComment

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate Hike

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:57 AM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

Our low income family of 7 with a special needs child can NOT handle that!

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:56 AM
To: PublicComment
Subject: Windstorm No Rate Hike

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.

Please NO RATE HIKE. Higher prices are making us retirees pinch pennies we don't have

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:56 AM
To: PublicComment
Subject: No rate hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike!

As a Padre Island Property owner, please do not increase our rates!

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:56 AM
To: PublicComment
Subject: No rate hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike please.

Sent from my T-Mobile 4G LTE Device.

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:51 AM
To: PublicComment
Subject: No Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike!!!

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:50 AM
To: PublicComment
Subject: No Rate Hike!

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.

As a homeowner in the coastal bin, I am asking you to not raise the TWIA Rates

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:42 AM
To: PublicComment
Subject: NO RATE HIKE!!!

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

no clue what y'all are thinking but absolutely no to this

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:41 AM
To: PublicComment
Subject: No rate hike.

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.

To TWIA. Please do not increase rates at this time. We are having cost and rate increases everywhere.. Increasing rate will cause people to not be able to afford insurance causing them to loose their homes.

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:35 AM
To: PublicComment
Subject: 0% Rate Increase

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.

Dear Board,

As a homeowner and single mother, I implore you to vote for 0% rate increase for windstorm insurance. Thank you.

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:30 AM
To: PublicComment
Subject: No Rate Hike

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.

To whom it may concern:

I am sending this letter to voice my opposition for windstorm insurance rate increases.

Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:28 AM
To: PublicComment
Subject: No Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

"NO Rate Hike"

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:21 AM
To: PublicComment
Subject: No TWIA Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No TWIA Rate Hike!!!!!!!!!! You're pricing me out of my home

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:20 AM
To: PublicComment
Subject: No TWIA Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No TWIA rate hike - you're pricing me out of my home!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:20 AM
To: PublicComment
Subject: Please do not increase rates!

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.

There are many seniors that retired here and can't afford rate increases along with all of the other prices of gas, groceries, electric bills, etc going up. You are forcing seniors out of their "forever homes" if you raise prices now.

Sent from my iPad

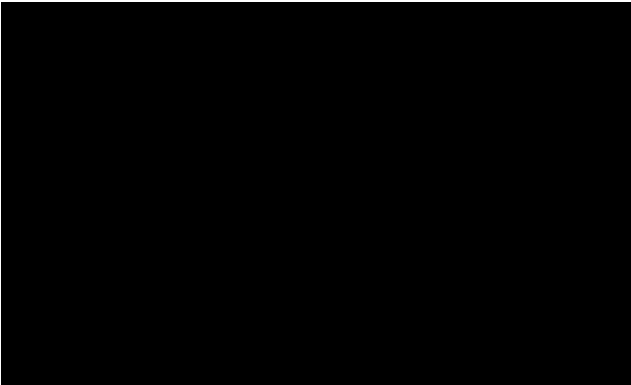
Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:19 AM
To: PublicComment
Subject: NO RATE HIKE

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.

TWIA: **NO RATE HIKE!**

Premiums are outrageous with deductibles that do not cover any damage! And for what? Tax those west Texas owners with Hail Storms, and Harris County too!



Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:10 AM
To: PublicComment
Subject: No TWIA Rate Hikes

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.

[REDACTED]

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Thursday, July 28, 2022 11:10 AM
To: PublicComment
Subject: NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!! NO RATE INCREASE!!!! THE COAST HAS HAD ENOUGH!!! WHY AREN'T TORNADO PRONE COUNTIES PAYING WIND INSURANCE??????????????????

~~~~~

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 11:08 AM  
**To:** PublicComment  
**Subject:** NO Rate HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE NO RATE INCREASE! WE HAVE HAD ENOUGH! WHY DON'T TORNADO PRONE COUNTIES HAVE TO PAY WIND INSURANCE????????????????????



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 11:04 AM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

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.

I am a senior citizen living on a very fixed income. The last rate increase hit very hard. Another increase could ruin not only myself, but many of my neighbors, retirees and families.  
Please, NO RATE INCREASE.

[REDACTED]

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 11:03 AM  
**To:** PublicComment  
**Subject:** Rate

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike please.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 11:03 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE  
  
**Importance:** High

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASE, I am a college educated, full time working, single mom of two that is getting priced out of living in Corpus Christi.  
Please stop this madness!!

[REDACTED]

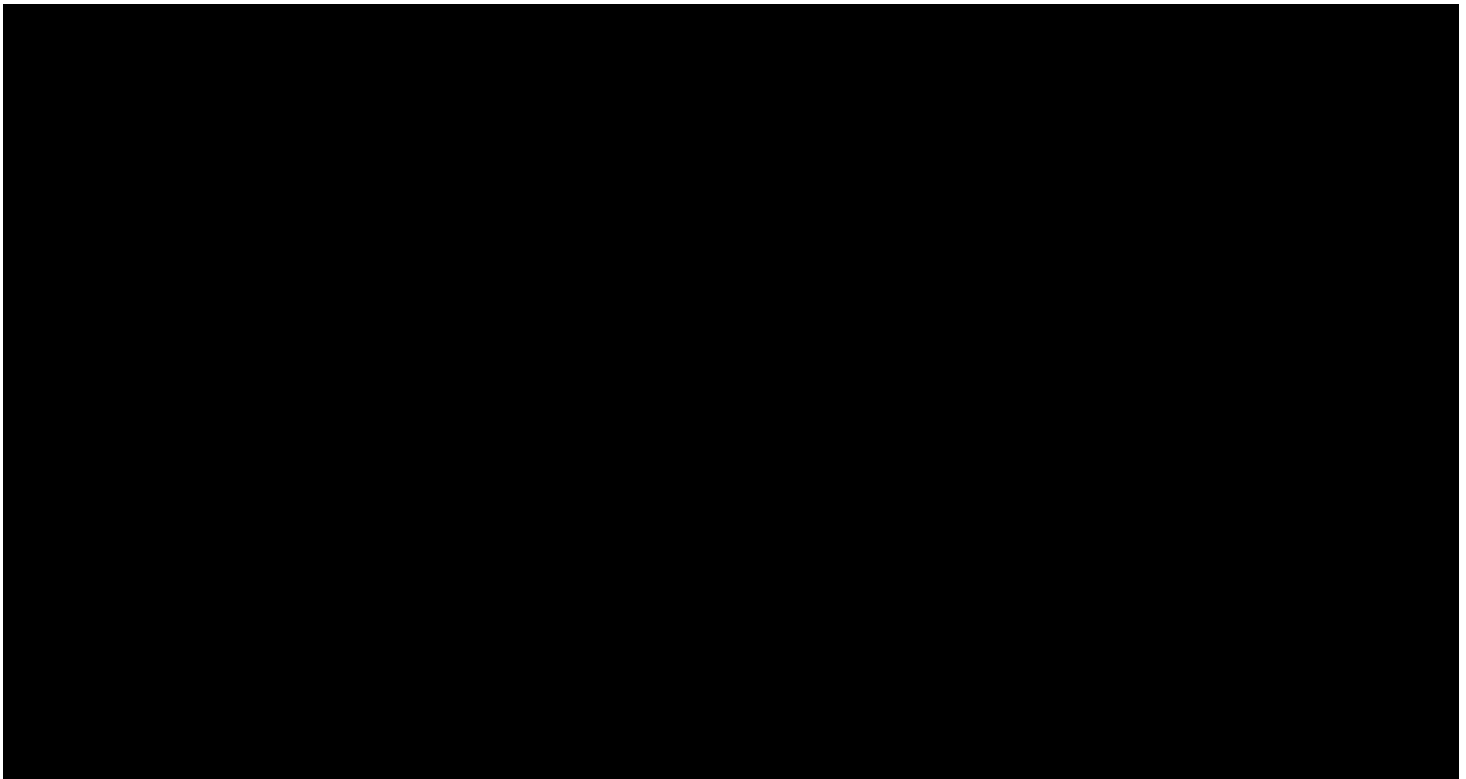
## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 11:02 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 11:00 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:58 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!!!

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!!





## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:55 AM  
**To:** PublicComment  
**Subject:** Rate Hike to windstorm Insurance

**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.

To Whom it May Concern,

I am opposed to a rate hike to windstorm insurance premiums. No Rate Hike.

--

[Information About Brokerage Services Form](#)

[Consumer's Protection Notice](#)



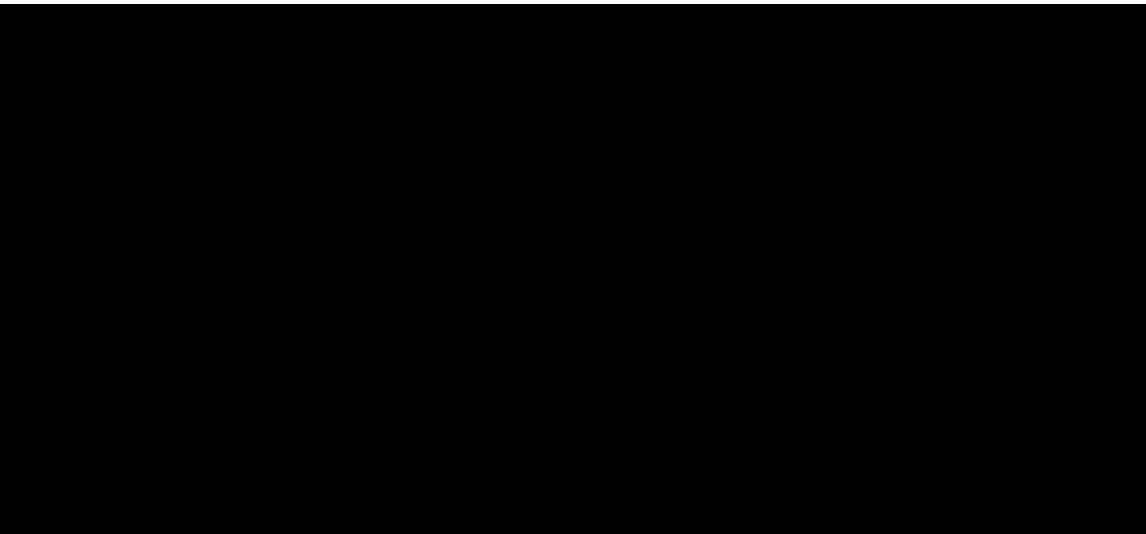
## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:54 AM  
**To:** PublicComment  
**Subject:** No Rate Hike!

**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.

The citizens of the coastal bend are suffering with record inflation, high property taxes, and insurance. Please no more rate hikes. Thanks!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:54 AM  
**To:** PublicComment  
**Subject:** Fwd: NO RATE INCREASE

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.

>> I would like to formally protest any rate increases to my TWIA policy.

>>

>> Thanks,

>>

>> [REDACTED]

>>

>> Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:48 AM  
**To:** PublicComment  
**Subject:** No rate hike

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.

Sent from my iPhone

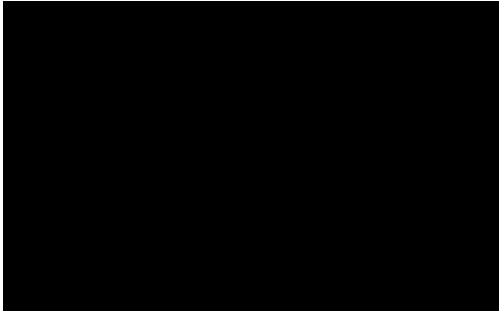
## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:46 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**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.

PLEASE No Rate Hike!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:39 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!!!!! PLEASE

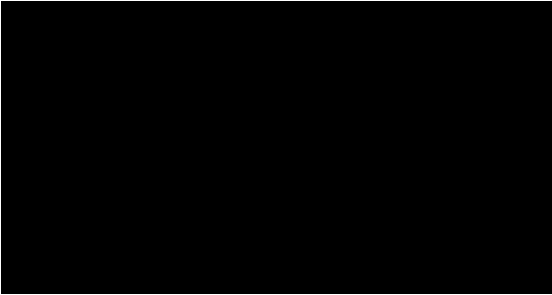
## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:34 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

I do not approve of a RATE HIKE!!!!!!!!!!!! NO RATE INCREASES!!!!!!!!!!!!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:34 AM  
**To:** PublicComment  
**Subject:** No Rate increase

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate increase!

Sent from [REDACTED] Samsung Galaxy S20+



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:27 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:26 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:26 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:26 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:25 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:24 AM  
**To:** PublicComment  
**Subject:** TWIA MEETING

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE !!!

NOW IS NOT THE TIME TO BURDEN THE GREAT STATE OF TEXAS.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:12 AM  
**To:** PublicComment  
**Subject:** NO RATE INCREASES

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASES

## Public Comment

---

**From:** Mike Culbertson <mculbertson@ccredc.com>  
**Sent:** Thursday, July 28, 2022 10:16 AM  
**To:** PublicComment  
**Subject:** Against Rate Hike

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.

As CEO of the Corpus Christi Regional Economic Development Corporation we are against any rate hike. We have recruited over \$55 billion of industrial projects to the coastal bend region. The 3,000 jobs that followed are shocked that they have to pay so much for wind storm.

Mike Culbertson  
CCREDC



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:11 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:07 AM  
**To:** PublicComment  
**Subject:** NO rate hike

**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.

As a citizen on the Texas Coast subjected to windstorm, I am writing to state a strong objection to any additional rate hike.

[REDACTED]

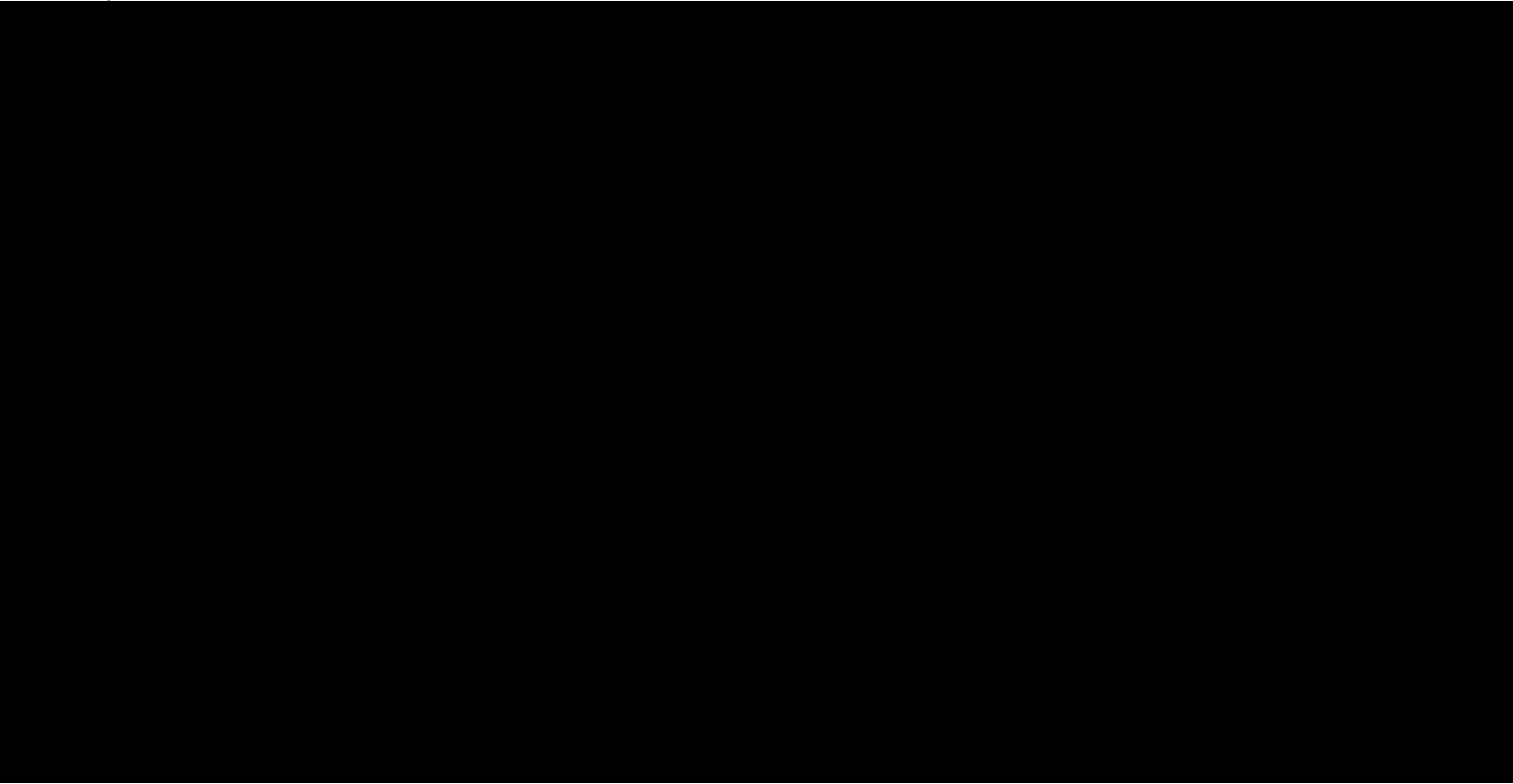
## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:05 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

Why must the coastal population continue to pay for Hail storms, wildfires and other weather events across the state, but we must continue to pay insanely high rates, "Just in case" we get a hurricane? Texans should all share in this and not penalize the Texas coast. We all don't have million dollar houses on the beach.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:05 AM  
**To:** PublicComment  
**Subject:** No rate hike!

**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.

I oppose any insurance rate hikes.

[REDACTED]

## Public Comment

---

**From:** Agent Services  
**Sent:** Thursday, July 28, 2022 10:05 AM  
**To:** Communications  
**Subject:** FW: New TWIA submission from TWIA-Contact

---

**From:** notify@noreply.twia.org <notify@noreply.twia.org>  
**Sent:** Thursday, July 28, 2022 9:49 AM  
**To:** Agent Services <agentservices@TWIA.ORG>  
**Subject:** New TWIA submission from TWIA-Contact

**First Name**

[REDACTED]

**Last Name**

[REDACTED]

**Email**

[REDACTED]

**Phone**

[REDACTED]

**Best Time to Call**

Morning (7am - 12pm)

**Subject**

WPI-8-C Questions

**How may we help you?**

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:58 AM  
**To:** PublicComment  
**Subject:** NO to TWIA Tax Increase!

**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.

I have lived on the Gulf Coast in Corpus Christi for over 40 years. I am a constituent that pays taxes and insurance for my properties and I'm begging you to vote NO to a TWIA rate hike! It will have a negative affect on the gulf coast communities decreasing opportunities for residents to attain affordable housing.

Thank you,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:52 AM  
**To:** PublicComment  
**Subject:** No rate hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike. Texans cannot afford this!!!  
[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:51 AM  
**To:** PublicComment  
**Subject:** NO Rate Hike

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.

Greetings! I am submitting my stance concerning the rate increase. Please do NOT hike the rate up, this will only hinder our abilities to care for our families.[]

Thank you.

Respectfully,



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:49 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

**NO RATE HIKE!!**

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:45 AM  
**To:** PublicComment  
**Subject:** NO rate hike!

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO rate hike!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:44 AM  
**To:** PublicComment  
**Subject:** NO rate hike!

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO rate hike!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:44 AM  
**To:** PublicComment  
**Subject:** NO rate hike!

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO rate hike!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:41 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO Rate Hike.  
NO RATE INCREASES.

[REDACTED]  
Sent from Yahoo Mail on Android

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:38 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!!!

[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:32 AM  
**To:** PublicComment  
**Subject:** NO rate hike!!!

**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.

Please! NO RATE HIKE!! --

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



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:34 AM  
**To:** PublicComment  
**Subject:** TWIA Annual Meeting

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Increase!



Sent via the Samsung Galaxy S22 5G, an AT&T 5G smartphone  
Get [Outlook for Android](#)



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:32 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:32 AM  
**To:** PublicComment  
**Subject:** No Rate Hike!

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

"No Rate Hike"



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:29 AM  
**To:** PublicComment  
**Subject:** No rate hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

"NO Rate Hike"

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:29 AM  
**To:** PublicComment  
**Subject:** Windstorm Insurance

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!!!

Regards

[REDACTED] San Patricio County

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:22 AM  
**To:** PublicComment  
**Subject:** NO Rate Hike

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO Rate Hike! NO RATE INCREASES!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:21 AM  
**To:** PublicComment  
**Subject:** No Rate Hike - NO RATE INCREASES

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike - NO RATE INCREASES

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:18 AM  
**To:** PublicComment  
**Subject:** NO Rate Hike

**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.

Expecting y'all to do the hard work and do the right thing and focus on affordability for our coastal community.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:15 AM  
**To:** PublicComment  
**Subject:** Rate Hike

**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.

Please, no rate hike this term.

Sincerely

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:09 AM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:09 AM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:08 AM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:06 AM  
**To:** PublicComment  
**Subject:** No rate hike

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike

On Wed, Dec 1, 2021, 8:26 AM [REDACTED] wrote:

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:00 AM  
**To:** PublicComment  
**Subject:** No rate hike!

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No no no no no no no

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 7:57 AM  
**To:** PublicComment  
**Subject:** No rate hike for TWIA

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.

As a resident of Friendswood I have seen my insurance rate go up 15% in 2021 and my renewal rate for 2022 is up 40%. I have shopped around and many providers have left the Gulf Coast region for hail and window storm. Please do not increase the rate for TWIA.

Sent from my iPhone Z

NO rate hike

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:57 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

The average increase in coverage limits will be unsustainable and are not justified.

0% rate increase on August 2, 2022.

Please. NO RATE HIKE!

[REDACTED]  
Winnie, Texas



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:43 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

There should be no rate hike for our windstorm policies! Any rate hike is unsustainable and unjustified. We, the people are hurting with all of this inflation and don't need another punch in the gut. Do the right thing for the people.

Sincerely,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:24 PM  
**To:** PublicComment  
**Subject:** Rate hike and commission decrease if agents

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

I would like to explore the board to not increase rates. With the 2.0 flood change the increase of 18% annual and immediately for new business on a flood premium it is already hurting the coastal real estate market. Flood now outweighs windstorm on most homes. When both are required is a DTI (debt to income) ratio killer for loans originators. What the board needs to consider instead is to raise the minimum deductible for names storms. All carriers that have wind coverage have minimum for wind and names storms. The effect will be the same as that payout will be smaller for catastrophic losses.

The other time I'd like to address is the decrease of agent commission. The agent has a large role and huge value selling TWIA servicing policies is still our major role and TWIA has not taken that away as of yet. Agents are needed and deserve commission to stay the same.

Thank you

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:14 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:03 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:37 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

## No Rate Hike!

Thanks,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:23 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE TO TWIA

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE to TWIA !!!!

The average increase in coverage limits will be unsustainable and are not justified.

[Sent from the all new AOL app for Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:20 PM  
**To:** PublicComment  
**Subject:** No rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike!

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:18 PM  
**To:** PublicComment  
**Subject:** No Rate Hike please!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike please!

Thank you,

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:00 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:56 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE to TWIA

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

TWIA:  
NO RATE HIKE

You must adopt a 0% rate increase on August 2, 2022.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:47 PM  
**To:** PublicComment  
**Subject:** No rate increase!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

The cost of nearly all goods and services are going through the roof.  
Home owners cannot bear the additional burden of a rate increase on windstorm insurance.

Thank you for your consideration.

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:30 PM  
**To:** PublicComment  
**Subject:** No windstorm increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

I vote for no windstorm increase



Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:10 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Please vote accordingly

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:06 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!!!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Windstorm is already so high, please do not hike the rates this year just coming out of a pandemic and in the middle of recession!

Thanks,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:57 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:56 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:44 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

This is not sustainable and completely unjustified.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:40 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Good evening,  
My insurance increased 50% last year although no flooding or windstorm damage.

PLEASE, NO RATE HIKE!

[REDACTED]

My home has a discretionary deed in Galveston CAD due to the nature of my work.  
Thank you

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:32 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

With inflation out of control, it is imperative that you vote a 0 rate increases for wind coverage when people are already hurting! There is no reason to do this at this time except for your benefit!  
Do the right thing, VOTE NO!

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:00 PM  
**To:** PublicComment  
**Subject:** Windstorm Insurance

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

I would like to request that you do not raise the Windstorm Insurance. As of August 25th, I will be an 81 year old man who is on a fixed income. With all the other tax increases, it is getting more and more difficult to pay all of my expenses. Surely the current amount we are paying for Windstorm Insurance is high enough to meet the demands. I would really appreciate it if you would not increase the Windstorm Insurance premium.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 5:37 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

please no rate hike

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 4:56 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please DO NOT increase our rates!

[REDACTED]

[REDACTED]

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 4:50 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 4:50 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 4:50 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 4:50 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 4:49 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 4:47 PM  
**To:** PublicComment  
**Subject:** No rate hike!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Hello, please no rate hikes! We already pay for very high premiums for this coverage! [REDACTED] Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 4:41 PM  
**To:** PublicComment

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No TAX HIKE!!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 4:37 PM  
**To:** PublicComment

**Importance:** High

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!! You are nickeling and diming us to pieces already!!!! I feel sorry for those on fixed income, elderly, low paying jobs, etc. that are going to be unable to insure their homes or get a loan because they can't afford insurance!!! This is getting ridiculous!

Please LISTEN!!!!

[REDACTED]

## Public Comment

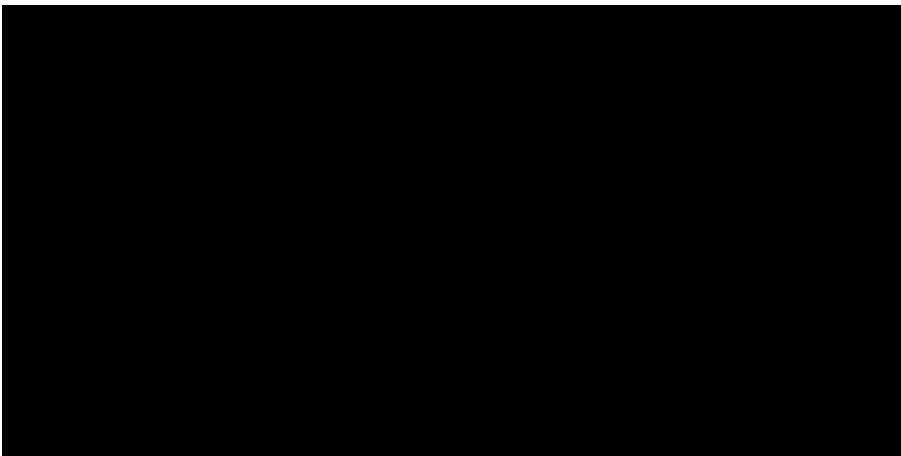
---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 3:52 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please, no rate hike!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 2:50 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

To Whom it may concern,  
I am asking that Texas Windstorm would not increase insurance rates.  
Sincerely,  
[REDACTED]

Sent from my iPhone



## Public Comment

---

**From:** Agent Services  
**Sent:** Friday, July 29, 2022 2:05 PM  
**To:** Communications  
**Subject:** FW: New TWIA submission from TWIA-Contact

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

---

**From:** notify@noreply.twia.org <notify@noreply.twia.org>  
**Sent:** Friday, July 29, 2022 1:59 PM  
**To:** Agent Services <agentservices@TWIA.ORG>  
**Subject:** New TWIA submission from TWIA-Contact

|                                                                                    |
|------------------------------------------------------------------------------------|
| <b>First Name</b>                                                                  |
| ████                                                                               |
| <b>Last Name</b>                                                                   |
| ████                                                                               |
| <b>Email</b>                                                                       |
| ████████████████████                                                               |
| <b>Phone</b>                                                                       |
| ████████                                                                           |
| <b>Best Time to Call</b>                                                           |
| Morning (7am - 12pm)                                                               |
| <b>Subject</b>                                                                     |
| Policy Questions                                                                   |
| <b>How may we help you?</b>                                                        |
| NO RATE HIKE! Enough is enough. People can't eat and no money for any more things. |

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 1:42 PM  
**To:** PublicComment  
**Subject:** Vote NO to any TWIA rate increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

I am writing on behalf of [REDACTED] and myself personally to urge the TWIA Board to **reject consideration of any proposed rate increase** on residential and commercial policyholders.

We believe any action to increase policyholder rates at this time is premature and in direct conflict with the will and intent of the members of the Texas Legislature.

The most prudent move for the citizens of the coastal region is for TWIA to hold off on any rate increases until the legislature has had the opportunity to study and enact any needed reforms during the next legislative session.

There should be no rate increase until a study is completed on the disparate impact any proposed rate increase will inflict on individuals and businesses residing in Texas coastal counties.

Thank you for your consideration

[REDACTED]

## Public Comment

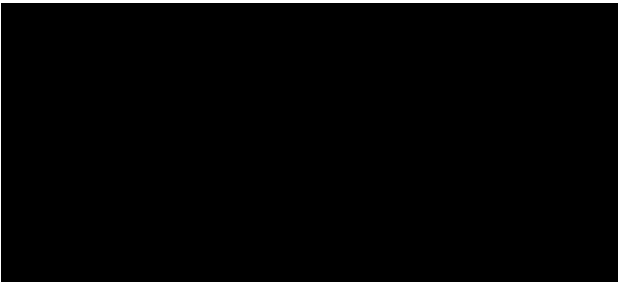
---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 1:14 PM  
**To:** PublicComment  
**Subject:** TWIA...NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Now is not the time to raise windstorm insurance rates...no rate hike!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 1:14 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

PLEASE PLEASE PLEASE NO RATE HIKE!

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 1:01 PM  
**To:** PublicComment  
**Cc:** [REDACTED]  
**Subject:** No TWIA Rate Hikes

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.



Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:36 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:34 AM  
**To:** PublicComment  
**Subject:** No to rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:20 AM  
**To:** PublicComment

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE PLEASE!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:48 AM  
**To:** PublicComment  
**Subject:** No TWIA Rate Hikes

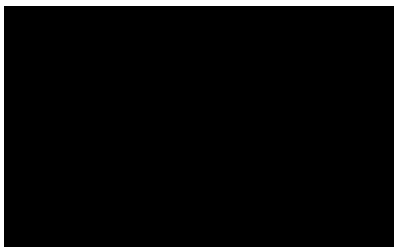
**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please understand that we have lived in the Coastal Bend area for almost 40 years. We're now aged and, due to the rises in interest rates, cost of housing, etc etc., we CAN'T move to a place where we aren't required to be covered by TWIA. We now pay more for the cost of housing (with taxes, insurance, and more insurance) than it ever cost to pay for a house in the first place and we're on Social Security and retirement.

And it's not just the senior citizens that are impacted by these costs. People from all walks of life are being priced out of their homes because of the added cost of TWIA.

No More Rate Hikes.....you're punishing us for living near the coast. People in areas with hail storms annually and tornadoes do not pay like this.



Virus-free. [www.avg.com](http://www.avg.com)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:31 AM  
**To:** PublicComment  
**Subject:** No rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 7:05 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 8:32 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:45 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hikes are needed. Represent the people, and do the right thing: vote no on rate hikes!!!

Thank you.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 7:14 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please do NOT increase our rates. They are already much higher than the flood insurance and fire insurance.

Thanks,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 7:36 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:48 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

To whom it may concern:

I wish to respectfully request no rate hike for your insurance.

Thank you,  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:01 PM  
**To:** PublicComment  
**Subject:** Brazoria County

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Good day!

I currently live in Brazoria County and I'm asking for no rate hike.

Thank you,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:01 PM  
**To:** PublicComment  
**Subject:** Brazoria County

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Good day!

I currently live in Brazoria County and I'm asking for no rate hike.

Thank you,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 8:50 PM  
**To:** PublicComment  
**Subject:** No rate hike!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:54 AM  
**To:** PublicComment  
**Subject:** No TWIA rate hikes

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 7:53 PM  
**To:** PublicComment  
**Subject:** no rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:01 PM  
**To:** PublicComment  
**Subject:** Brazoria County

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Good day!

I currently live in Brazoria County and I'm asking for no rate hike.

Thank you,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:51 PM  
**To:** PublicComment  
**Subject:** No rate increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASES

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 4:35 AM  
**To:** PublicComment  
**Subject:** No Rate Hikes!!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hikes!!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:23 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

I'm a senior on a fixed income and can not afford the many increases caused by inflation. I may be forced to leave my home if something isn't done to curb increasing costs.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 8:00 PM  
**To:** PublicComment  
**Subject:** No Rate Hike Please

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

The cost of living is skyrocketing. Price increased need to be stopped. Many home owners have been pushed out of the market. More price increases will hurt those trying to live on Galveston Island. Do what is best for Galveston. NO RATE INCREASE!!

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:49 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Hello,  
As a citizen and homeowner in Galveston, I urge TWIA to vote no to the increase in rate at the August 2, 2022 meeting.  
Thank you,

[REDACTED]

--

[REDACTED]

Please excuse any spelling or grammar mistakes as this email was sent from my mobile device.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:18 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASES

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:35 AM  
**To:** PublicComment  
**Subject:** No HIKE RATE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO HIKE RATE !!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:35 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please adopt a 0% rate increase.

[REDACTED]  
Homeowner and registered voter

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:29 PM  
**To:** PublicComment  
**Subject:** no rate raise

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please do not raise rates this year. With the increases in property taxes and everything else this year, a raise in our insurance rates will hurt homeowners like me who are already struggling to meet our expenses. Please accept the recommendation not to raise rates this year.

Sincerely,



## Public Comment

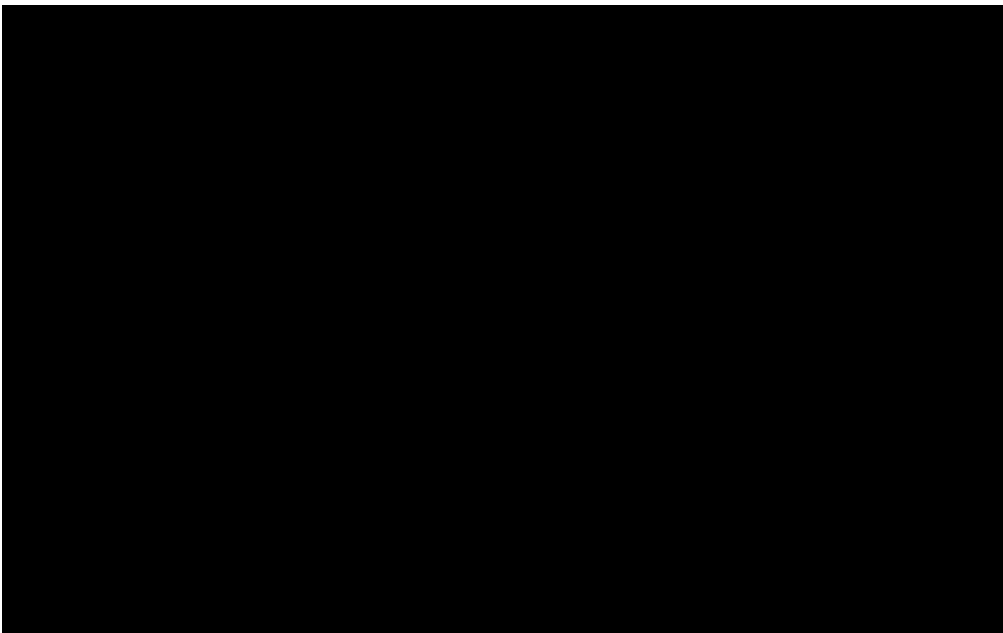
---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:29 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please vote no to any rate hike





## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:12 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike please!

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:08 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

As a taxpayer, we do not want a tax rate hike.

Please consider the state of the declining economy.

Thank you,

[REDACTED] Corpus Christi Taxpayer

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:07 PM  
**To:** PublicComment  
**Subject:** No rate hike for Twia

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Hello,

Thanks for reading this. I vote no rate hike for TWIA.

Thank you.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:07 PM  
**To:** PublicComment  
**Subject:** Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

## GIG'EM AGGIES !!!

[REDACTED]  
With the cost of gasoline, electricity, groceries and more a rate hike would have many of us to make a choice between food, lights, transportation or windstorm insurance. Please do not make us have to make that very difficult decision.

Sincerely,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:42 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:59 AM  
**To:** PublicComment  
**Subject:** No rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

## Public Comment

---

**From:** Jeff Bernsen <jeff@bernseninsurance.com>  
**Sent:** Friday, July 29, 2022 11:58 AM  
**To:** PublicComment  
**Subject:** Commission Reduction

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Good Morning,

I have been an Agent for 22 years and have been writing with TWIA the entire time. We have so many pain points it would take hours to cover. I know they have made a few improvements in the processing which I am sure is a benefit to TWIA and the consumer on the billing side. I always personally inspect the risk and take pictures before submitting an application. Which takes time and effort. Also, If commissions are cut I will most likely have to lay staff off.

Renewals going out right at 30 days of renewal  
Cannot make changes within 35 days of renewal  
"IF" we have to make changes within 35 days.. new application required  
Cannot change payment method within 35 days of renewal- locked in  
Cannot print quotes- have to create own presentation  
Internet settings/ cookies blocked resulting in cannot make payment  
Lots of technical issues  
Policy holder portal not user friendly

Respectfully Submitted,

*Jeff Bernsen*, CIC, LUTCF, CSD  
**Agent**

Jeff Bernsen Insurance Agency  
5110 Holly Road  
Corpus Christi, TX 78411  
361-991-1683  
361-991-0202



## Public Comment

---

**From:** Norma L Trevino <ntrevino@farmersagent.com>  
**Sent:** Friday, July 29, 2022 11:56 AM  
**To:** PublicComment  
**Subject:** commission

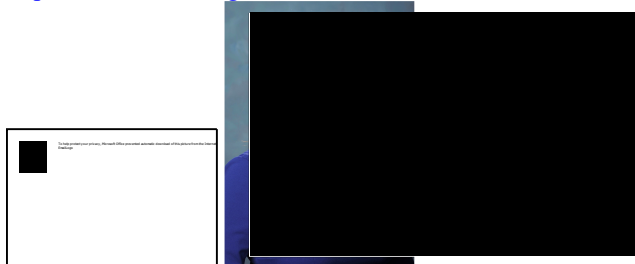
**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Against commission decrease as agents have to hire extra office staff to process twia business.

*Norma Trevino*

Farmers Insurance  
300 E Main St  
Alice, TX 78332-4967  
361-668-3586 (Office)  
361-668-3587 (Fax)  
[ntrevino@farmersagent.com](mailto:ntrevino@farmersagent.com)  
<http://www.farmersagent.com/ntrevino>



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Member FINRA & SIPC



## Public Comment

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**From:** Jessica Wilson <jessica.mnardone@farmersagency.com>  
**Sent:** Friday, July 29, 2022 11:56 AM  
**To:** PublicComment  
**Subject:** Agenda Item # 6

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Concerning Agenda Item # 6, I am against any possible agent commission decreases due to the need to keep a full-time employee to handle all TWIA Policy Processing of new & renewed policies & in the constant changes & difficulties in working with your websites.

Thank You,

*Jessica Wilson*

**Office of Merida Nardone**

**Farmers Insurance**

15121 S Padre Island Dr. Ste 104

Corpus Christi, TX 78418-6266

361-949-8008 (Office)

361-949-8448 (Fax)

staff.mnardone@farmersagency.com

<http://www.farmersagent.com/mnardone>

If you're happy with my service, [leave me a review!](#)

## Public Comment

---

**From:** Merida M Nardone <mayontheisland@icloud.com>  
**Sent:** Friday, July 29, 2022 11:55 AM  
**To:** PublicComment  
**Subject:** Agenda Item # 6

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Concerning Agenda Item # 6, I am against any possible Agent Commission decreases due to the need to keep a full time employee to handle all TWIA Policy Processing of new and renewed policies and the constant changes and difficulty working with your website.

Thank you,

Merida Mendoza

Sent from my iPhone

## Public Comment

---

**From:** Cynthia Guerra <cynthia.ntrevino@farmersagency.com>  
**Sent:** Friday, July 29, 2022 11:53 AM  
**To:** PublicComment  
**Subject:** TWIA commissions

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

I am against the decrease of agent commission.

**Cindy Guerra**  
Office of Norma Trevino  
Farmers Insurance  
300 E Main St  
Alice, TX 78332-4967  
361-668-3586 (Office)  
361-668-3587 (Fax)  
[cynthia.ntrevino@farmersagency.com](mailto:cynthia.ntrevino@farmersagency.com)  
<http://www.farmersagent.com/ntrevino>



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:51 AM  
**To:** PublicComment  
**Subject:** No rate Hike!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!

[REDACTED]

*Behold what manner of love the Father has bestowed on us, that we should be called children of God!*  
*1 John 3:1a*

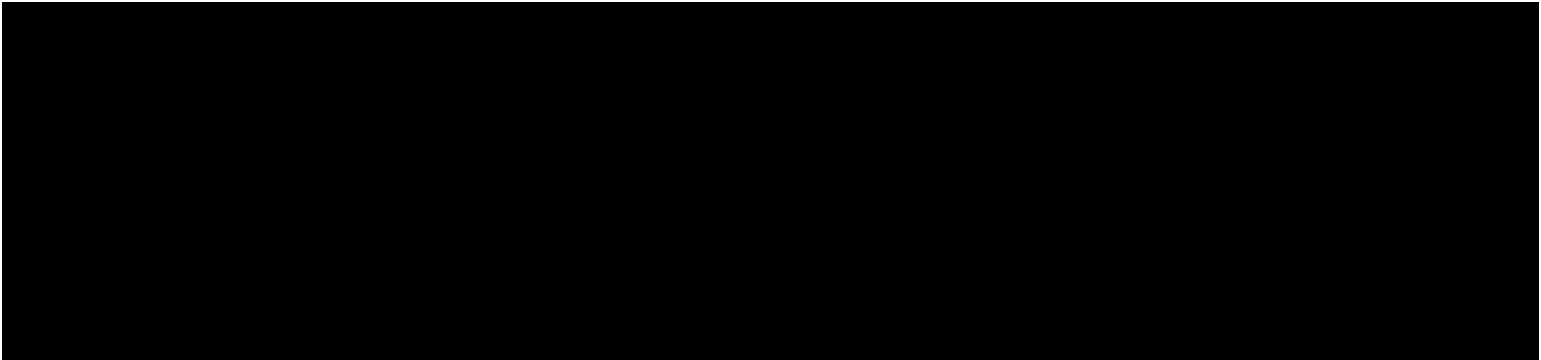
## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:48 AM  
**To:** PublicComment  
**Subject:** NO PRICE INCREASE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.



## Public Comment

---

**From:** Agent Services  
**Sent:** Friday, July 29, 2022 11:48 AM  
**To:** Communications  
**Subject:** FW: New TWIA submission from TWIA-Contact

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

---

**From:** notify@noreply.twia.org <notify@noreply.twia.org>  
**Sent:** Friday, July 29, 2022 11:43 AM  
**To:** Agent Services <agentservices@TWIA.ORG>  
**Subject:** New TWIA submission from TWIA-Contact

### First Name

[REDACTED]

### Last Name

[REDACTED]

### Email

[REDACTED]

### Phone

[REDACTED]

### Best Time to Call

Morning (7am - 12pm)

### Subject

Policy Questions

### How may we help you?

The Coastal Bend does not need an increase to our insurance premiums. TWIA needs to include the entire state of Texas in assessing premiums because wind events like tornados and hail storms occur all over the state. Windstorm is not just hurricanes.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:46 AM  
**To:** PublicComment  
**Subject:** Rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Rates are already too high. I've had one small claim in 20 years! NO RATE HIKE!

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:45 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike! No increases!

Thank you.

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:45 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

As a TWIA policy holder, I asking TWIA to please not implement a rate hike. Thank you.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:43 AM  
**To:** PublicComment  
**Subject:** Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Hello,

As a resident of Brazoria county, I am writing you to state my opposition towards any rate hike. Please help us by not increasing rates during an economic time where it's already difficult to make ends meet.

Thank you for your consideration of this email.

- [REDACTED]

--

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:43 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike!

[REDACTED]  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:34 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

I received my renewal notice yesterday. My premium increased approximately \$700 since 2021. This is completely unacceptable.

I am requested that TWIA not raise rates, especially at this time when everything else is increasing in price.

Thank you,  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:31 AM  
**To:** PublicComment  
**Subject:** No TWIA rate hikes

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike!

[REDACTED]

## Public Comment

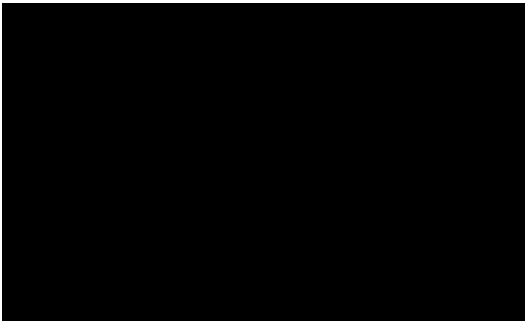
---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:30 AM  
**To:** PublicComment  
**Subject:** No Rate Hike Please!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

I strongly encourage TWIA to adhere to the request of coastal residents and their legislative delegation and oppose any rate hikes.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:26 AM  
**To:** PublicComment  
**Subject:** No Rate Increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Dear TWIA Board,

I reside in Taft, Texas and ask that you do not increase our insurance rates. We already pay some of the highest rates in the nation, and this would hurt us during a time that many cannot afford the rate increase.

Thank you,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:20 AM  
**To:** PublicComment  
**Subject:** No TWIA Rate Hikes

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:17 AM  
**To:** PublicComment  
**Subject:** No rate increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:10 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Good morning,

I am a Galveston resident and I am writing to plead that you do not raise TWIA rates. I'm barely making ends meet as it is and another surge in cost would be devastating. Please keep a 0% rate increase for this year.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:10 AM  
**To:** PublicComment  
**Subject:** No rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

I'm a property owner in Galveston Texas, please don't increase rates for Galveston.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:08 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

To whom this may concern,

I am writing you today to ask that you VOTE AGAINST ANY PROPOSED RATE HIKE.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 11:06 AM  
**To:** PublicComment  
**Subject:** Proposed Windstorm Insurance Rate Increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

I implore the TWIA board members to vote against the proposed 15% premium increase to windstorm policies in the coastal region of Texas. This is the worst possible time to implement this increase. Individuals and businesses are in the process of attempting to recover economically from two years of reduced income due to the pandemic; and now, forced to endure an inflation rate of 9.1%. Many people are currently struggling to make their mortgage payments. An increase of this magnitude could cause many to be unable to keep their homes. This increase could also cause businesses to reconsider locating in the coastal region of Texas. This is such an unfair burden to place on the population of the coastal region. I do not understand why one area should bear the entire burden when there are windstorms and wind events across the State. If you must implement this increase, at the very least, spread it the equitably across Texas.

Sincerely,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:57 AM  
**To:** PublicComment  
**Subject:** No TWIA rate hike!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

> No TWIA rate hike. Thank you  
>  
> No TWIA rate hike. Thank you  
>  
> No TWIA rate hike. Thank you  
>  
> No TWIA rate hike. Thank you  
>  
> No TWIA rate hike. Thank you  
>  
> Concerned homeowner,  
> [REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:55 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

STOP DISCRIMINATING AND SINGLING OUT SPECIFIC COASTAL CITIES WHEN THERE ARE OTHER CITIES THAT NEVER HAVE TO WORRY ABOUT TWIA RAISING THEIR RATES! JUST STOP THE NEVER ENDING GREED! ITS NOT ALWAYS ABOUT MONEY! SHAME ON YOU!!!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:51 AM  
**To:** PublicComment  
**Subject:** No TWIA Rate Hikes

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Please understand that we have lived in the Coastal Bend area for almost 40 years. We're now aged and, due to the rises in interest rates, cost of housing, etc etc., we CAN'T move to a place where we aren't required to be covered by TWIA. We now pay more for the cost of housing (with taxes, insurance, and more insurance) than it ever cost to pay for a house in the first place and we're on Social Security and retirement.

And it's not just the senior citizens that are impacted by these costs.  
People from all walks of life are being priced out of their homes because of the added cost of TWIA.

No More Rate Hikes.....you're punishing us for living near the coast. People in areas with hail storms annually and tornadoes do not pay like this.

[REDACTED]

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:50 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:48 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please no rate HIKE to the Texas coastal communities!

## Public Comment

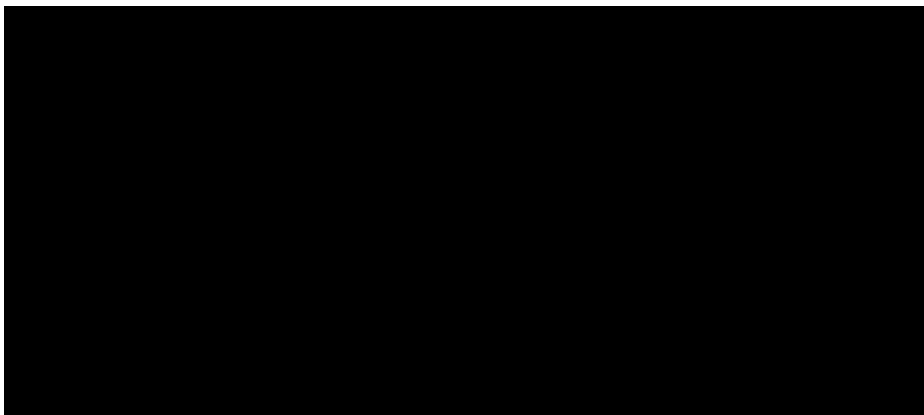
---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:47 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please no rate HIKE to the Texas coastal communities!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:46 AM  
**To:** PublicComment  
**Subject:** No Rate Hike!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Please. No Rate Hike. Thank you!

Sent from my iPhone

## Public Comment

---

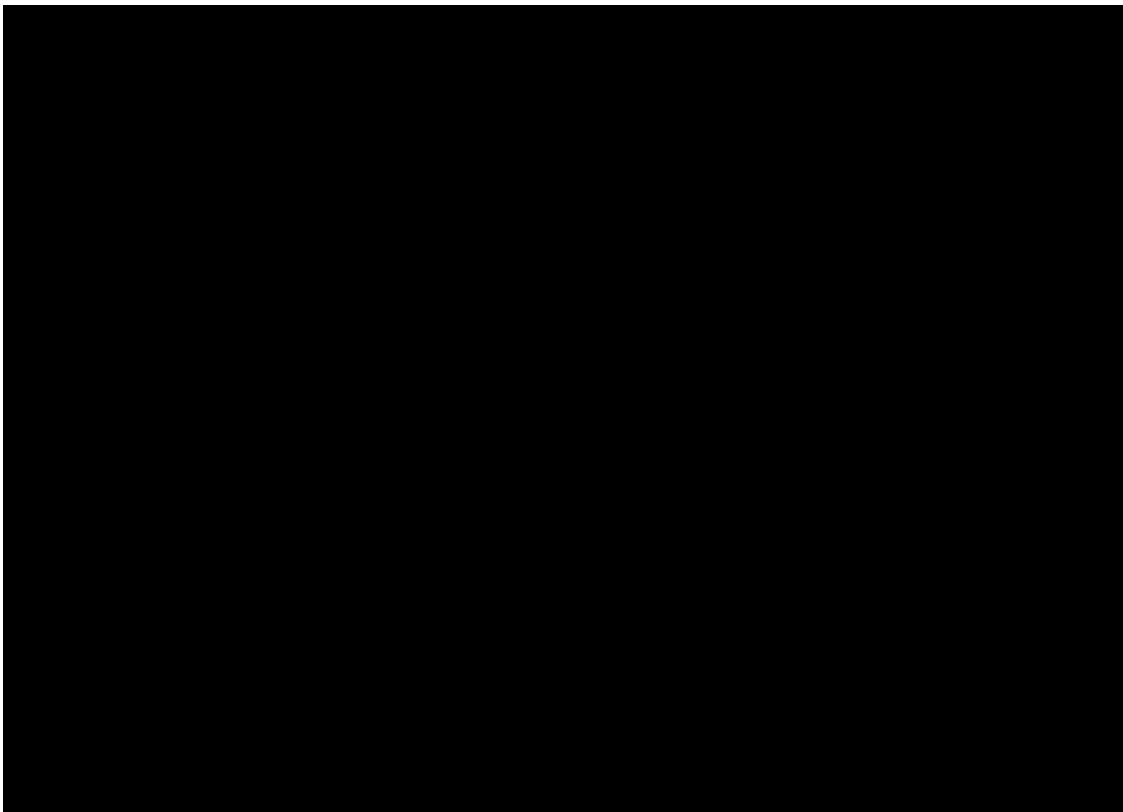
**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:45 AM  
**To:** PublicComment  
**Subject:** No Rate Hike!

**Importance:** High

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

***Please. No Rate Hike. Thank you!***



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:43 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please keep rates the same. The economy is tough and people need every extra dollar possible. Thank you for your consideration

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:37 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike.

Do not increase our rates.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:23 AM  
**To:** PublicComment  
**Subject:** No TWIA Rate Hikes

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:23 AM  
**To:** PublicComment  
**Subject:** NO rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

TWIA:

Please do not do a rate hike.

Thank You,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:21 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please vote no for any TWIA rate hike. We are struggling enough with all of the other rate increases.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:19 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please do not add to our hurting Texas economy by raising TWIA rates on August 2<sup>nd</sup>!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:18 AM  
**To:** PublicComment  
**Subject:** Wind storm insurance

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!  
Regards

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:14 AM  
**To:** PublicComment  
**Subject:** Rate Increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Insurance by definition spreads risk. But current windstorm insurance concentrates risk. Unfortunately there is no political resolution of this dilemma. Politicians from the panhandle are loathe to vote to spread windstorm risk to their region, even though there is considerable windstorm risk in the panhandle area. The only resolution to this problem is through the courts, probably the federal courts.

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:06 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Any increase in my wind storm coverage premium will price me out of my home. This proposed increase along with the massive tax increase last year will devastate my household. Please take this into consideration.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:05 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Any increase in my wind storm coverage premium will price me out of my home. This proposed increase along with the massive tax increase last year will devastate my household. Please take this into consideration.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 10:04 AM  
**To:** PublicComment  
**Subject:** No TWIA Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:53 AM  
**To:** PublicComment  
**Subject:** Windstorm increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Me and my wife live on social security income, we are very much opposed to another windstorm increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:53 AM  
**To:** PublicComment  
**Subject:** "NO Rate Hike"

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

"NO Rate Hike"

Sent via the Samsung Galaxy A32 5G, an AT&T 5G smartphone  
Get [Outlook for Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:45 AM  
**To:** PublicComment  
**Subject:** No rate hike!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!  
  
**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:43 AM  
**To:** PublicComment  
**Subject:** Rate hike consideration

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike.

Sent from my T-Mobile 5G Device  
Get [Outlook for Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:42 AM  
**To:** PublicComment  
**Subject:** No rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate increases please.

[REDACTED]

Sent from my iPhone

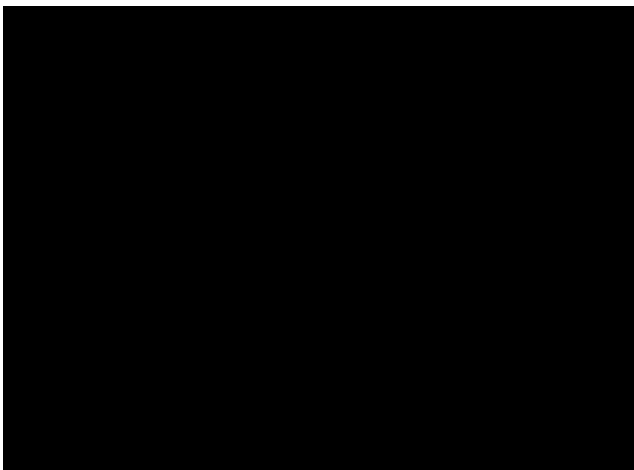
## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:36 AM  
**To:** PublicComment  
**Subject:** Ref: NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:36 AM  
**To:** PublicComment  
**Subject:** No rate increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

I do not support any increases.

Thank you,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:27 AM  
**To:** PublicComment  
**Cc:** Amanda Carey  
**Subject:** NO RATE HIKE

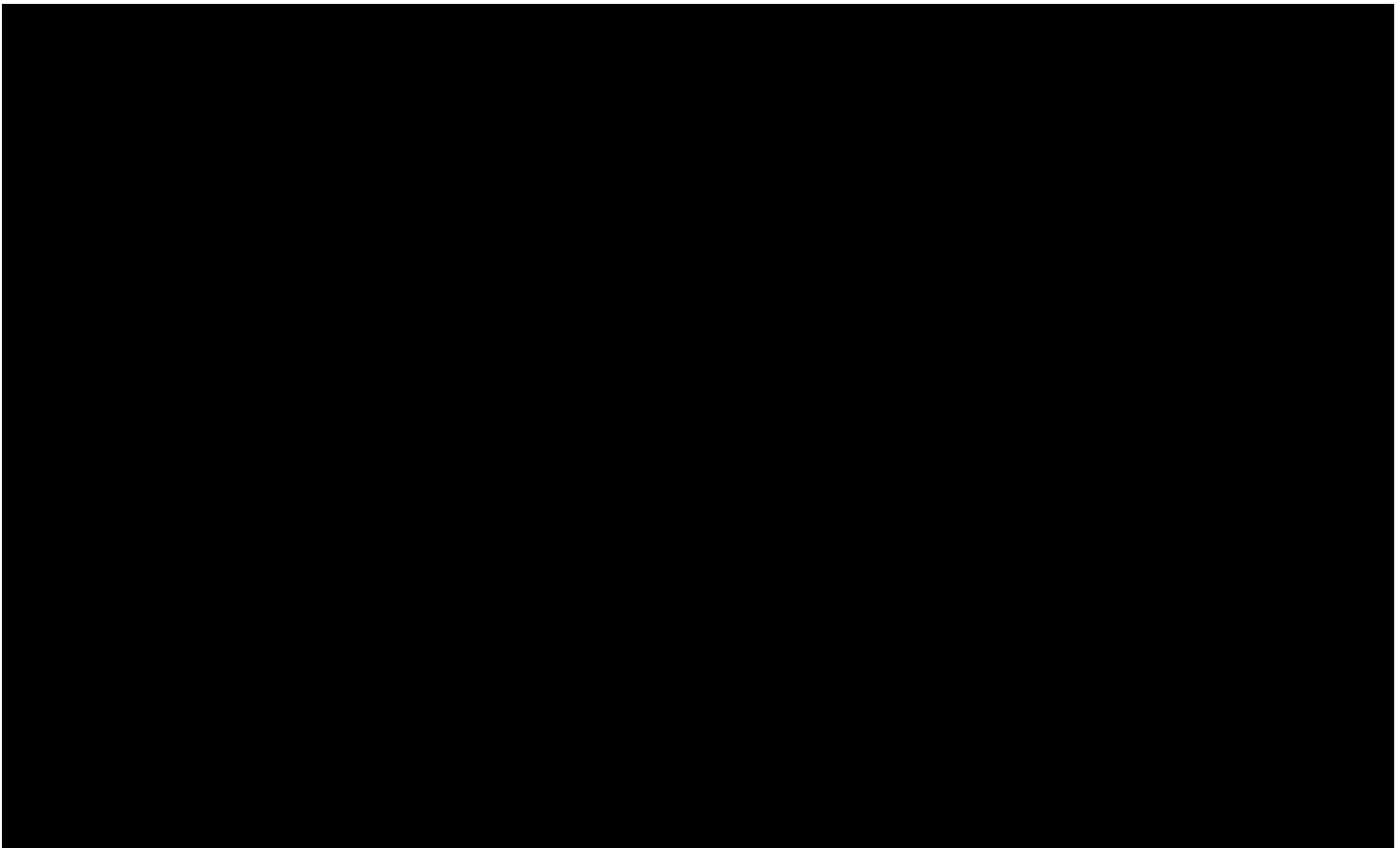
**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

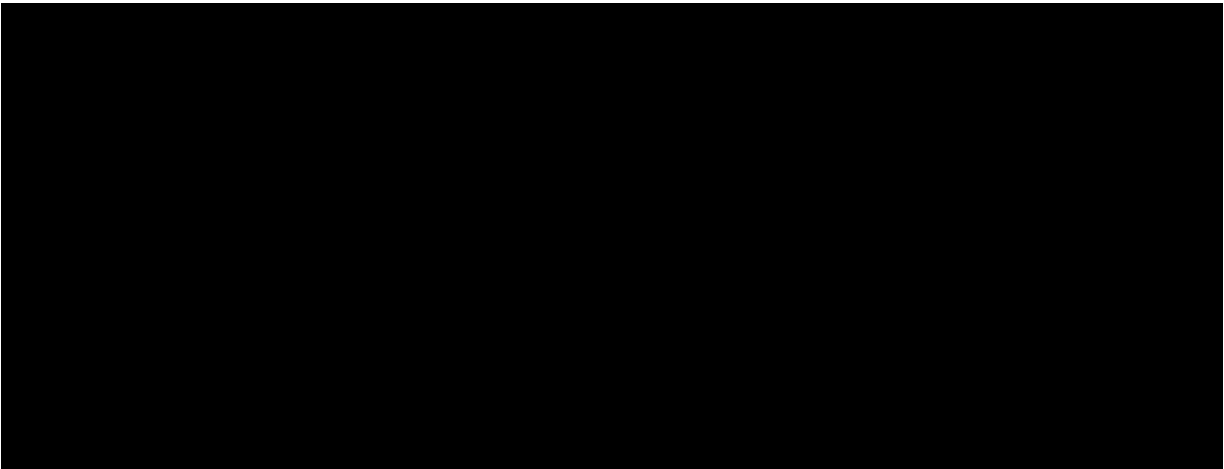
I live in Portland, Texas 78374 – We do not deserve a rate hike. We hardly ever have storms here! We pay twice as much as anyone for insurance this is unacceptable as is. Please NO RATE HIKE. We're barely making ends make as is with inflation & the way the country is right now. This is unethical to do.

*Thank you,*

[REDACTED]







## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:24 AM  
**To:** PublicComment  
**Subject:** NO rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:19 AM  
**To:** PublicComment  
**Subject:** "No TWIA Rate Hiking"

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

This is not fair that TWIA wants to raise our rates, but rest of Texas does not have to share. Other natural disasters occur in other parts including major storms, tornadoes, winter storms causing blackouts/damage and don't increase rates. We are one state and should absorb all costs regardless of the major metro areas stating otherwise.

Gulf Coast provides large portion of GDP of Texas with all trade lanes. So VOTE No to TWIA Rate Hikes

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:15 AM  
**To:** PublicComment  
**Subject:** Against TWIA rate increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

TWIA

My windstorm insurance is approximately 3 times the amount of my homeowners property insurance. I also have to carry flood insurance in a separate Policy . Three total policies to cove one home. It is confusing . It is very expensive already and already unaffordable. Please do not vote to increase TWIA premiums.

I am speaking out against a rate increase, as it is already unaffordable and if I have to choose between other family needs and insurance coverage.

I'm afraid that the basic needs for my family will come first. Please do not increase TWIA rates.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:13 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE PLEASE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

My name is [REDACTED] and I own my home at [REDACTED]. I also own 3 rental properties, and manage the rentals for a multitude of other property owners in Galveston.

To increase their insurance, after taxes have just increased significantly would rub salt in the wounds of all who have purchased property and are improving not only Galveston, but all of Texas, making it attractive to investors and employers to move their companies here.

I request that you vote NO to any rate increase.

Thank you for your consideration.

Sent with [Proton Mail](#) secure email.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:12 AM  
**To:** PublicComment  
**Subject:** RATES

**Importance:** High

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

[REDACTED]  
Galveston

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 9:06 AM  
**To:** PublicComment  
**Subject:** Rate Increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Dear Board,  
I ask that you please don't increase our rates (again). Everything is going up, up, up, nothing ever goes down. I believe we are either in an inflation status or headed there very quickly, thus we can't afford to pay more taxes on insurance, i.e. home, car, property, windstorm. If there is an increase in TWIA rates that will leave many in the middle class with much less discretionary income, adding to the recession and mental depression. It's just not a matter of money, I strongly believe that some people will not be able to take it mentally (psychologically), so please don't add to this problem.

Respectfully,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 4:18 PM  
**To:** PublicComment  
**Subject:** No Rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

As a member of Galveston Chamber of Commerce and a 3+ year resident and customer of yours, I'm requesting no rate hikes September 2022. 11% increase will be a hardship for many, myself included. I stand with our representatives In keeping our insurance affordable.

Sincerely,  
[REDACTED]

Sent via the Samsung Galaxy A51 5G, an AT&T 5G smartphone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 4:12 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO TWIA RATE HIKE!!!

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 4:04 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 3:32 PM  
**To:** PublicComment  
**Subject:** NO rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike!

Insurance is supposed to spread the risk, however, windstorm insurance is burdened by only those at highest risk. Why not add a couple dollars to every insurance policy in the state of Texas and truly spread the risk and lower the cost of windstorm insurance overall? Many people opt to go without because it is entirely too expensive, which results in financial loss and even homelessness for those people as well as adding a burden to the state when disaster does strike.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 3:03 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!!!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 2:53 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

With all the price increases over the last year it is becoming more and more difficult to make ends meet on a fixed income. So please, NO RATE HIKE!!!!

Thank you for your consideration.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 2:42 PM  
**To:** PublicComment  
**Subject:** no rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Stay Spicy,



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 2:34 PM  
**To:** PublicComment  
**Subject:** NO Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO Rate Hike

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 2:09 PM  
**To:** PublicComment  
**Subject:** Re: No ratehike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 2:02 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:55 AM  
**To:** PublicComment  
**Subject:** No Rate Increase on my windstorm insurance.

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 1:56 PM  
**To:** PublicComment  
**Subject:** Annual meeting public comment

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 1:49 PM  
**To:** PublicComment  
**Subject:** No rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!

[REDACTED]

--

Sent from SPB

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 1:44 PM  
**To:** PublicComment

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASE!!!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 12:48 PM  
**To:** PublicComment  
**Subject:** NO TWIA RATE HIKE/INCREASE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASES.

--

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 12:44 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 11:27 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

PLEASE!!!

n  
NO RATE HIKE!  
CAN'T TAKE ANYMORE!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 11:16 AM  
**To:** PublicComment  
**Subject:** No rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

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NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 11:15 AM  
**To:** PublicComment  
**Subject:** NO rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

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NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

NO RATE HIKE

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## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 11:11 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE - TWIA

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!

Thanks and Regards,



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:58 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:57 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 10:55 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

The proposed rate hike would be devastating for homeowners and business in coastal regions. In 2022 with record inflation rates, fuel prices, lay offs, crop shortages, livestock sale offs, etc. this is most certainly not the right time for such in increase. You would be imposing a tremendous burden on people already financially strained. The proposed 40-50% increase at once is also a terrible idea.

No rate hike.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:45 AM  
**To:** PublicComment  
**Subject:** NO rate hike!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO rate hike!

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 9:35 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 27, 2022 2:54 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

YOU DON'T DESERVE IT

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 27, 2022 1:02 PM  
**To:** PublicComment  
**Subject:** No rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:52 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!!!!!!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!!!!!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 4:36 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 4:51 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, July 28, 2022 4:58 PM  
**To:** PublicComment  
**Subject:** Windstrom Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Please, please, please - NO RATE HIKE!!!!!!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:46 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE INCREASES!!!!!!!!!!!!!!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:44 AM  
**To:** PublicComment  
**Subject:** NO Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO Rate Hike  
NO Rate Hike  
NO Rate Hike  
NO RATE HIKE!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:36 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:35 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Sent from my Metro By T-Mobile 4G LTE Android Device  
Get [Outlook for Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:34 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Please NO RATE HIKE!!!!  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:31 AM  
**To:** PublicComment  
**Subject:** No TWIA Rate Hikes

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:26 AM  
**To:** PublicComment  
**Subject:** No TWIA Rate Hikes

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Good morning. I am writing this email in opposition to any and all proposals for an increase to TWIA's insurance rates. The rates have been significantly increased over the past several years, to the detriment to coastal communities as settlement claims are constantly questioned by TWIA. This causes further costs for property owners who then must hire legal assistance for appeals.

Enough is enough. Residents are already suffering the effects of inflation and increasing TWIA rates only adds insult to injury. **NO TWIA RATE HIKES**

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:24 AM  
**To:** PublicComment  
**Subject:** No TWIA Rate Hikes

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:23 AM  
**To:** PublicComment  
**Subject:** Rates

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Our rates should NOT be increased!!! You as a group must look at including other areas of the state which frequently receive damage from high winds. Be reminded coastal areas are not the only ones affected by storms!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:10 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE  
NO RATE HIKE  
NO RATE HIKE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:05 AM  
**To:** PublicComment  
**Subject:** TWIA

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Please consider the current economy and the rising costs to live from day to day, when making your decision on the TWIA costs. An increase in TWIA of any kind is detrimental to the City of Corpus and it's residents.

Blessings

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 8:04 AM  
**To:** PublicComment  
**Subject:** Rate increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Dear Sir/Madam,

We are in a dire economic time right now and increases our rates should be stopped until our economy recovers. We pay an excruciatingly high insurance cost and feel raising rates is should not be an option at this time.

Thank you,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:58 AM  
**To:** PublicComment  
**Subject:** No TWIA Rate Hikes

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:58 AM  
**To:** PublicComment  
**Subject:** No TWIA Rate Hikes

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:44 AM  
**To:** PublicComment  
**Subject:** No Rate Increases

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Sent from my iPhone

## Public Comment

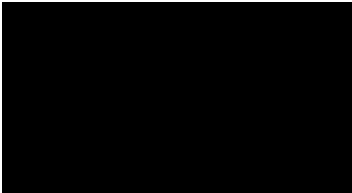
---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:41 AM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

For years the Texas Coast has been discriminated against. There are wind events in areas of the state that should also be paying that are not in TWIA. That causes the coast to carry an unfair burden. Please vote no to any new rate hikes. Thank you.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:38 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!!!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:36 AM  
**To:** PublicComment  
**Subject:** No TWIA Rate Hikes

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

I disagree with the TWIA rate hike that is being proposed. I've seen first hand many business or residents stop plans for development because of cost of insurance rates due to windstorm as it is. I've also seen many do things in their own without reporting just to avoid the rates they have to pay which in turn becomes a safety concern. Things should be done right for the betterment of the public and increasingly rates will not help that cause. I strongly disagree with the TWIA rate hikes proposed.

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:34 AM  
**To:** PublicComment  
**Subject:** Potential Rate Increase

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Another raise will price me out of TWIA!

This past year saw my rate go up from \$3900 to \$4700!

No one can absorb those kind of increases!

It is also unfair to penalize gulf coast residents for this additional insurance when the rest of the state that also suffers from wind damage related to tornados is not so penalized. Wind damage is wind damage.

TWIA should either be abolished or spread out throughout the whole state in order to more fairly manage wind damage risk.

Please do not raise TWIA again this year!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:31 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Dear Texas Windstorm Insurance Association,

As both a business owner and home owner on Galveston Island, I encourage TWIA to adopt a 0% rate increase at its August 2, 2022 Meeting. Raising rates is not in the State's best interest. All of Texas needs to do its share to support the economic engine that is the coast.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:26 AM  
**To:** PublicComment  
**Subject:** "No TWIA Rate Hikes"

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

**"No TWIA Rate Hikes"**



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:24 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

I live in Rockport, Texas, we are coming up in the five year anniversary of Hurricane Harvey. Our rates are already higher because of this natural disaster, our agent told us that after 5 years our windstorm could go down. If there is a rate hike this will devastate many families budgets, which are already being done so by gas prices and inflation. Help your fellow Texans out and do not increase our windstorm.

[REDACTED]  
Resident of Rockport, TX

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:14 AM  
**To:** PublicComment  
**Subject:** No rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Please do not increase windstorm rates. Current inflation in the prices of everything we purchase today is causing major stress on families already. Higher premiums for windstorm insurance will price some families out of having windstorm insurance, which will have catastrophic effects should a major storm hit, not to mention causing defaults in mortgages.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:13 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

I support Congressman Todd Hunter's No TWIA rate hike. NO MORE INCREASES TO OUR RATES!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:12 AM  
**To:** PublicComment  
**Subject:** NO TWIA RATE HIKES

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Young professional residents of Corpus Christi, like myself, can not afford to purchase a home in the area with the hefty price tag addition of another twia rate hike.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:12 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE !!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 7:02 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

We're retired full time residents of Galveston TX. We cannot afford a rate hike. We appreciate your consideration

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 6:55 AM  
**To:** PublicComment  
**Subject:** No Rate Hike


**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

We are already paying such high fees to insure our properties. Any increase will force many of us to sell as homeownership by the beautiful beach will be unaffordable.

As an investor it will also force me to sell my investment properties and so make affordable housing even more expensive for the students and teachers in long term leases.

I hope you can keep windstorm insurance rates lower. Our lives depend on it!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 6:36 AM  
**To:** PublicComment  
**Subject:** Hike increases

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Please NO MORE HIKE INCREASE. !

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 6:23 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 6:23 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

[Sent from Yahoo Mail for iPhone](#)

## Public Comment

---

**From:** Agent Services  
**Sent:** Friday, July 29, 2022 6:22 AM  
**To:** Communications  
**Subject:** FW: New TWIA submission from TWIA-Contact

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

---

**From:** notify@noreply.twia.org <notify@noreply.twia.org>  
**Sent:** Friday, July 29, 2022 5:27 AM  
**To:** Agent Services <agentservices@TWIA.ORG>  
**Subject:** New TWIA submission from TWIA-Contact

|                             |
|-----------------------------|
| <b>First Name</b>           |
| ██████                      |
| <b>Last Name</b>            |
| ██████                      |
| <b>Email</b>                |
| ██████████████████          |
| <b>Phone</b>                |
| ██████████                  |
| <b>Best Time to Call</b>    |
| Afternoon (12pm-5pm)        |
| <b>Subject</b>              |
| WPI-8-C Questions           |
| <b>How may we help you?</b> |
| No Rate Increases!!         |

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 5:45 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Vote no on a rate hike in August.

Regards,  
[REDACTED]

“Great Works and Great Folly are indistinguishable at the outset...” - Adam Steltzner

Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 5:41 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hikes. Obedience is waning

[REDACTED]

Sent from Proton Mail for iOS

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:19 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Friday, July 29, 2022 12:10 AM  
**To:** PublicComment  
**Subject:** No rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

I urge you to vote no to a TWIA rate increase. Americans are suffering financially, please don't make it worse!

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 9:50 PM  
**To:** PublicComment  
**Subject:** No rate hike for wind storm

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike for Texas Wind Storm insurance for up coming meeting .

[REDACTED]  
Texas Resident.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 6:28 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE on August 2, 2022.

**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.

On August 2, 2022 do NOT HIKE RATES.

I had a rate hike last year and this year. It went up over \$400 these last 2 years.

Concerned tax payer.

[REDACTED]

Sent from [Mail](#) for Windows

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 6:04 PM  
**To:** PublicComment  
**Subject:** No rate hike.

**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.

Please don't raise our rates this year. Many of us try to be responsible and do the right thing. It's hard to do so if you price us out of the market. Not every coastal homeowner has unlimited potential for discretionary spending. Please consider the "little guy" as you move forward.

Thank you for the valuable service you offer.

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 5:07 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

[REDACTED]

[REDACTED]

[Do not go where the path may lead, go instead where there is no path and leave a trail. - Ralph Waldo Emerson](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 5:05 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO rate increase! Please vote for 0% rate increase at the August meeting! Times are tough — gasoline, electricity, the price of good! An increase is definitely NOT sustainable!

[REDACTED]

Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 4:39 PM  
**To:** PublicComment  
**Subject:** NO Rate Hike

**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.

For all that is good in this world, PLEASE do NOT raise the rates.



## Public Comment

---

**From:** Brian Niemann <brian@brianniemanninsurance.com>  
**Sent:** Saturday, July 30, 2022 3:33 PM  
**To:** PublicComment  
**Subject:** No Rate Hike!!!

**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.

Please, do not raise TWIA's Rates! Windstorm is already too high.

Also, fix the new dashboard so Agents can process payment. I have too many clients without emails and we're use to finance plans. Agents need to be able to process Eft payments or ACH payments on behalf of the client.

Brian Niemann, Agent  
Brian Niemann Insurance  
361-960-8123 cell  
361-480-0900 office  
Brian@BrianNiemannInsurance.com

**BrianNiemannInsurance.com**

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 2:12 PM  
**To:** PublicComment  
**Subject:** Increase of rates TWIA

**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.

I am opposed to any increase prior to potential windstorms. We are at a difficult inflationary period, energy is increasing in costs, and no windstorm is yet anticipated. They are not to be used as threats which are not certain.

Thank you

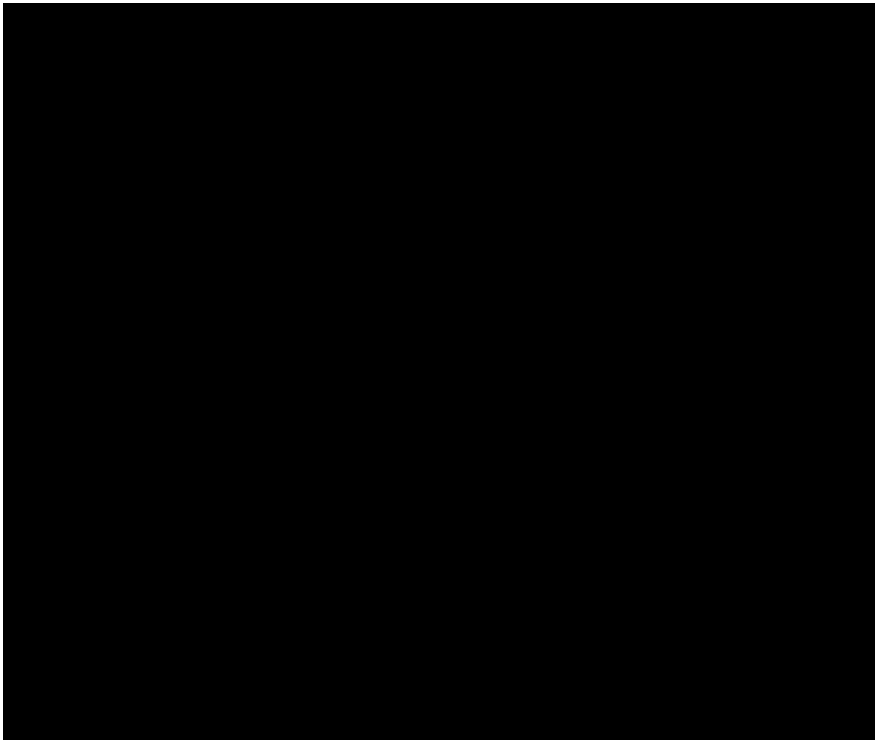
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 2:01 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 1:36 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

To Whom It May Concern:

My husband and I are on fixed income and we are in our 80's. We have owed our home for over 40 years and have not flooded or had to ask for help with repairs caused by storms. But, we have been paying for that service for years. We did not even get an inch of water in our house during Ike. It is a financial burden for us to keep paying into something we have paid into for years and have not benefited from.

Another TWIA rate hike would add additional finance stress to our lives.

Thank you,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 1:12 PM  
**To:** PublicComment  
**Subject:** Windstorm rates

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No increase is rates as it will be unaffordable.

[REDACTED]  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 11:34 AM  
**To:** PublicComment  
**Subject:** TWIA

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike on TWIA

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 10:07 AM  
**To:** PublicComment  
**Subject:** No rate hike

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.

Please

Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 10:06 AM  
**To:** PublicComment  
**Subject:** No rate hike!!

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.

Please do not raise rate! [REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 10:01 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

I am a resident of the Bolivar Peninsula requesting a stay on a rate hike from TWIA, please.  
Thank you for your consideration and service to the public. 0% increase!

Best,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 9:59 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 9:50 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 9:48 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

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.

We live in Galveston, TX and am imploring that there will be no rate hike in our TWIA insurance this coming September 2022.

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 9:45 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

There is no reason for TWIA to increase rates. We are already struggling under a wicked combination of inflation and recession. We have not been plagued with Hurricanes, so TWIA expenses should be way below paid premium levels. Please adopt a 0% rate increase on August 2, 2022.

VOTE NO TO ANY RATE INCREASE.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 8:45 AM  
**To:** PublicComment  
**Subject:** No rate hike

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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 8:07 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

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.

It has come to my attention that there is a vote on August 2, 2022, for a rate hike on windstorm. Even without this vote my homeowners insurance continues to go up every year. Since I built my house in 2003, my homeowner's insurance in Chambers County has increased 282%. Continued increases will result in people having to choose to not to be insured especially amid the out-of-control inflation.

I sincerely request a vote for no rate hike.

Regards,  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 30, 2022 5:56 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

**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.

Texas Windstorm,  
Do Not raise our homeowners rates. We live on the Gulf Coast and Bill's are hard enough to pay as it is on a fixed income. Raising this would take what little we have, away.

Signed,  
[REDACTED]

Powered by Cricket Wireless

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 9:32 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 9:32 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 9:32 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 9:31 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 9:31 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 9:31 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 9:30 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 9:30 PM  
**To:** PublicComment  
**Subject:** Rate Increase.

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Just rec'd a letter showing my rate for coverage for the next year. I cannot believe TWIA is wanting more \$\$ again. This time it is hidden in the increased coverage part of the policy, but enough is enough, we are being taken advantage of every year.

Between the mess the country is in with inflation, and everything else that is forcing us (especially those of us retired on fixed income) to spend our future savings now to just eat and have electricity, how can TWIA ask for MORE.

Soon we will have to ride horses to the grocery store because who can afford gas,,, and I truly cannot afford an electric vehicle.

No TWIA Increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 5:23 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 4:52 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Please give homeowners (expectations those on fixed incomes) a break \$ leave rates alone, Thank you, [REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 4:50 PM  
**To:** PublicComment  
**Subject:** Potential TWIA rate hike.

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

My wife and I are retired and living in [REDACTED], Galveston. We are on fixed income and have recently been hit hard by higher pharmaceutical costs, gas bills and grocery costs.

Our savings accounts have also been hit hard - we have lost almost 20% in value there.

It is nearly impossible to make ends meet with these crippling cost increases.

Now is NOT the time for a TWIA increase.

If TWIA rates are increased we may be forced to sell our home and get a smaller one or even move back to the mainland.

Any relief in a TWIA increase would be greatly appreciated.

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 4:41 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

Given the current economic situation, I respectfully request that as you consider whether to increase rates, please know that the resulting increase in premiums will crush us. NO RATE HIKE, please, please, please.

Regards,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 2:23 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE to make sure TWIA adopts a 0% rate increase on August 2, 2022.

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Please do not raise our rates!.

Any increase in rates will result in an increase in premiums. The average increase in coverage limits will be unsustainable and are not justified.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 1:24 PM  
**To:** PublicComment  
**Subject:** Comment

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Why did my rates increase 20.% this year, plus why are you changing policy wording, why is every building on a property needing its own policy and cost, every storage building, every shed, rip off

I'm being ripped off, with no recourse

Bunch of crooks

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 8:59 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

I have recently been informed of the meeting August 2nd to vote on a rate increase and want to express our disagreement.

Please do not hike rates during time when people can barely afford to live anymore.

We can not afford to continue to drive prices up.

[REDACTED]

Typos courtesy of iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 7:38 AM  
**To:** PublicComment  
**Subject:** No rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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.

Please do not increase rates for coverage .

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 7:21 AM  
**To:** PublicComment  
**Subject:** No rate hike

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**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.

The cost of living and everything involve keeps increasing. As seniors on fixed income, we are being priced out of our home.

Please do not increase insurance premiums.

Thanks ,

[REDACTED]

Sent from my Verizon, Samsung Galaxy smartphone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Sunday, July 31, 2022 1:16 AM  
**To:** PublicComment  
**Subject:** NO Rate Hike!

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO Rate Hike, please.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 11:53 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

Good morning,

As a new home owner on the Texas gulf coast, I am sending my comment to oppose a rate hike for TWIA. Prior to purchasing, the sellers of my home had to disclose if any claims had been made on the property. They had none for wind/hail, flood, or home/fire insurance. I would deduct that if my property had not been impacted in the time the owned the home (over 10 years), that my neighbors would not have any claims either. A rate hike does not make sense at this time if there have not been claims. The money paid in previous premiums should have been collected, invested properly, and earned interest to avoid the need for a rate hike. If this was not done, it's at no fault of the property owners.

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 10:37 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

enough is enough!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 10:17 PM  
**To:** PublicComment  
**Subject:** No rate hike!

**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.

If this insurance is raised also we will be forced to moved!  
NO RATE HIKE!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 10:04 PM  
**To:** PublicComment  
**Subject:** No rate hike

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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 9:15 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

Please do not increase our rates!

[Sent from Yahoo Mail on Android](#)



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 9:11 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

Please adopt a 0% rate increase on 8/2/2022.

Our rates are crazily high enough as it is.

Kind Regards -

[REDACTED]

9:07



9 at 4:31 PM · 🌐

**URGENT CALL TO ACTION:** Email NO RATE HIKE to TWIA at [publiccomment@twia.org](mailto:publiccomment@twia.org).

On July 27, 2022, the Galveston Regional Chamber of Commerce, Senator Brandon Creighton, and State Representatives Mayes Middleton & Todd Hunter held a panel discussion at Galveston College with representatives from Texas Windstorm Insurance Association (TWIA) regarding the announcement that policyholders will see an automatic increase in their coverage on Sept 15, 2022.

On August 2, 2022, in Galveston, the TWIA Board will meet to vote on whether to increase rates. Any increase in rates will result in an increase in premiums. The average increase in coverage limits will be unsustainable and are not justified.

Please email TWIA at [publiccomment@twia.org](mailto:publiccomment@twia.org) with the subject line: NO RATE HIKE to make sure TWIA adopts a 0% rate increase on August 2, 2022.



Like



Comment



Share

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 9:07 PM  
**To:** PublicComment  
**Subject:** No rate hike

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.

Please have mercy!



Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 9:00 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!

**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.

Our taxes went up a ton, and inflation is eating us alive. Please, please do not raise our Windstorm rates!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 8:53 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!!!!

**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.

Do hike the rates!!!!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 8:17 PM  
**To:** PublicComment  
**Subject:** ⚠️ NO RATE HIKE ⚠️

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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 8:00 PM  
**To:** PublicComment  
**Subject:** Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 8:00 PM  
**To:** PublicComment  
**Subject:** Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE.

Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 7:22 PM  
**To:** PublicComment  
**Subject:** Zero percent

**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.

Please vote zero increase in premiums.

[Sent from Yahoo Mail for iPhone](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 7:12 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 6:35 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 6:12 PM  
**To:** PublicComment  
**Subject:** No rate hike

**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.

Please vote no rate increase.

They are unsustainable and not justified. Your own actuarial board is recommending against this during these economic times.

Jamaica beach resident.  
[REDACTED]

Sent via the Samsung Galaxy S22 Ultra 5G, an AT&T 5G smartphone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 6:07 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 6:00 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE,

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.

Please no rate hike,

[REDACTED]  
Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 5:36 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

**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.

[REDACTED]  
Homeowner, Kemah, TX

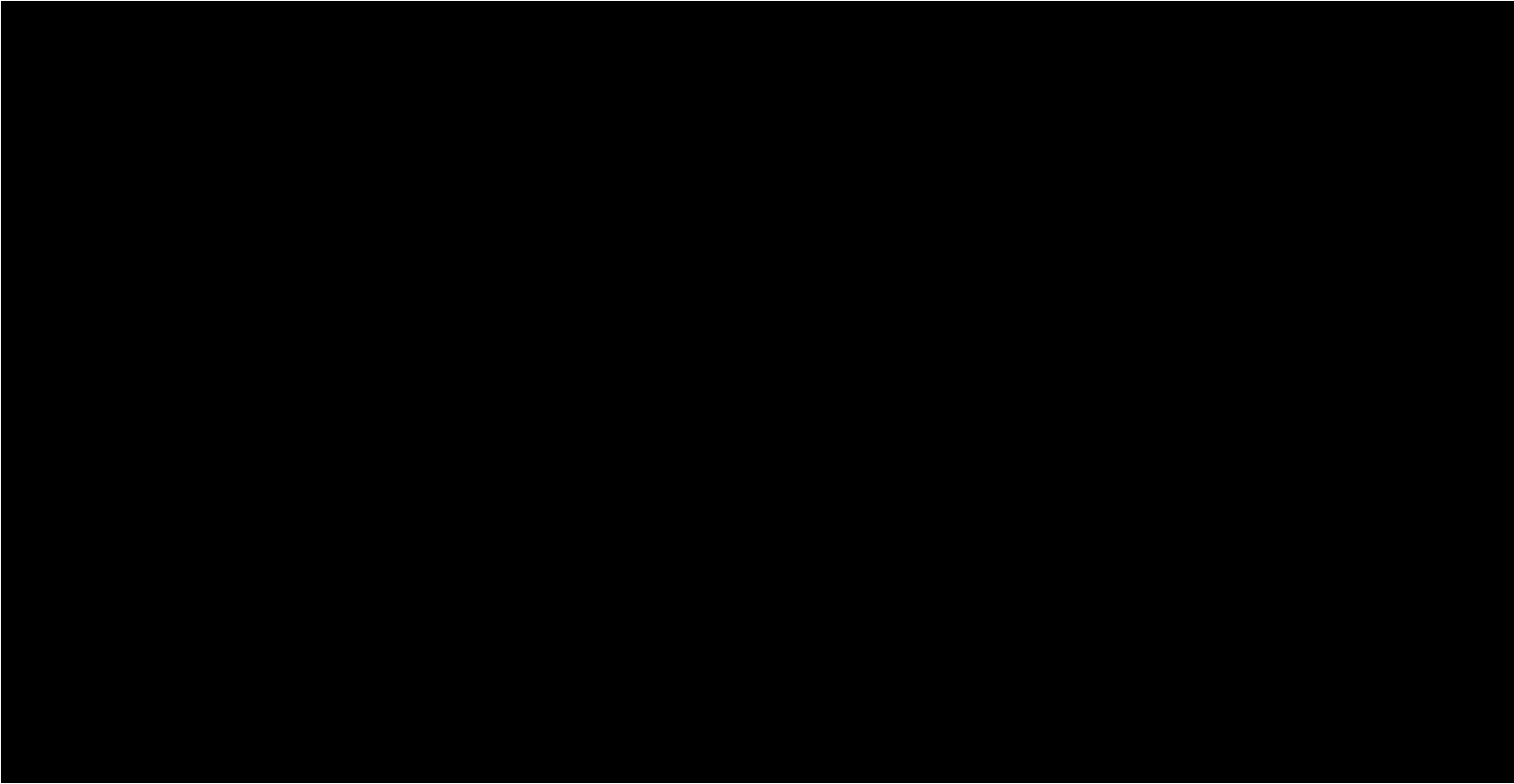
## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 5:24 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.







## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 4:21 PM  
**To:** PublicComment  
**Subject:** No rate hike

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.

To whom it may concern, I would like to express my displeasure at the proposed hike of our premiums. Windstorm insurance is our biggest expenditure in our insurance cost. We have no options to shop this and basically have to pay whatever is given to us. Please vote no to another hike. Sincerely, [REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 4:23 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

Absolutely NO rate hike. Are you serious here? Please do not consider this.

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 3:50 PM  
**To:** PublicComment  
**Subject:** NO rate Hike

**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.

Please make sure TWIA adopts a 0% rate increase on August 2, 2022.

Thank you,



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 1:26 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKES

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKES

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 12:50 PM  
**To:** PublicComment  
**Subject:** No rate hike

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike!

[REDACTED]  
League City, TX

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 3:46 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

We just purchased a home here based on insurance premiums quoted in January. A rate increase may force owners to sell properties.  
NO RATE HIKE

[REDACTED]  
Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 3:41 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

We are displeased with the notion of a rate hike.  
Rates are plenty high enough as they are.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 3:28 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

any increase would be unsustainable and are not justified!!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 3:26 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No Rate Hike!!

Increased in rates would be unsustainable and are not justified.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 3:25 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

“No Rate Hike”!!!! I am voicing our displeasure with any Rate hike increase!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 3:25 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

## Public Comment

---

**From:** Ware V. Wendell <[wwendell@texaswatch.org](mailto:wwendell@texaswatch.org)>  
**Sent:** Monday, August 1, 2022 3:12 PM  
**To:** PublicComment  
**Subject:** Oppose TWIA rate hike

**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.

Members of the Board:

I lead Texas Watch, a non-partisan, non-profit that has advocated for policyholders for over twenty years. I write today to urge you to OPPOSE the proposed rate hike on TWIA policyholders. With a stagnating economy, an ongoing pandemic, and rampant inflation, you should not hit policyholders with higher premiums when they can least afford them.

The Texas coast is an economic engine for the entire state, and rate hikes only make it harder for business owners to invest and workers to live along our coast. Please do the responsible thing and OPPOSE any rate hikes at this time.

Sincerely,  
**Ware V. Wendell**  
Executive Director  
Texas Watch  
512-381-1111 [o]  
512-229-0179 [f]  
P.O. Box 42198  
Austin, Texas 78704  
[wwendell@texaswatch.org](mailto:wwendell@texaswatch.org)  
[Web](#) | [Facebook](#) | [YouTube](#) | [Twitter](#) | [Instagram](#) | [TikTok](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 3:02 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

Any increase in rates will result in an increase in premiums. The average increase in coverage limits will be unsustainable and are not justified.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 2:38 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

Good Afternoon,

I ask that you vote NO to any rate hikes for TWIA policyholders.

I don't believe this is justified for the Chambers County/Galveston Co. coastal area.

Furthermore, we have had no hail damage claims in quite a few years, yet we are raised due to those out of this area.

I ask again for a vote No from you for any rate hikes for TWIA policyholders that you will vote on 8/2/22.

Thank you for your time and consideration of families and businesses in the coastal areas by voting NO

*Best Regards,*

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 2:30 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

As a Galveston property and homeowner, I strongly disagree with the automatic increase in TWIA rates on September 15, 2022. This proposed rate increase on top of the rise in property taxes on the island due to high property values is unsustainable. Please approve a 0% increase in rates.

[REDACTED]

[Sent from the all new AOL app for iOS](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 2:21 PM  
**To:** PublicComment  
**Subject:** No rate hike

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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 2:13 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

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.

I request no rate hike for Galveston County properties

Sincerely  
[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 2:09 PM  
**To:** PublicComment  
**Subject:** No rate hike

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.

We, residents, are already hit with super inflated home values.

We cannot afford our homes!

[REDACTED]

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 2:06 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

ADOPT A 0% RATE INCREASE ON AUGUST 2, 2022 FOR GALVESTON, TEXAS POLICYHOLDERS.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 1:43 PM  
**To:** PublicComment  
**Subject:** Fw:no increase

**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.

----- Forwarded message -----

Please adopt a 0 rate increase tomorrow.

The residents in Galveston county cannot handle additional increases. We are all struggling to stay afloat

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 1:40 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

You have been doing a 25% increase each year for several years now. This is crazy high. It appears the one's who are buying TWIA insurance are paying for those who do not???? Not right! We deserve a break at some point. Please no rate hike!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 1:39 PM  
**To:** PublicComment  
**Subject:** No Rate Hike!

**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.

I am writing offering my public comment.....NO TWIA RATE HIKE!

[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 1:25 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

0% rate increase please.

Best Regards,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 1:14 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE !!!!!

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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 1:24 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

Pushing for NO RATE HIKE. Please keep Galveston / Island Life - affordable for us!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 1:23 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

Best Regards,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 1:23 PM  
**To:** PublicComment  
**Subject:** No RATE Hike

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 1:17 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

Please consider this as our voice and we are say NO RATE HIKE

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 12:56 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE--

[REDACTED] Sent from Gmail Mobile

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 12:53 PM  
**To:** PublicComment  
**Subject:** Rate raise

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike.  
Sent from my iPad



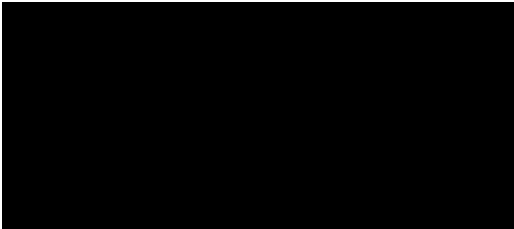
## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 12:52 PM  
**To:** PublicComment  
**Subject:** No rate increase

**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.

I urge TWIA to vote for NO increase in rates!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 12:52 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

**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.

Please vote for TWIA to adopt a 0% rate increase.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 12:51 PM  
**To:** PublicComment  
**Subject:** Rate increase

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!!!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 12:51 PM  
**To:** PublicComment  
**Subject:** Wind storm insurance

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE.

[Sent from AT&T Yahoo Mail on Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 12:31 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

TWIA Board:  
Please adopt 0% rate increase on August 2, 2022. This is unsustainable for policy holders and unjustified.

[REDACTED]  
Galveston Texas

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 12:22 PM  
**To:** PublicComment  
**Subject:** No tax hike

**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.

Please no TWIA rate hike

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 10:34 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 10:26 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!!

**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.

Every year our Windstorm premiums increase, and every year you (the TWIA board) are moving closer to pricing Galveston County residents out of our homes. As we near retirement age, the way I read my current policy, I am not covered like I should be for the amount of money I pay.

Focus on building the Ike Dike and drop this insane rate increase threat. Get something done that will allow residents to affordably stay in our homes, or you will have no one left to keep you in office!

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 10:09 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**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.

To whom it may concern:

I was recently made aware of the intent of TWIA to raise rates for windstorm insurance rates. As I am sure you are aware, homeowners in Galveston already pay very high rates for windstorm coverage. The planned increase will leave some people completely unable to pay the higher rates. It will be extremely difficult for us as we are on a fixed income at this point in our lives.

The planned rate increase comes at a particularly difficult time, as inflation has skyrocketed and we are already paying much more for everything right now. Electricity rates are higher, gas is higher, food costs are higher, and this rate increase could be the difference between deciding whether to pay a light bill or an insurance payment. It could mean the difference between getting a badly needed prescription or paying for windstorm insurance.

Please reconsider this planned increase. I urge you NOT TO HIKE OUR RATES.

Sincerely,

[REDACTED]  
Galveston, Texas

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 9:52 AM  
**To:** PublicComment  
**Subject:** No Rate Hikes

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.

Please, no rate hikes. If the rate hikes continue, I will not be able to pay the premiums.

Thank you.

[REDACTED]  
Jamaica Beach

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 9:35 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE !!!!

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Monday, August 1, 2022 9:14 AM  
**To:** PublicComment  
**Cc:** Stevens Linda; Stevens Mark  
**Subject:** NO RATE INCREASE

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.

I request that NO rate hike is adopted at your August 2,2022 meeting. The automatic premium increases are unsustainable for property owners to afford.

Respectfully, [REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 5:50 PM  
**To:** PublicComment

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 5:24 PM  
**To:** PublicComment  
**Subject:** Re: No rate hike

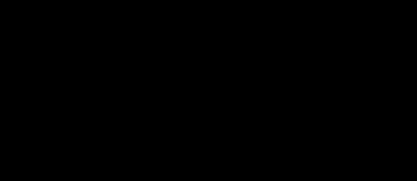
**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Thank you so much for the decision made today!

On Thu, Jul 28, 2022 at 4:20 PM [REDACTED] wrote:

Senior citizens living in a fixed income cannot possibly afford a rate hike in windstorm rates. Owning our own home, working for 45 years, and paying unheard of rates in Texas is making it more difficult to hang on to our hard earned property! Also please consider the current state of financial pressures surrounding survival in this nation.

Thank you



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Sent from Gmail Mobile

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Sent from Gmail Mobile

## Public Comment

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**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 4:00 PM  
**To:** PublicComment  
**Subject:** No rake hike this year.

**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.

Just recovering from pandemic and working in  
rental business is bad for us, now.

Get [Outlook for iOS](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 1:16 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS  
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NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 1:14 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS  
NO RATE HIKE - GALVESTON COUNTY, TEXAS

"People will forget what you said,  
people will forget what you did,  
but people will never forget how you made them feel"

## Public Comment

---

**From:** Kimberly Danielle Harrington <kharrington1@farmersagent.com>  
**Sent:** Tuesday, August 2, 2022 12:22 PM  
**To:** PublicComment  
**Subject:** Rate Increase and Commission Change

**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.

My name is Kimberly Harrington, and I have been an agent for 12 years. Thank you for taking the time to listen to our public comments. We are asking for no rate increase and no changes to the commission structure.

Writing new business and renewing existing policies requires a lot of effort and time to ensure it is adequately done. It requires dedicated full-time staff.

The TWIA Replacement Cost Calculator (MSB) requires staff to ensure that all home details are accurate. We are noticing that the MSB Calculations are changing with the new TWIA system during the renewal process. This has caused us to focus more time on renewals to ensure we adequately insure our policyholders. We are working harder to make corrections to our existing policy renewals. With the rising construction cost, it is our duty to review these policies and ensure our insureds are adequately protected.

The new billing system is also taking more time since we have to help our clients create online accounts in order to process their payments.

We are spending more time checking with mortgage companies to ensure the payments are being issued by the lenders and received by TWIA. This is all done at the agency level. No one at TWIA is calling mortgage companies to ensure payments are processed.

With all of these changes, our workload is more significant than ever, and I do not believe changing our commission is justified.

Please consider all of our appeals.

We greatly appreciate your support.

**Kimberly Harrington**  
Farmers Insurance  
5933 Patton St Ste B  
Corpus Christi, TX 78414-2429  
361-906-1616 (Office)  
956-975-5117 (Mobile)  
361-906-1450 (Fax)  
[kharrington1@farmersagent.com](mailto:kharrington1@farmersagent.com)  
<http://www.farmersagent.com/kharrington1>



**Kimberly Harrington**

Farmers Insurance

5933 Patton St Ste B

Corpus Christi, TX 78414-2429

361-906-1616 (Office)

956-975-5117 (Mobile)

361-906-1450 (Fax)

[kharrington1@farmersagent.com](mailto:kharrington1@farmersagent.com)

<http://www.farmersagent.com/kharrington1>



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Member FINRA & SIPC

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 11:00 AM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

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.

Please vote to adopt a 0% rate increase today!!!

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 10:55 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!

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.

We are asking for no rate hikes to our insurance policies!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 10:34 AM  
**To:** PublicComment  
**Subject:** No rate hike

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No rate hike

Sent from AOL Mobile Mail

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 9:51 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

I own property at [REDACTED]. Please consider not hiking or rates once again. Thank you, [REDACTED]  
[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 9:46 AM  
**To:** PublicComment

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

"NO RATE HIKE"

\*\*\*\*\*      \*\*\*\*\*.  
\*\*\*\*\*.  
\*\*\*\*\*



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 9:20 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

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.

In Anahuac, Texas, Chambers County we are desperately asking for no rate hikes! My house has been in the same location for 30 years and has not been adversely affected by wind. I'm sure my neighbors can attest to the same. The taxes and market are proving us out of this county, we can't take much more!

Have a great day!!

[REDACTED]

## Public Comment

---

**From:** Godfrey Vela <gvela1@farmersagent.com>  
**Sent:** Tuesday, August 2, 2022 8:53 AM  
**To:** PublicComment  
**Subject:** Commission decrease/Rate increase

**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.

Good Morning,

I commission decrease would negatively impact business for all agents. Employment of staff would be cut; business viability will be shortened. In a already stressed-out economic market cutting commission and raising rates will heighten the affects.

Best regards,

Godfrey Vela  
Farmers Insurance  
4455 Spid Dr Ste 113  
Corpus Christi, TX 78411-5132  
361-299-5181 (Office)  
361-389-2813 (Mobile)  
361-299-5166 (Fax)  
gvela1@farmersagent.com  
<http://www.farmersagent.com/gvela1>

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 8:06 AM  
**To:** PublicComment  
**Subject:** Annual rates TWIA

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.

Please do not raise rates for TWIA!

People are hurting financially and more rate hikes are not a needed burden for citizens during this time of inflation! This request would include property taxes as well.

Thank you for listening and considering this request with open hearts and ears!

[REDACTED]

Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 8:06 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE, PLEASE

**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.

To Whom it May Concern

Please do not increase the TWIA rates, I am having a hard time paying the current rates and cannot find anyone to provide me a lower rate. The Windstorm insurance is my highest/largest insurance bill of all my insurance coverages. I do not understand, relatively new home, 4 years, double hurricane clips, yet insurance is so high. I have never had a windstorm claim, why is windstorm insurance so much? Would you consider reducing the cost for those with no claims?

Thank you for your time and consideration.

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Tuesday, August 2, 2022 3:13 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!

Be safe!

[REDACTED]