



TEXAS WINDSTORM
INSURANCE ASSOCIATION

TWIA Board Meeting

Public Comments

August 8, 2023



August 2, 2023

Dear Chairman and Board Members,

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 distress from economic inflation 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,

Handwritten signature of Dade Phelan in black ink.

Dade Phelan
Texas House of Representatives
District 21

Handwritten signature of Todd Hunter in black ink.

Todd Hunter
Texas House of Representatives
District 32

Handwritten signature of Judith Zaffirini in black ink.

Judith Zaffirini
Texas Senate
District 21

Handwritten signature of Lois Kolkhorst in black ink.

Lois Kolkhorst
Texas Senate
District 18

Handwritten signature of Terry Canales in black ink.

Terry Canales
Texas House of Representatives
District 40

Handwritten signature of Abel Herrero in black ink.

Abel Herrero
Texas House of Representatives
District 34

Handwritten signature of JM Lozano in black ink.

JM Lozano
Texas House of Representatives
District 43

Handwritten signature of Geanie Morrison in black ink.

Geanie Morrison
Texas House of Representatives
District 30



Morgan LaMantia
Texas Senate
District 27



Greg Bonnen
Texas House of Representatives
District 24



Mayes Middleton
Texas Senate
District 11



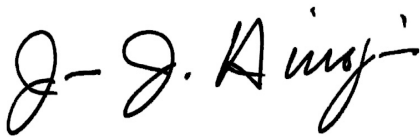
Janie Lopez
Texas House of Representatives
District 37



Joan Huffman
Texas Senate
District 17



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



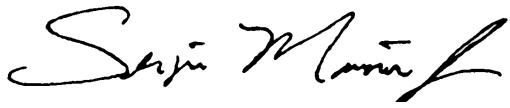
Ed Thompson
Texas House of Representatives
District 29



Briscoe Cain
Texas House of Representatives
District 128



Terri Leo-Wilson
Texas House of Representatives
District 23



Sergio Munoz
Texas House of Representatives
District 36



Christian Manuel
Texas House of Representatives
District 22



Brandon Creighton
Texas Senate
District 4



Erin Gamez
Texas House of Representatives
District 38



SENATOR MAYES MIDDLETON

DISTRICT 11

July 31, 2023

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

Chair Womack,

At the upcoming TWIA meeting, the Board of Directors will discuss the Rate Adequacy Analysis and make decisions regarding the annual rate filing.

During the 88th Regular Session, the Texas Senate worked hard to pass legislation that would reduce pressure on policyholder rates by selecting the model that generates the most reasonable and lowest probable maximum loss, which would substantially reduce reinsurance costs that are pushed onto ratepayers. Unfortunately, the legislation did not make it through the House. While the Board selected one of the lowest modeled probable maximum losses, the amount of reinsurance purchased has continued to increase, resulting in worsening rate indications.

The Actuarial & Underwriting Committee recommends a rate increase of 5% for residential policies and 8% for commercial policies. The Rate Adequacy Analysis shows rate indications driven primarily from the increased cost and amount of reinsurance purchased. Since Hurricane Ike, TWIA policyholders have paid over \$1.2 Billion in reinsurance premiums, despite not utilizing reinsurance since 2009. A decision by the Board to continue to over-allocate reinsurance costs to ratepayers, should not result in a rate increase on policyholders.

The cost of windstorm insurance through TWIA is part of the growing affordability issues for living on the Gulf Coast. Coastal Texans cannot bear the cost of a rate increase on top of inflation from failed Washington D.C. policies. I remain committed to preventing undue shifting of costs to ratepayers, therefore, I respectfully urge you to vote against any rate increase.

Sincerely,

A handwritten signature in black ink that reads "Mayes Middleton".

Mayes Middleton
Texas State Senator
District 11

BRAZORIA COUNTY OFFICE:
6117 Broadway Street, Suite 104
PEARLAND, TEXAS 77581

CAPITOL OFFICE:
E1.708 • P.O.Box 12068 AUSTIN, TEXAS 78711
(512) 463-0111
mayes.middleton@senate.texas.gov

GALVESTON COUNTY OFFICE:
2101 Mechanic Street, Suite 245
GALVESTON, TEXAS 77550



THE SENATE OF TEXAS
MORGAN LAMANTIA

DISTRICT 27

**A Statement from Senator Morgan LaMantia in Opposition to the
Proposed Rate Increases by the Texas Windstorm Insurance Association**

PUBLIC COMMENT

August 4, 2023

CONTACT

Ruben O'Bell

Ruben.O'Bell@Senate.Texas.Gov

BROWNSVILLE, TX - State Senator Morgan LaMantia (D-Palm Valley) submitted the following statement to the Texas Windstorm Insurance Association (TWIA) as the Board of Directors considers rate increases for 2024.

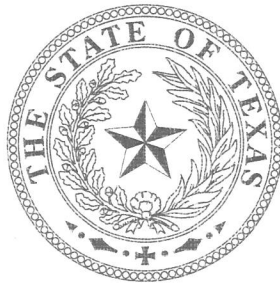
"As Senate District 27 encompasses six of the fourteen coastal counties covered by the Texas Windstorm Insurance Association, it is imperative that TWIA remains a viable, affordable option not only for my constituents, but for all residents of the Texas Coast. Families, businesses, and even school districts rely on TWIA to cover their homes and properties. In a region where many property owners have limited insurance options, we cannot leave our communities without the resources to rebuild after losses from natural disasters. As coastal residents, we are well aware of the destructive capabilities of wind and hail storms. While we hope to never again face the storm-caused devastation we have endured in the past, we must be prepared for a case in which we have no choice.

I understand how adequate rates are necessary for TWIA to operate and meet its financial obligations, but in a time when many Texans face increased economic hardship, we must put the needs of our residents first. Rates have steadily increased over the last decade, and there is no measure in place to prevent them from continuing to rise in the future. This session, the legislature passed a historic property tax relief package to save Texas property owners thousands of dollars over the next two years. As the cost of TWIA premiums is the largest expense for many coastal property owners, we must ensure these property tax savings are not negated by increased rates. Considering the financial burden our residents have already shouldered as a result of recent inflation, now is not the appropriate time for a rate increase. We cannot force our hardworking families to choose between forgoing more of their income or forgoing coverage altogether.

Instead, a better solution is to improve TWIA's funding structure with effectual legislation. To avoid passing the cost down to consumers with increased rates, the legislature can work with TWIA to address the association's financial needs. While this matter is seemingly exclusive to the coast, failure to make a positive change for the region can have a negative impact on the whole state.

I appreciate the Texas Windstorm Insurance Association, and I recognize the importance of its services. To ensure all parties can benefit from their necessary partnership, we must determine how to find the right balance between the financial needs of TWIA and the coverage needs of the consumer. This interim, I am committed to studying this issue and collaborating with my colleagues to provide a permanent solution for TWIA and its members. I look forward to working to provide the Texas Coast with the coverage our people deserve."

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ERIN ELIZABETH GÁMEZ



TEXAS STATE REPRESENTATIVE
DISTRICT 38

August 2, 2023

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

Dear Chair Chandra Franklin-Womack,

As member of the Texas Legislature representing part of the costal county of Cameron, I am requesting that the Texas Windstorm Insurance Association (TWIA) Board not increase residential and commercial rates this year.

I urge you not to consider any rate escalation for coastal policyholders, residents, and businesses at this time. As you are aware, only earlier this year have the state and federal government ended their disaster declarations as it relates to COVID-19. Like many costal communities we rely heavily on tourism, and our tourism industry is back on the upswing, but increasing rates this soon after the end of the COVID disaster would be financially difficult for our communities.

I respectfully reiterate that I oppose any rate increase on TWIA policyholders.

Sincerely,

A handwritten signature in cursive script that reads "Erin Gamez".

Erin Elizabeth Gamez
State Representative, District 38



City of Galveston

OFFICE OF THE MAYOR

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

August 4, 2023

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 express opposition to the proposed Texas Windstorm Insurance Association (TWIA) policy premium rate increases for 2024. On July 11, 2023, the TWIA Actuarial & Underwriting Committee approved rate filing recommendations for TWIA Board consideration that would increase residential policy rates by 5 percent and commercial policy rates by 8 percent for 2024. The City of Galveston strongly opposes a premium rate increase to support a structurally dysfunctional system.

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. Prior to the 89th Texas Legislature convening in 2025, this effort should be revived through House and Senate interim charges assigned by House Speaker Dade Phelan and Lt Governor Dan Patrick.

During the 88th Texas Legislature, proposals to place TWIA's funding structure on a firmer foundation and provide some relief to premium rate increases were considered.

- HB 1588, authored by State Representative Tom Oliverson, Chairman of the House Committee on Insurance, passed the House to address the existing method of funding excess losses and operating expenses of the Texas Windstorm Insurance Association (TWIA) incurred after December 31, 2023, by replacing Catastrophe Reserve Trust Fund (CRTF) funds currently provided by issuing public securities with a loan up to \$1 billion from the Economic Stabilization Fund ("Rainy Day" Fund) and securing financing arrangements through statewide surcharges.
- SB 1217, authored by State Senator Mayes Middleton, addressed TWIA administration and included TWIA's funding structure adjustments including: 1) tie the Class 1, Class 2, and Class 3 assessments to the Consumer Price Index to account for inflation; and 2) adds a final funding layer, pro rata member assessments, to act as a "catch-all" in the event all funding mechanisms at TWIA's disposal are expended.



Prior to the 88th Regular Session, the City of Galveston proposed restructuring TWIA as a limited reinsurance provider that would improve risk-sharing for the private insurance market and enhance competition for providing windstorm insurance along the Texas coast. In a limited reinsurer role, TWIA assumes an interim reinsurance layer above a low-cost attachment up to a limited level, with any TWIA reinsurance above that level needed for added protection against massive events would be negotiated through the private market. Capitalization of this effort could occur through a small fee placed on all insurances policies across Texas, while also reducing expensive costs for administrative overhead, claims processing, and claims adjudication.

Numerous people living along the coast work for industries that play a critical role in the Texas economy. Property insurance – flood insurance – windstorm insurance are critical links to the supply chains that originate from the petrochemical and shipping industries along the Texas coast. We cannot remain complacent as an essential coastal workforce that supports these industries are priced out of their homes due to increasingly unaffordable windstorm insurance.

The City of Galveston strongly opposes the premium rate increases recommended by the TWIA Actuarial & Underwriting Committee. 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. Such work is still critically needed now.

Rather than taking a band-aid approach with additional premium rate increases driving affordable windstorm insurance further out of reach, the TWIA Board must work with legislators to correct a dysfunctional system and transition TWIA into a sustainable role for the 21st century. The TWIA Board should request that Lt. Governor Patrick and House Speaker Phelan assign interim charges to advance the work envisioned for the Legislative Funding and Funding Structure Oversight Board. The City of Galveston considers all of the above-referenced proposals worthy of discussion and further examination during the interim prior to the 89th Texas Legislature convening in 2025.

The City of Galveston urges the TWIA Board to oppose crippling premium rate increases and take a leadership role in working stakeholders and the Texas Legislature to advance a real solution for sustainable affordable windstorm insurance in Texas.

Sincerely,



Craig Brown
Mayor of Galveston

cc: The Honorable Mayes Middleton, State Senator, District 11
The Honorable Brandon Creighton, State Senator, District 4
The Honorable Terri Leo-Wilson, State Representative, District 23
The Honorable Greg Bonnen, State Representative, District 24





City of Corpus Christi

OFFICE OF THE MAYOR

Paulette M. Guajardo

P.O. Box 9277
Corpus Christi
Texas 78469-9277
Phone 361-826-3100
Fax 361-826-3103
www.cctexas.com

July 28, 2023

Ms. Chandra Franklin Womack
Chairwoman of the Board
Texas Windstorm Insurance Association (TWIA)
PO Box 99090
Austin, TX 78709

Dear Ms. Womack:

As Mayor of the City of Corpus Christi and a concerned resident of the Texas Gulf Coast, I am writing to express my opposition to the proposed increase in the 2024 TWIA rates on commercial and residential policies up for consideration at the August 8th Board of Directors' meeting.

Corpus Christi is experiencing tremendous industrial and commercial growth while needing to increase the amount of affordable residential housing. Worsening the affordability for those currently living and working in Texas coastal communities through this proposed rate increase damages the economic vitality of our entire region. The proposed rate increase also exacerbates this affordability gap and makes our community less competitive in attracting residents and industry partners.

Please encourage your fellow TWIA Board members to act with restraint on a rate that could significantly stifle building homes, businesses, and lives along the Texas coast. Specifically, I urge the TWIA board to oppose any proposed 2024 increases to windstorm insurance rates and instead adopt a zero percent rate hike.

Sincerely,

Paulette Guajardo
Mayor
City of Corpus Christi

CC:
Chairman Todd Hunter
Chairman Abel Herrero
Chairman JM Lozano
Senator Juan "Chuy" Hinojosa
Senator Morgan LaMantia

Public Comment

From: Sarah Tindall <saraht@ccredc.com>
Sent: Thursday, August 3, 2023 12:06 PM
To: PublicComment
Subject: CCREDC public comment for August 8 meeting

You don't often get email from saraht@ccredc.com. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Corpus Christi Regional Economic Development Corporation (CCREDC) is charged with leading efforts to enhance and preserve the economic development and vitality of the Coastal Bend. To that end, CCREDC opposes any increase to windstorm insurance rates for Coastal Texas Community. The Texas Insurance Code (Chapter 2210) requires TWIA rates be “reasonable, adequate, not unfairly discriminatory, and non-confiscatory as to any class of insurer.” Rates must also be based upon sound actuarial principles and sufficient to sustain projected Association losses and expenses. Onerous insurance rates damage our community, making it unaffordable for residents to live here and businesses to locate here. As the largest exporter of oil and gas in America, our economy is a linchpin for the economy of the Gulf Coast and the nation as a whole. Supporting our economic growth and prosperity is important, and maintaining reasonable insurance rates is a vital part of that support.

Thank you for your consideration,
Mike Culbertson

President and CEO, Corpus Christi Regional Economic Development Corporation

Sarah Tindall
Senior Vice President, Investor Relations & External Affairs
Corpus Christi Regional Economic Development Corporation
361-882-7448 (o)
361-739-7981 (c)



Public Comment

From: Tracey Wheeler <tracey@baytownchamber.com>
Sent: Thursday, August 3, 2023 11:12 AM
To: PublicComment
Subject: TWIA Proposed Increase

You don't often get email from tracey@baytownchamber.com. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Baytown Chamber of Commerce, a business organization of some 1400 business representatives respectfully requests that the Texas Windstorm Insurance Association (TWIA) Board not increase residential and commercial rates at this time. Each of you must know that the economic climate at this time is extremely difficult for both residents and businesses. Any rate escalation for coastal policyholders, resident, and businesses would cause additional financial burden on coastal residents and business owners.

It has been brought to our attention that TWIA policyholders have contributed more than \$1.2 Billion in reinsurance premiums since Hurricane Ike, and that TWIA has not needed to draw upon reinsurance since that time.



SUPPORT YOUR LOCAL
CHAMBER

#ChamberProud

Tracey S. Wheeler, IOM
President & CEO
Baytown Chamber of Commerce
825 Rollingbrook Drive
Baytown, TX 77521
Phone 281/422-8359
Cell 832/514-0423
baytownchamber.com



August 2, 2023

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

Dear Chair Womack,

The Corpus Christi Regional Transportation Authority is opposed to any windstorm insurance rate increases for our residents and commercial customers in the Coastal Bend Region.

On July 11, 2023, the TWIA Actuarial Committee recommended a 5% rate increase for residential customers and an 8% increase for commercial customers. While we acknowledge this is lower than what was proposed to the committee, it is still a dramatic increase in rates when accounting for inflation costs that are already built into the premiums.

During the 88th Texas Legislative session, the insurance industry and TWIA policyholders came together on a plan to address insurance risk and reduce costs. While the legislation passed the Texas House of Representatives, it did not pass the Texas Senate. We are very close to coming to a resolution and believe that the interim period will allow us, and our insurance industry partners to educate the members of the Texas Senate and pass needed reforms.

To this end, we respectfully request that the Board of Directors reject the recommendations of the Actuarial Committee at its August 8th meeting and not raise rates on policyholders.

Sincerely,

Derrick Majchszak
Chief Executive Officer

July 31, 2023

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

Dear Chair Womack,

On behalf of the Port of Corpus Christi Authority, I am writing regarding your upcoming Board of Directors meeting on August 8, 2023. The TWIA Actuarial Committee recommended a 5% rate increase for residential customers and an 8% increase for commercial customers on July 11, 2023. While we acknowledge that is lower than what was proposed to the committee, it is still a dramatic increase in rates when accounting for inflation costs that are already built into the premiums. The Port of Corpus Christi Authority adamantly opposes any rate increase on our policyholders.

Currently, our Coastal Bend community has over \$65 billion of infrastructure investments by both the Port of Corpus Christi Authority and private industry underway. Higher insurance premiums add unnecessary cost of living expenses to our employees and Coastal Bend residents and affect our ability to attract a highly skilled workforce considering relocating to the area.

During the 88th Texas Legislative session, the insurance industry and TWIA policyholders came together on a plan to address insurance risk and reduce costs. While the legislation passed in the Texas House of Representatives, it did not pass the Texas Senate. We are very close to coming to a resolution and believe that the interim period will allow us, and our insurance industry partners to educate the members of the Senate and pass needed reforms.

To this end, I ask that you and the Board consider the overall economic impact on coastal policyholders who will bear further financial mandates in addition to having separate wind and hail policies. The Port of Corpus Christi Authority respectfully requests that the Board reject the recommendations of the Actuarial Committee at its August 8th meeting and not take any action to raise rates.

Sincerely,
PORT OF CORPUS CHRISTI AUTHORITY



Charles W. Zahn, Jr.
Chairman



CONNIE SCOTT
NUECES COUNTY JUDGE

SENT VIA E-MAIL

July 27, 2023

Texas Windstorm Insurance Association
communicationsmail@twia.org
publiccomment@twia.org

Re.: Opposition to TWIA Rate Increases

Ladies and Gentlemen:

Please be advised that the Nueces County Commissioners Court unanimously approved the attached resolution on July 26, 2023 in opposition to any Texas Windstorm Insurance Association rate increases.

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

This is not the proper time to consider such increases while there are sufficient premiums, assessments, and reinsurance to cover TWIA liabilities for 2024.

We respectfully request that you vote no rate hikes for 2024.

Sincerely,

A handwritten signature in blue ink that reads "Connie Scott".

Connie Scott
Nueces County Judge

Att.: Resolution-In opposition to TWIA Rate Increase

3.A.2.

County of Nueces



ROBERTO G. HERNANDEZ

Commissioner
Precinct 1

JOHN MAREZ

Commissioner
Precinct 3

JOE A. GONZALEZ

Commissioner
Precinct 2

CONNIE SCOTT

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

BRENT CHESNEY

Commissioner
Precinct 4

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

WHEREAS, there are sufficient premiums, assessments and reinsurance to cover potential TWIA liabilities for 2024;

NOW, THEREFORE, BE IT RESOLVED, THAT THE COMMISSIONERS COURT OF NUECES COUNTY, is hereby opposed to any windstorm insurance rate increase and requests that the Texas Windstorm Insurance Association vote no rate hikes for 2024.

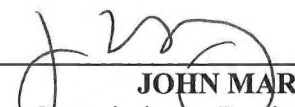
DULY ADOPTED BY VOTE OF THE COMMISSIONERS COURT OF NUECES COUNTY, TEXAS, ON THIS THE 26TH DAY OF JULY 2023.



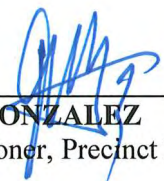
ROBERTO G. HERNANDEZ
Commissioner, Precinct 1



CONNIE SCOTT
County Judge



JOHN MAREZ
Commissioner, Precinct 3



JOE A. GONZALEZ
Commissioner, Precinct 2



ATTEST:


KARA SANDS, County Clerk



BRENT CHESNEY
Commissioner, Precinct 4



August 1, 2023

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

Via E-mail: PublicComment@TWIA.org

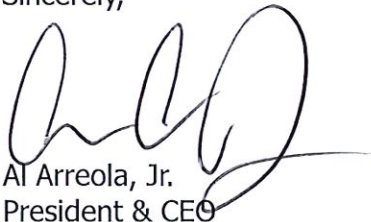
Dear TWIA Board Members:

On July 11, 2023, the TWIA Actuarial Committee recommended a 5 percent rate increase for residential customers and an 8 percent increase for commercial customers. While we acknowledge that is lower than what was proposed to the committee it is still a dramatic increase in rates when accounting for inflation costs that are already built into the premiums.

This past Legislative session the insurance industry and TWIA policy holders came together on a plan to address insurance risk and reduce costs. While the legislation passed the House, it did not pass the Senate. We are very close to coming to a resolution and believe that the interim period will allow us, and our insurance industry partners to educate the members of the Senate and pass needed reforms.

To this end we respectfully request that the Board reject the recommendations of the Actuarial Committee at its August 8th meeting and do not raise rates on policy holders.

Sincerely,



Al Arreola, Jr.
President & CEO

Public Comment

From: Sarah Tindall <saraht@ccredc.com>
Sent: Thursday, August 3, 2023 12:06 PM
To: PublicComment
Subject: CCREDC public comment for August 8 meeting

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The Corpus Christi Regional Economic Development Corporation (CCREDC) is charged with leading efforts to enhance and preserve the economic development and vitality of the Coastal Bend. To that end, CCREDC opposes any increase to windstorm insurance rates for Coastal Texas Community. The Texas Insurance Code (Chapter 2210) requires TWIA rates be “reasonable, adequate, not unfairly discriminatory, and non-confiscatory as to any class of insurer.” Rates must also be based upon sound actuarial principles and sufficient to sustain projected Association losses and expenses. Onerous insurance rates damage our community, making it unaffordable for residents to live here and businesses to locate here. As the largest exporter of oil and gas in America, our economy is a linchpin for the economy of the Gulf Coast and the nation as a whole. Supporting our economic growth and prosperity is important, and maintaining reasonable insurance rates is a vital part of that support.

Thank you for your consideration,
Mike Culbertson

President and CEO, Corpus Christi Regional Economic Development Corporation

Sarah Tindall
Senior Vice President, Investor Relations & External Affairs
Corpus Christi Regional Economic Development Corporation
361-882-7448 (o)
361-739-7981 (c)



Public Comment

From: Pat Rousseau <prousseau@aransascounty.org>
Sent: Friday, August 4, 2023 2:10 PM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from prousseau@aransascounty.org. [Learn why this is important](#)

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Following Hurricane Harvey, many of our County's residents (myself included) had difficulty processing claims with TWIA. Some of us were lucky enough to find a replacement carrier going forward; however, many are still insured by TWIA. There has been no improvement in TWIA services or in TWIA's payment of claims submitted. TWIA has not earned and does not deserve to be granted a rate increase. If additional policies need to be written to make your business plan effective, begin by forcing Harris County & Houston to get windstorm insurance!

Sincerely,



Pat Rousseau, MBA
Aransas County Commissioner Precinct 3
2840 Hwy. 35 North
Rockport, TX 78382
phone: 361.790.0184
fax: 361.727.2043
cell: 361.850.0820

ATTENTION PUBLIC OFFICIALS!

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THOMPSON COE

Thompson, Coe, Cousins & Irons LLP
Attorneys and Counselors

Jay Thompson
Direct Dial: 512-703-5060
jthompson@thompsoncoe.com

Austin
Dallas
Houston
New Orleans
Saint Paul
San Antonio

August 4, 2023

Board of Directors *via email: PublicComment@twia.org*
Texas Windstorm Insurance Association
Austin, Texas

Re: August Board Meeting-Rate Adequacy of TWIA for 2023/2024

Dear Board Members:

These comments are submitted on behalf of our clients, the Insurance Council of Texas (ICT), a property and casualty insurance trade association representing the interests of over 400 insurers who do business in Texas and the Association of Fire and Casualty Companies of Texas (AFACT), a trade association comprised of over 30 insurers primarily domesticated in the State of Texas.

These comments are submitted in anticipation of the TWIA board's upcoming consideration of rate changes for TWIA. TWIA is required by Texas Insurance Code §2210.352 to make its annual rate filing with the Department of Insurance (TDI) by August 15 of each year. At its August 8, 2023, meeting, the TWIA board will consider its statutorily required filing for the August 15 deadline. If a two-thirds majority of the board approves the TWIA Actuarial and Underwriting Committee's (Committee) five percent residential and eight percent commercial rate change, that rate change is subject to approval by TDI. *See* Texas Insurance Code §2210.352 (a-1).

The commissioner has until October 15th to approve or disapprove the filing in writing. If the filing is not approved or disapproved on or before October 15th, the filing is considered approved. *See* Texas Insurance Code § 2210.352(c). If the commissioner disapproves the rate filing, the commissioner shall state in writing the reasons for the disapproval and the criteria TWIA is required to meet to obtain approval. *See* Texas Insurance Code § 2210.352(d).

As will be discussed below, may clients and I strongly urge the TWIA board to approve a 5% increase in residential rates and 8% increase in commercial rates for 2024. This increase is important for the sustainability of TWIA and its ability to meet the needs of its policyholders who may have to file claims after a catastrophic event.

The Private Market Contributes to the Security of the Coast

Many of our member companies write wind coverage along the coast. They are part of the private market which protects the Texas coast, provides personal and commercial lines insurance coverage, and takes a significant amount of risk for wind coverage on the coast.

In addition to providing coverage for the coast, our members are ready to provide up to \$1 billion in assessments if needed to help pay TWIA claims losses after a storm. As a reminder, in 2017, after Hurricane Harvey, private insurers paid \$372 million in TWIA assessments, in addition to approximately \$8.9 billion for auto, residential, and commercial losses. Our members play a significant role in insuring the risks, whether TWIA policyholders or our members' policyholders, faced by coastal residents and businesses when Texas suffers from a major storm.

TWIA Rate Analysis – Rates Remain Inadequate

For several years, the debate over TWIA rates has been a question of how to apply principles of insurance and TWIA's ability to pay losses balanced against concerns about affordability and economic impact to policyholders. During the last seven years, rate inadequacy has ranged between a low of 15% in 2022 and high of 44% in 2020, for residential, and between a low of 11% in 2022 and high of 50% in 2019 for commercial. Despite repeated actuarial analysis showing TWIA rates are inadequate, TWIA has enacted five percent rate changes only twice since 2017.

The impact of inflation cannot be overemphasized. All sectors of our economy experience the results of inflation. This is especially true in estimating the costs of building materials and labor costs to repair or replace homes. TDI staff has not expressly developed a direct factor to estimate the projected claims costs next year due to inflation. Their trend projections for future losses fails to adequately address inflation that will continue through the next year.

Instead, TDI staff has used only 10% to increase the Insurance to Value (sometimes referred to as IVT). Insurance to Value is an important concept for a policyholder especially one who buys a replacement cost policy. All insurers, including TWIA, use some type of mechanism to estimate the costs to rebuild an existing structure. Unfortunately, TWIA has been historically under estimate values. This may be in part due to objections that this is some type of hidden rate increase. The reality is that it is not. A person whose home is a total loss after a catastrophic event and has bought a replacement cost policy would hope or expect that the value would be sufficient to rebuild their home. The value set in the policy is the maximum amount that will be paid. If the value is too low, a person is underinsured. This could hurt consumers especially those who expect that they have purchased a replacement cost policy. This fact is important in understanding also that it disguises need for adequate rates especially for a person who wants to buy enough insurance to be able to replace their property in these inflationary times.

Private insurers have seen rises in ITV using reputable national data bases to estimate the effect of inflation on future building materials and labor costs. These estimates are closer to 20 or

30% rather than 10%.

These points are mentioned because a large part of the decision on whether to increase rates even 5% for residential or 8% for commercial is not a political decision but instead a practical and real life decision that TWIA must have adequate rates to be sustainable and able to pay claims when policy benefits are needed.

Even without a better analysis of inflation and adequacy of coverage, the estimated rate needs according to TWIA staff, demonstrates that TWIA's current rates are inadequate by 20 percent for residential coverage and 22 percent for commercial coverage. TWIA estimated the indicated total rate level change using a combination of actual industry experience and hurricane simulation models (Verisk, RMS, IF, and RQE)

The Committee, after much discussion, recommended a five percent rate action for residential and eight percent rate action for commercial to the TWIA board. We support the Committee's recommendation and urge the TWIA board to approve a modest five percent residential and eight percent commercial increase for 2024.

First, TWIA is to be commended for reducing its expenses by redirecting funds to complete early redemption of the Series 2014 Bonds used to pay Hurricane Harvey claims, and then making a \$74.9 million contribution to the CRTF in March 2023. This was a major factor in reduced rate inadequacy levels in 2022. However, the Committee noted that the increases in reinsurance costs, which make up 23.5% of fixed expenses, and is an issue not only faced by TWIA but also significantly impacting the private insurance market, are a significant part of the reason for increases in the rate indications when compared to 2022.

TWIA Growth Should be a Factor in any Rate Decision

During prior board meetings and in various reports, TWIA's staff has noted the growth in TWIA policies and exposure. According to TWIA's Annual Report, as of April 30, 2023, when compared to April 30, 2002:

- Policies In-Force had grown 18.5% (231,797)
 - 18.6% residential
 - 15.62% commercial
- Exposure had grown 33.43% (\$81.66 billion)
 - 32.41% residential
 - 41.46% commercial; and
- CRTF balance- \$267.9 million

TWIA has estimated that its policy count grew by 14,000 after 2022 insolvencies of Florida and Louisiana based insurers. This growth in TWIA should not be ignored and must be considered when this board reviews the committee's recommendation for rate action.

Further, although TWIA's 2022 direct written premium was \$518.3 million (an increase of 31.2% from 2021), TWIA's growth and exposure justify an increase in premium dollars collected for 2024. TWIA's primary source of revenue is from policyholder premiums and faced with increased exposure, and expenses due to reinsurance costs, TWIA should not ignore the reality of the need to generate additional revenue.

TWIA Is Required to Maintain Adequate Rates

As this board is aware, TWIA is required by law to maintain adequate rates, which is important as part of TWIA's overall funding scheme and to enable TWIA to pay claims after covered events.

Texas Insurance Code §2210.355(c) requires that TWIA rates be:

(c) reasonable, ***adequate***, not unfairly discriminatory, and ***nonconfiscatory as to any class of insurer***. (Emphasis added).

Texas Insurance Code §2251.052(c), states that a rate is inadequate if:

- (1) the ***rate is insufficient to sustain projected losses and expenses to which the rate applies***; and
- (2) continued use of the rate: (A) endangers the solvency of an insurer using the rate: or (B) has the effect of substantially lessening competition or creating a monopoly in a market. (Emphasis added).

In addition, the Texas Insurance Code requires TWIA rates to be "not unfairly discriminatory." Under Texas Insurance Code §2251.051, a rate is unfairly discriminatory if:

- (1) the rate is not based on sound actuarial principles;
- (2) the ***rate does not bear a reasonable relationship to the expected loss and expense experience among risks***; or
- (3) the rate is based wholly or partly on the race, creed, color, ethnicity, or national origin of the policyholder or an insured. (Emphasis added).

The Committee's recommendation, although a portion of the rate indications needed, represents an attempt to meet the rate standards required by law. We urge this board to consider the same in making its decision and base its rate filing on statutory requirements and sound actuarial principles.

TWIA Must Protect Its Financial Health

We understand the desire of many on the coast that TWIA only consider the financial situation of its policyholders in making decisions about rates, especially given increases in prices for other consumer goods and services, and vote to take no action on rates. In its Annual Report, TWIA acknowledges that,

(3) *“...the rising cost of construction materials and labor is expected to be a significant challenge if a major storm strikes the Texas coast. Recent economic trends point to a slow and costly rebuild of homes and businesses damaged in a hurricane.”*

The rising cost of factors influencing insurance rates is not unique to TWIA. Private market insurers and their policyholders are having to deal with similar *inflationary pressures*, increased replacement costs, increased reinsurance costs, among others, and their impact on insurance rates in auto, homeowners, and commercial lines. Insurers must make the same decisions and consider the impact on policyholders but also must ensure the financial ability of the company to be able to pay claims for their policyholders.

Likewise, TWIA owes its policyholders a duty to protect the financial well-being of TWIA. If a major hurricane event hits Texas in the future, TWIA needs to be prepared and ensure the financial health of the organization and ability to pay its policyholder claims in the event of future losses.

Given the current CRTF balance, if a major storm hits the Texas coast, TWIA will have to use loans and public securities to pay for losses. This creates debt for TWIA which will then become a fixed expense over the next few years as TWIA repays the loans and bonds. Such a situation would likely result in increases in the rate indications in future years. Additional premium revenue and some time to continue to build the CRTF would alleviate the need to accrue more debt and reduce the reliance on public securities.

Overall, continued rate inadequacy will negatively not only impact future policyholders of TWIA, but non_TWIA policyholders on the Texas coast, and property policyholders statewide. Non-TWIA policyholders may have to pay contingent surcharges for Class 2 or Class 3 bonds after a storm. The more the CRTF is built up, the less likely these additional surcharges will be needed. The CRTF will only grow with adequate rates.

This potential problem will only be exacerbated if this board disregards the Committee's recommendation to make rate changes. No rate action places TWIA and its policyholders in a position where they are more reliant on debt to pay for losses. In addition, other Texas property policyholders are more likely to have their insurers subject to member assessments of up to \$1 billion, a cost in which they will ultimately share.

During the 88th Legislature, there were multiple proposals to eliminate using debt to fund TWIA losses. Ultimately, the session ended before any of these proposals could be passed and

August 4, 2023

Page 6

TWIA funding for the 2023 and 2024 hurricane seasons remains the same. In the meantime, we can only hope Texas avoids any major storms and TWIA is able to grow the CRTF balance.

In closing, we urge this board to follow the recommendation of the Committee. TWIA cannot afford to disregard the actuarial information and legal requirements which support the need for action on rates.

We appreciate the opportunity to provide these comments and are available to answer any questions you may have.

Sincerely yours,

Jay Thompson

Jay Thompson
Counsel for ICT and AFACT

Cc: ICT
AFACT



**Independent
Insurance
Agents of Texas**

MEMBERSHIP MAKES YOU STRONGER

Mr. David Durden, General Manager
Texas Windstorm Insurance Association
Post Office Box 99090
Austin, Texas 78709-9090

August 1, 2023

Re: Agent Commissions

Dear Mr. Durden:

This letter is to provide you and the TWIA Board of Directors with information regarding commissions agents receive for selling TWIA policies. During the Actuarial & Underwriting Committee meeting on July 11, 2023, a TWIA Board Member provided some information on agent commissions which concerns IIAT, and I believe needs to be addressed.

During the meeting, Mr. Walenta suggested lowering TWIA agent commissions to 10% new and 8% renewal and that "that matches what the industry is paying and in fact, there are a couple of companies paying 8% and 8%." No sources were provided to support these claims.

Last year, during the August 2, 2022 TWIA board meeting, there was a presentation on commission percentages. This information is archived on the TWIA website and, per the report, a sample set of 16 carriers are shown to pay an average of 16.1% in agent commissions.

Additionally, data publicly available on the TDI website (2021 being the most current), nine major carriers who write solely through independent agents pay an average of 16.8% in agent commissions for homeowners' multi-peril. (I included only carriers who write through independent agents since TWIA operates in a similar manner - as in, TWIA does not employ agents.)

I believe this topic will be an agenda item at a later date and I and our IIAT members are excited to be a part of that discussion.

As a reminder, our Independent Insurance Agents of Texas members include roughly 1,700 insurance agencies who employ about 15,000 insurance professionals and we have represented their interests in Texas for over 126 years.

Thank you for your time and I look forward to working with you on this important topic.

Best,

Regan Ellmer
Director of Government Affairs

Public Comment

From: [REDACTED]
Sent: Thursday, July 13, 2023 5:39 PM
To: PublicComment
Subject: OPPOSE Rate Increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 strongly oppose any rate increases.

Rates are already too high and the proposed increases will be a financial hardship on so many that dont have the option to opt out of coverage.

Regards,

[REDACTED]
Galveston, TX 77550

Public Comment

From: [REDACTED]
Sent: Thursday, July 13, 2023 4:07 PM
To: PublicComment
Subject: Insurance rate increases

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I am opposed to the proposed rate increases.

I realize that costs do rise however I believe that TWIA has the capability to temporarily fund thus in the short term.

Waiting for a more vibrant consumer friendly economy would be prudent.

Thank you.

[REDACTED]
Santa Fe, Texas

Public Comment

From: [REDACTED]
Sent: Sunday, July 23, 2023 8:51 AM
To: PublicComment
Subject: Increase in rates

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 should remain the same, no increase.

Sincerely,

[REDACTED]
Homeowner on Bolivar Peninsula, Texas

Public Comment

From: [REDACTED]
Sent: Wednesday, July 26, 2023 2:29 PM
To: PublicComment
Subject: No rate increase

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Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 28, 2023 3:09 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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 28, 2023 12:07 PM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 28, 2023 11:39 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

Public Comment

From: [REDACTED]
Sent: Friday, July 28, 2023 11:03 AM
To: PublicComment
Cc: [REDACTED]
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

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I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

Public Comment

From: [REDACTED]
Sent: Friday, July 28, 2023 10:55 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

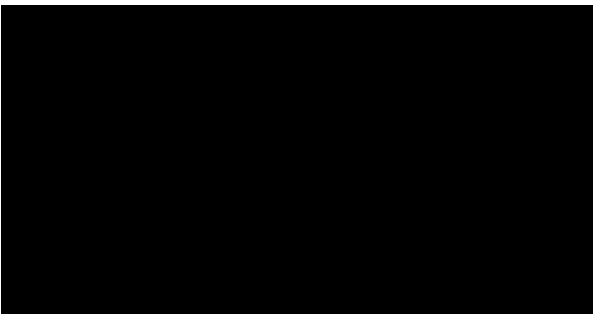
While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

Blessings,



Public Comment

From: [REDACTED]
Sent: Friday, July 28, 2023 10:30 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members,

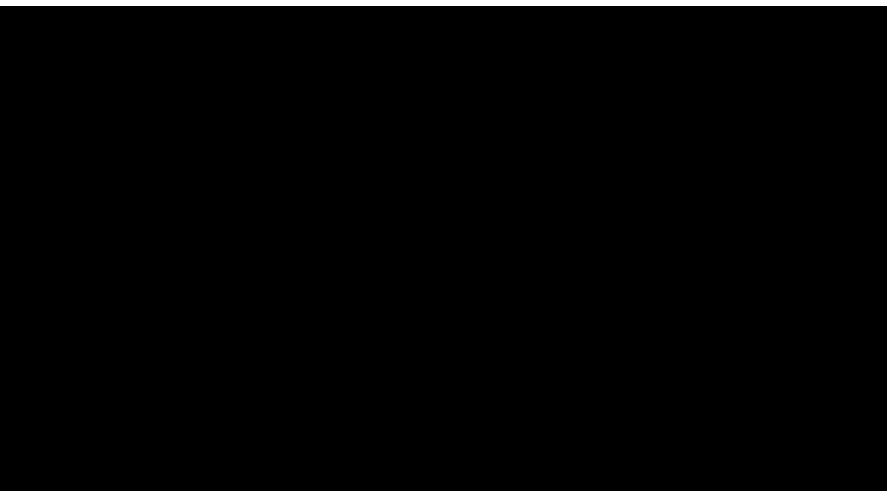
I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.



Public Comment

From: [REDACTED]
Sent: Friday, July 28, 2023 10:32 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

Since I close Real Estate I also hear everyday how Buyers are affected by the cost of home insurance and with interest rates continually going up, most people in our community struggle to be able to afford a home, the more insurance continues to go up, the more people we eliminate from home ownership. Even people who have owned homes for years are struggling the with cost of our current home insurance, it went up significantly this year.

We have been paying more than our fair share for years.

I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 28, 2023 10:12 AM
To: PublicComment
Subject: Fwd: NO to TWIA Rate Increase

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Dear TWIA Board Members,
No RATE HIKE!

We went through Harvey. We rebuilt. We have PAID for everything over and over as residents in this area.

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 28, 2023 10:12 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members, I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth. While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges. Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive. I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region. Thank you for your time and consideration.

Public Comment

From: [REDACTED]
Sent: Friday, July 28, 2023 10:09 AM
To: PublicComment
Subject: NO to TWIA Rate Increase !!!

You don't often get email from [REDACTED]. [Learn why this is important](#)

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Dear TWIA Board Members,

We are AGAINST a rate hike!

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

Public Comment

From: [REDACTED]
Sent: Friday, July 28, 2023 10:03 AM
To: PublicComment
Subject: NO to 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.

Dear TWIA Board Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

Public Comment

From: [REDACTED]
Sent: Saturday, July 29, 2023 4:23 PM
To: PublicComment
Subject: Windstorm rate increases

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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Please do not increase the rates for windstorm coverage. It is nearly impossible to afford already. It has increased exponentially over the last few years. My rate is nearing \$3000! It is a hardship to afford the coverage, along with increasing property taxes, inflation, etc. Why are we who reside near the coast being penalized? What about those who reside in other parts of Texas who are affected by tornadoes and hail? Are they having to pay windstorm rates? This whole program has gotten out of control and needs to be reigned in. Residents should have options to choose from based on what is affordable for them. There should be full coverage, partial coverage or minimal coverage. This one size fits all is ridiculous. Thank you.

Public Comment

From: [REDACTED]
Sent: Saturday, July 29, 2023 8:38 AM
To: PublicComment
Subject: NO RATE HIKE!

You don't often get email from [REDACTED] [Learn why this is important](#)

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Writing to request that No rate hike be approved in 2023-2024. Insurance costs on the coast are already prohibitive. People will no longer be able to afford to live along the coast killing the Coastal economy.

Sincerely,

[REDACTED]

--

Sent from Gmail Mobile

Public Comment

From: [REDACTED]
Sent: Saturday, July 29, 2023 8:21 AM
To: PublicComment
Subject: NO to 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.

Dear TWIA Board Members,

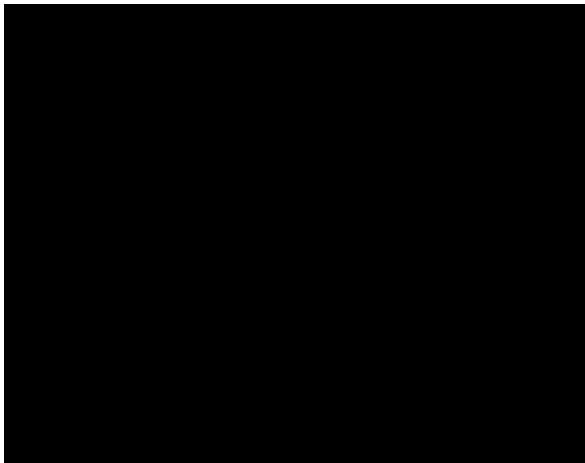
I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.



Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:36 PM
To: PublicComment
Subject: [REDACTED]

You don't often get email from [REDACTED] [Learn why this is important](#)

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No rate hike. Please note comment made by noon 8/4/23

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:11 PM
To: PublicComment
Subject: Rate increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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NO RATE HIKE!!

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:39 PM
To: PublicComment
Subject: windstorm

You don't often get email from [REDACTED] [Learn why this is important](#)

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NO RATE HIKE!!!!

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:36 PM
To: PublicComment
Subject: Wind storm

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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]
Corpus Christi, TX

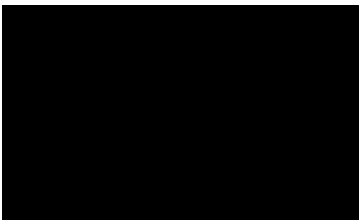
Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:34 PM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 urge the Commission not to increase the premiums for wind storm insurance. Particularly at this time since we have had no any catastrophic wind damages since Hurricane Harvey in 2017.



Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:34 PM
To: PublicComment
Subject: NO RATE HIKE!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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, July 31, 2023 10:21 PM
To: PublicComment
Subject: NO RATE HIKE !!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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, July 31, 2023 9:02 PM
To: PublicComment
Subject: NO rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 rate! We are struggling to make it daily and property tax increases are outpacing our income increases. I just had to close a small business and this would make living here even more difficult.

[REDACTED]
Rockport, Texas

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 8:27 PM
To: PublicComment
Subject: No rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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]
Corpus Christi, TX 78418

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 8:23 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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 8:00 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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

Don't do it!!!! No rate hike!

Sent from my iPhone
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 7:54 PM
To: PublicComment
Subject: TWIA INCREASE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 already TWIA needs to stand down ! The middle of the country needs to pay thier fair share ! Thier are wind disasters all across the country ,so maybe all the US pays in? Why smack just coastal owners . Seems to me it's open season on us and it needs to stop.

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 7:53 PM
To: PublicComment
Subject: NO RATE INCREASE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 the all new AOL app for iOS](#)

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 7:34 PM
To: PublicComment
Subject: No rate hike!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 is unfair to hike rates that are already outrageous. Every year we go through this. Do you rate hike all the other Texas counties that have way higher population than we have, they have more hail and wind damages but us working people near the coast cannot get insurance from anyone else but you always try to raise our rates. This is not fair or right. NO RATE HIKE.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 7:33 PM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Gmail Mobile

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 7:18 PM
To: PublicComment
Subject: No rate hike!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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. A costly premium is often very difficult to make with today's inflation and cost of living. Yet we can't go without insurance because of the "what if?" This makes it very difficult for families trying to raise children, save for college, and otherwise afford life.
No rate hikes!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 6:59 PM
To: PublicComment
Subject: TWIA Proposed Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 residents of Padre Island and OPPOSE TWIA's proposed rate hike.

We are already dealing with high property taxes, high insurance for home and vehicles, inflation hitting our pocket books and more!

Why don't yall look at tornado alley and other Texas cities that have yearly disasters that are just as financially impactful regarding the assistance needed after a tornado has destroyed everything!

Why have the Coastal area's carry the burden of this insurance when there are other disasters than hurricanes occurring across the state?

We oppose any proposed rate hike!

Thank you,

[REDACTED]

Residents of Padre Island

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 6:46 PM
To: PublicComment
Subject: No Rate Hike!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, July 31, 2023 5:59 PM
To: PublicComment
Subject: NO Rate Hike please

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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,
Nor Rate Hike..
It has already been brutal with a 200% Tax Increase!

Thanks

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 5:46 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 here on North Padre Island in the Texas gulf coast! We've had enough of your greedy and monopolizing tactics. Between the city of Corpus Christi raking us over the coals with property taxes that don't even benefit our island community, and the exorbitant rates TWIA is already charging us, you're going to put us all in the poorhouse! There are people on this island on fixed incomes that cannot afford your ridiculous rates as it is. ENOUGH IS ENOUGH! Stop trying to bleed us dry!

Thank you.

[REDACTED]
Island Resident

The universe without music would be madness.

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 5:36 PM
To: PublicComment
Subject: Opposition to Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 small business owner in Port Aransas, Texas. An increase in my insurance would be very difficult for me to pay. I have the burden of many increases lately in my expenses including taxes. We do need some full time residents to live her on the coast to support the tourist. It cannot be all short term rental owners.

Have a wonderful day!



Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 4:56 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.

TWIA Board Members,

I am a Nueces County taxpayer and I say NO RATE HIKE!!! It's outrageous that you are constantly trying to increase rates. STOP. NO RATE HIKE!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 4:51 PM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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--

Please, no rate hike!!

[REDACTED]
North Padre Island, TX

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 4:30 PM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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

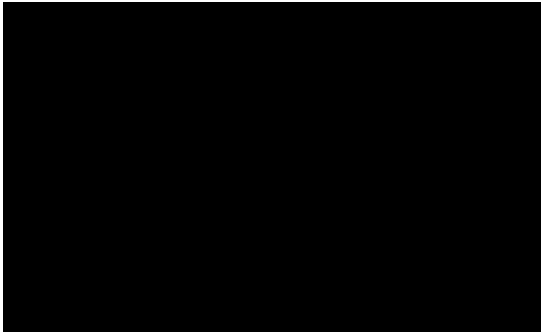
Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 4:21 PM
To: PublicComment
Subject: No Rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 NEED A RATE HIKE.
Inflation is killing us.



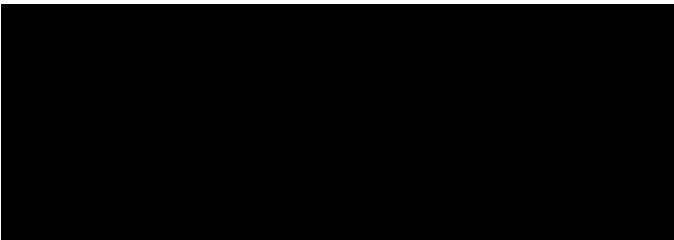
Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 4:21 PM
To: PublicComment
Subject: NO - TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 is already almost unaffordable to buy insurances. This is a thriving community and we need to attract more workers. We do not need anything that negatively impacts people's decision to move here.



Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 4:14 PM
To: PublicComment
Subject: oppose new rate

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 oppose TWIA raising windstorm insurance rates in the gulf coast counties. There should be no difference between coastal and interior counties in Texas....all are subject to natural disasters such as tornados, hailstorm etc just as the coast is subject to hurricanes. Only one rate is needed across the state for all windstorm related coverage!

[REDACTED]

Be strong and of a good courage, Josh 1:9

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 3:56 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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, July 31, 2023 3:21 PM
To: PublicComment
Subject: NO RATE HIKE!!!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 31, 2023 2:50 PM
To: PublicComment
Subject: NO RATE HIKE !!!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 31, 2023 2:16 PM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members, I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth. While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges. Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive. I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region. Thank you for your time and consideration.

Regards
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 2:13 PM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 2:13 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 Board

NO RATE HIKE. I can barely afford to live.

[REDACTED]
Homeowner
Corpus Christi, TX

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 2:09 PM
To: PublicComment
Subject: No TWIA Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 don't raise the TWIA rates!!! Everything is already so expensive we cannot handle a rate hike! My parents are on a fixed income & this would absolutely destroy their budget. My family had already had to drop flood insurance because it's too expensive.
Please don't increase the rates!

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 2:06 PM
To: PublicComment
Subject: TWIA - "NO RATE HIKE"

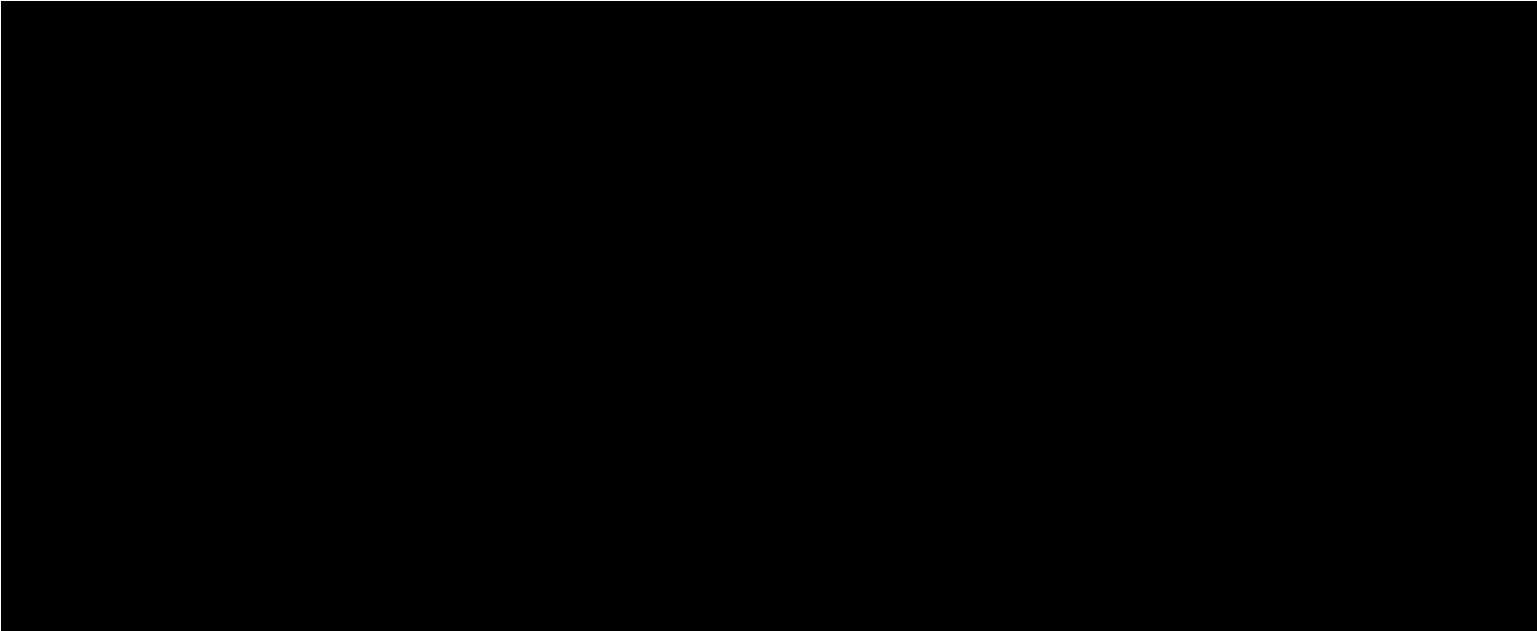
You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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,

"NO RATE HIKE" for residential and commercial policies.

Thank you!



Public Comment

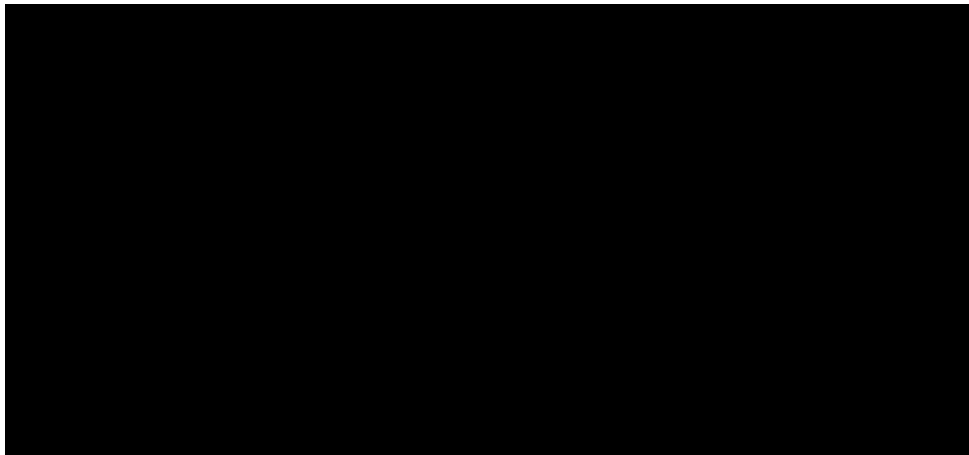
From: [REDACTED]
Sent: Monday, July 31, 2023 2:06 PM
To: PublicComment
Subject: No Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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

Thank you,



Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 1:57 PM
To: PublicComment
Subject: public comment

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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"!!!



Virus-free. www.avg.com

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 1:51 PM
To: PublicComment
Subject: Windstorm rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 the high rates are killing us!

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 1:30 PM
To: PublicComment
Subject: No rate hike.

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 barely surviving in this economy now. Not a good time for a rate hike.
Sincerely, [REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 1:20 PM
To: PublicComment
Subject: TWIA rate hiike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 in opposition to any rate hike. A rate hike will have a negative effect on the economy on the Coastal communities. Why do the Coastal Counties pay for TWIA and help the rest of the state with their tornedos, hail etc. There should be one rate across Texas. Share the economic impact of Texas claims State wide.

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 1:17 PM
To: PublicComment
Subject: No rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 up up and away! No rate hikes!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 1:09 PM
To: PublicComment
Subject: Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 the proposed rate increase. I am a resident and property owner in Corpus Christi, Texas. Insurance costs have skyrocketed here, and many people are having a difficult time with paying for windstorm insurance.

Increased costs drive property values down.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 12:58 PM
To: PublicComment
Subject: NO RATE HIKE!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 31, 2023 12:58 PM
To: PublicComment
Subject: Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 rate hike for my windstorm insurance is going to be a hardship on my budget. I cannot afford to pay more than I already am charged to protect my home from a hurricane. Pleas do not raise the rate we pay for coverage.

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 12:51 PM
To: PublicComment
Subject: TWIA Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 this email in opposition to the TWIA rate increase being proposed for this year. I am an older resident (72 yrs. old) of the Coastal Bend. This area has been punished on a regular basis with these price increases which are making it almost impossible for residents my age, living on social security to continue to live in this area. I have lived in my home for 24 years now and have never filed a claim on my property for storm damage, despite living on a canal on Padre Island. There have been literally no storms in the Gulf Coast of Texas this year. I realize that TWIA rates are based upon the entire State of Texas and losses have occurred across the State but the losses seem to be less than in prior years. When the unsupportable property tax increases are added to the equation it is becoming an unsurmountable obstacle to own a home in Texas. Texas is my birthplace and where I have spent 66 out of my 72 years. I want to live out my years here but if property insurance and property taxes are not controlled, within reason, it may be impossible. Please do not punish us with another increase.

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 12:49 PM
To: PublicComment
Subject: No Rate Increase <EOM>

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 31, 2023 12:47 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: Monday, July 31, 2023 12:47 PM
To: PublicComment
Subject: Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 can't continue to take these rate hikes. This is causing people to have to move from homes that they have raised their families in and have owned for years because it is required by their lender. It is also very hard for the many elderly and retired residents to afford to keep their homes protected that they have worked a lifetime to pay for.

[REDACTED]
Corpus Christi, TX

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

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 12:46 PM
To: PublicComment
Subject: Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 12:17 PM
To: PublicComment
Subject: Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 to rate hikes, insurance just keeps going up and up and pricing people out of the market all together.

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

Thanks! Have a great day!



Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 12:11 PM
To: PublicComment
Cc: todd.hunter@house.texas.gov
Subject: Please NO TWIA Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 leaders at TWIA:

As Island residents, we are opposed to TWIA increasing rates. Please know that there are hundreds that oppose this hike although you may not hear from them directly. A rate hike will impact us in a horrible way especially with rising inflation over the past few years. Our community will be harshly impacted as many will not be able to live on the Island or maintain their homes properly causing deflated home values and loss of quality of upkeep in our neighborhoods. **Do not contribute to our downfall but contribute to our success as a beautiful coastal community.**

Please hear our voices and do not hike rates!

Respectfully submitted,

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 12:08 PM
To: PublicComment
Subject: No Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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, July 31, 2023 11:58 AM
To: PublicComment
Subject: Fwd: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 you today as a long-time resident of Corpus Christi, TX. Please do NOT increase TWIA rates, as you are considering doing. Living prices are already at an all-time high and this would make our house unaffordable to continue to live in. Jus between home insurance, windstorm and taxes, I pay over \$1,000 a month for a 1,600 square foot house!!!! And that is WITHOUT a house payment added in. Please consider voting NO to a rate increase.

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:55 AM
To: PublicComment
Subject: NO RATE HIKE!!!! WE ARE GETTING HAMMERED FROM ALL DIRECTIONS

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:56 AM
To: PublicComment
Subject: NO to 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.

Dear TWIA Board Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:52 AM
To: PublicComment
Subject: SAY "NO" TO TWIA RATE HIKE!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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!



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CONTRACT NOTICE: Nothing within this email communication, including the signature block, should be construed as forming a contract, binding an offer, establishing acceptance, or constituting a signed agreement. The author of this email communication is not authorized, and has no intent, to make offers or enter into contracts or agreements via email communications.

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:50 AM
To: PublicComment
Subject: NO RATE HIKE!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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Absolutely no rate hike.

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:42 AM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 South Texas!!!!!!!!!!

To your success

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:40 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

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Dear TWIA Board Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

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I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:36 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

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NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:33 AM
To: PublicComment
Cc: [REDACTED]
Subject: NO RATE INCREASE

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NO RATE INCREASE!

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:31 AM
To: PublicComment
Subject: No Rate Hike

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NO Rate Hike!

[REDACTED]
Corpus Christi, Texas

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:21 AM
To: PublicComment
Subject: NO RATE HIKE

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Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:21 AM
To: PublicComment
Subject: TWIA Public comment - "No Rate Hike"

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 submit comment to TWIA opposing increases in insurance rates on residential and commercial policies.
Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:21 AM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 31, 2023 11:06 AM
To: PublicComment
Subject: TWIA Proposed Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 write this comment in my personal capacity, unaffiliated with any entity.

The proposed 5% increase for residential rates is woefully inadequate according to TWIA's own rate adequacy analysis, and thus is illegal under Texas law. It should be rejected, and the Board should instead adopt the statutorily required adequate rate increase of 20%.

Section 2210.355(c) of the Texas Insurance Code requires:

(c) Rates must be reasonable, **adequate**, not unfairly discriminatory, and nonconfiscatory as to any class of insurer.

TWIA's own statutorily required "2023 Rate Adequacy Analysis" determined that current residential rates are *inadequate* by 20%. Accordingly, the proposed increase of only 5% would continue to leave rates as inadequate, and thus illegal under Section 2210.355(c).

A board member's vote to approve an inadequate rate would violate Section 2210.107 of the Insurance Code, which states that the primary objectives of the board include to: "operate in accordance with this chapter," "comply with sound insurance principles," and "meet all standards imposed under this chapter."

In addition to being illegal, such a vote continues to create financial expose to non-members. By knowingly underfunding TWIA's reserves through it's obligation to charge adequate rates to members, the board is shifting the financial burden of future liabilities to non-members through the funding structure of TWIA, including potential exposure to higher premiums needed to recoup Class 1, 2, and 3 Assessments under Sections 2210.0725, 2210.074, and 2210.0742 respectively, and/or actual exposure to higher premiums needed to pay the reinsurance premiums necessary to indemnify against Class 1, 2, and 3 Assessments as authorized under Section 2210.075.

For the foregoing reasons, the Board should reject the proposed increase for residential rates of 5%, and instead follow the law and impose the statutorily required 20% rate increase. Doing so has the advantage of being in compliance with the law, and a more fair and equitable way to allocate the financial burden of future risk.

Cordially,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:06 AM
To: PublicComment
Subject: No Rate Hike!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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No rate hike.

[REDACTED]
Corpus Christi resident for 45 years

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:55 AM
To: PublicComment
Subject: No Rate Increase

You don't often get email from [REDACTED] [why this is important](#)

CAUTION: This email originated from outside of the 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 31, 2023 10:51 AM
To: PublicComment
Subject: Rate hike

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NO RATE HIKE
Thank You

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:42 AM
To: PublicComment
Subject: TWIA Rate Hike

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No rate hike.

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Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:29 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

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Dear TWIA Board Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a homeowner, I have experienced the increasing burden of higher and higher windstorm premiums every year. Since 2015, my premiums have increased 37.6%. Please find another resolution other than premiums increase.

Thank you for your time and consideration.

[REDACTED]

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Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:25 AM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:23 AM
To: PublicComment
Subject: Windstorm Insurance- NO RATE HIKE

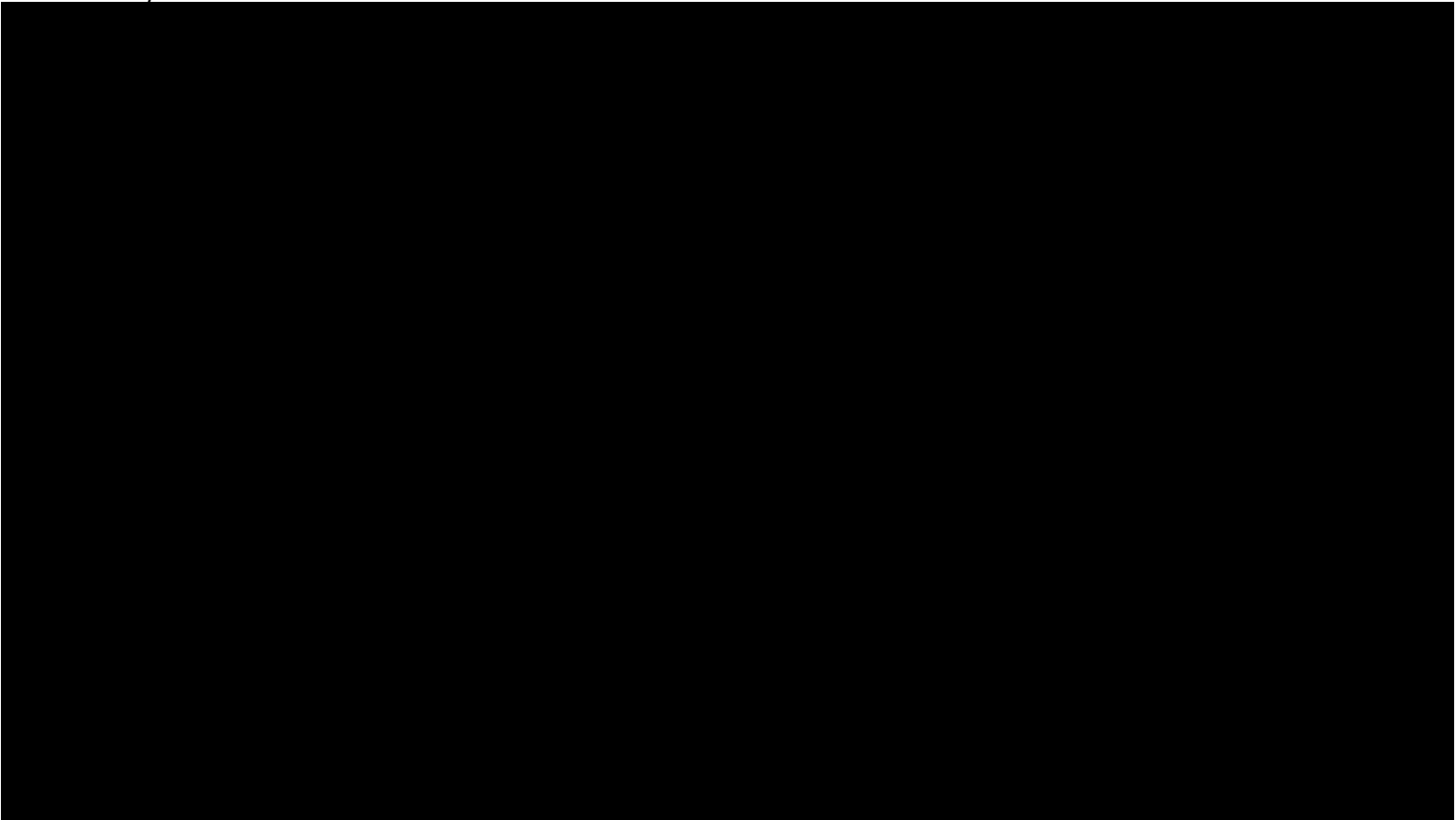
You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Coastal Bend has already been dealing with significant increases to property taxes, hazard and flood insurance rates and other expenses associated with skyrocketing inflation over the past couple years.

Do NOT add to this burden on our community by further increasing our windstorm insurance rates.

Thank you.



Public Comment

From: Dan Suckley <Dan.Suckley@cctexas.com>
Sent: Monday, July 31, 2023 10:22 AM
To: PublicComment
Subject: Windstorm Insurance- NO RATE HIKE

You don't often get email from dan.suckley@cctexas.com. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Coastal Bend has already been dealing with significant increases to property taxes, hazard and flood insurance rates and other expenses associated with skyrocketing inflation over the past couple years.

Do NOT add to this burden on our community by further increasing our windstorm insurance rates.

Thank you.

Dan

Dan Suckley
City Council Member District 4

[Twitter](#) | [Facebook](#) | [Instagram](#)



NEED HELP
CITY SERVICE
CALL 311

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:17 AM
To: PublicComment
Subject: NO RATE HIKE!

You don't often get email from [REDACTED] [Learn why this is important](#)

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No rate hike



Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:14 AM
To: PublicComment
Subject: NO RATE HIKE

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NO RATE HIKE!!!

Best regards,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:11 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

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Dear TWIA Board Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

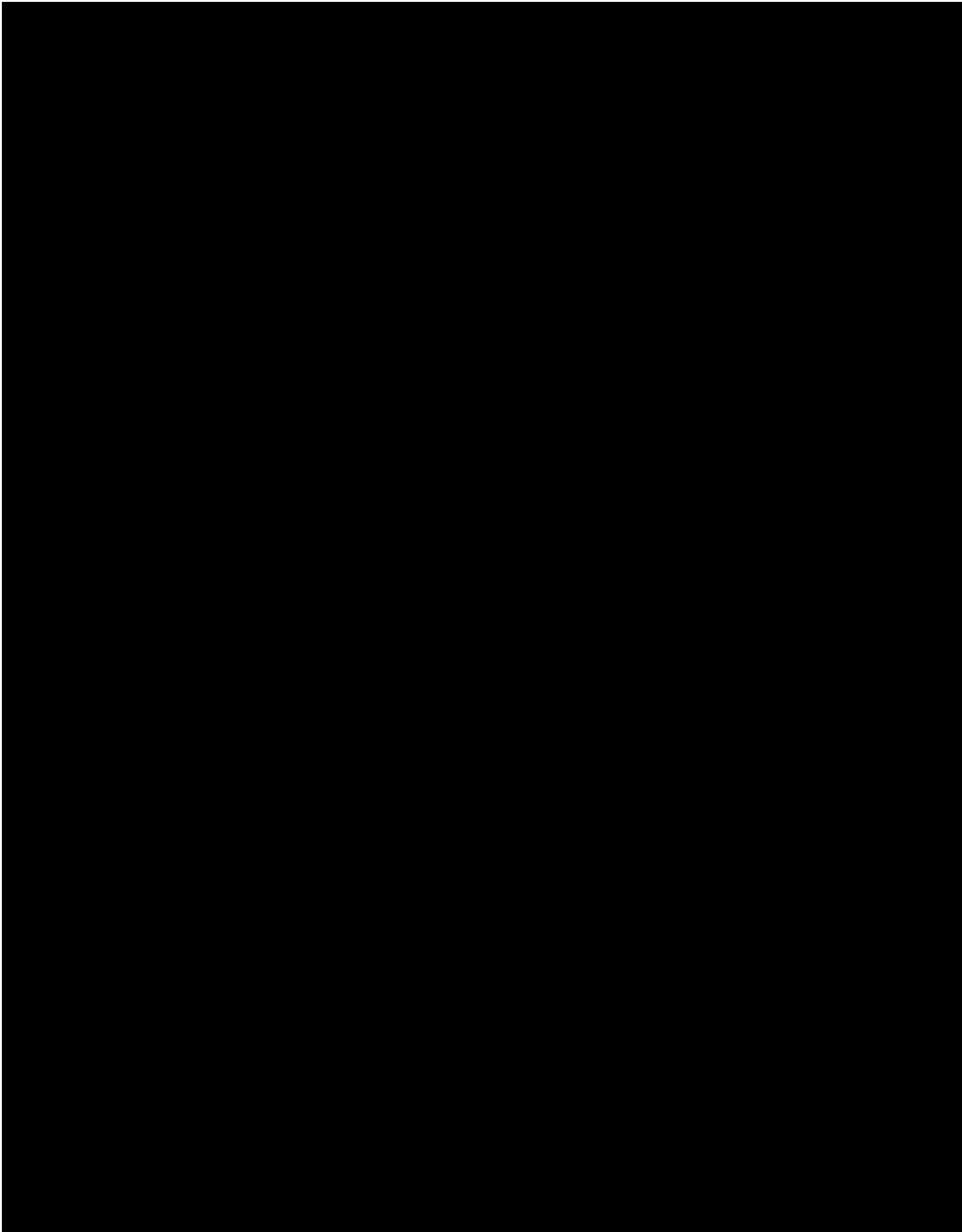
While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

Respectfully,



Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:10 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

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Dear TWIA Board Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

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Thank you for your time and consideration.

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 10:05 AM
To: PublicComment
Subject: No Rate Increase

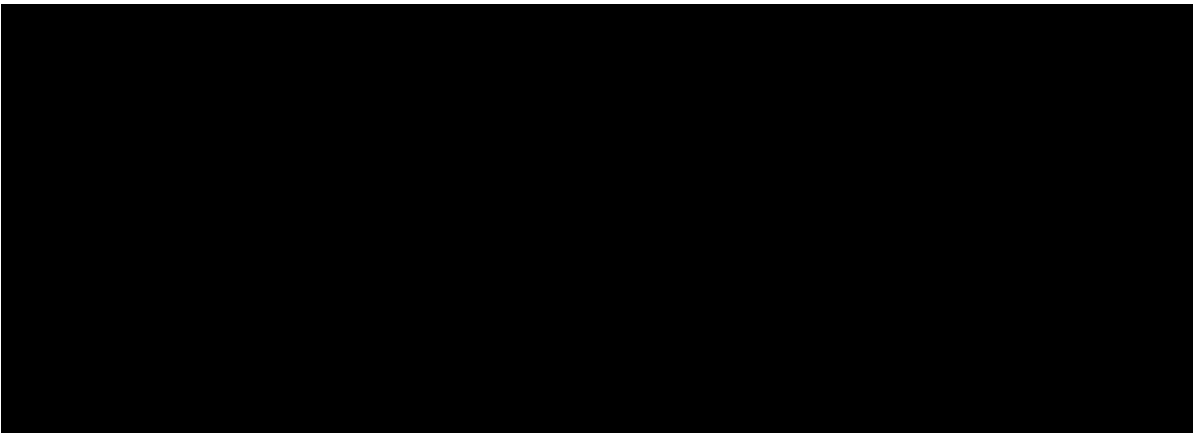
You don't often get email from [REDACTED] [Learn why this is important](#)

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To whom it may concern;

I have received notification that the TWIA Board of Directors is meeting to consider an approval of a 5% rate increase on residential policies, as well as an 8% rate increase on commercial properties. It is my opinion, and that of the majority of residents and business owners within my community, that this increase will exacerbate wage growth and inflation costs. TWIA will lose more money when their policyholders cancel and move to a different area/state than TWIA will gain by this proposed increase - I suppose this is something that the Actuarial & Underwriting Committee has considered but understand that no committee nor algorithm can predict human behavior; There is risk to every decision, and we are all at our wit's end with inflation costs and slow wage growth.

Thank you for your consideration,



Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 9:58 AM
To: PublicComment
Subject: No Rate Increase

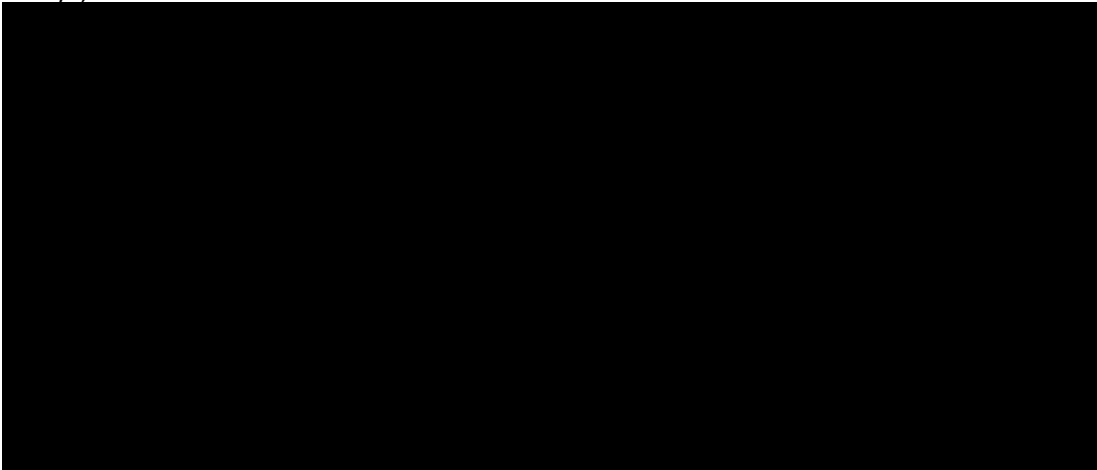
You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 responding to the recommendation for increase of TWIA rates as a homeowner in Nueces County. I am requesting No Rate Increase.

V/r,



Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 9:58 AM
To: PublicComment
Subject: NO to 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.

Dear TWIA Board Members, I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth. While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges. Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive. I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region. Thank you for your time and consideration.

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 9:53 AM
To: PublicComment
Subject: NO RATE INCREASE

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NO RATE INCREASE !!!

TWIA Policy Holder in Corpus Christi Texas

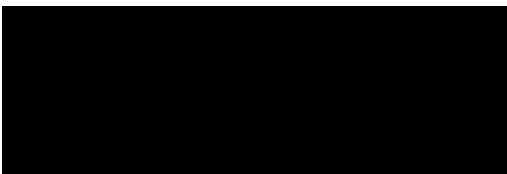
Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 9:53 AM
To: PublicComment
Subject: no rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

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no rate increase



Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 9:49 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

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I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 9:49 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

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

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I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 9:35 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members,

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While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

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I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 9:28 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.

I am emailing The Board of Directors in hopes that you reject the recommendations of the Actuarial Committee at its August 8th meeting and do not raise rates on policyholders.

Thank You

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 9:05 AM
To: PublicComment
Subject: Rate hike increase

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I absolutely am asking you to not increase our rates here in south Texas. I live with my 87 year old precious mother, [REDACTED] and we are strapped to the limit with bills. She loves being in our beautiful little home, and I want her to enjoy it as long as we can. I, being in education, am doing everything I can at 62 to keep us afloat. I work two extra jobs as it is Thank you for your attention and consideration regarding this. I know that you all understand what it is taking to make our families successful and thriving!

[REDACTED]
Corpus Christi, Texas

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 8:59 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 the Board of Directors reject the recommendations of the Actuarial Committee at its August 8th meeting and not raise rates on policyholders.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 8:35 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 8:42 PM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 concerned homeowner in Corpus Christi.
Please vote NO RATE HIKE!

Thank you, [REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 8:05 PM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, July 31, 2023 12:18 PM
To: PublicComment
Subject: No TWIA Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 express my opposition to the rate hike and I am afraid how it will affect my livelihood.

Living on Padre Island for more than 14 years I have accepted each rate hike so far. Being retired now and living on a fixed budget I hope that insurance will not cause me moving from a place I love so much.

More and more friends and neighbors are leaving due to financial difficulties. Please don't let TWIA be a part of these problems.

Thank you for your time and consideration.

[REDACTED]
TWIA Customer

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 5:34 PM
To: PublicComment

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, July 31, 2023 11:06 AM
To: PublicComment

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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: Monday, July 31, 2023 8:47 PM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Texans!

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 1:16 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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, July 31, 2023 6:34 PM
To: PublicComment
Subject: Please, no rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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, it seems like every time I turn around this rate hike is being proposed, everyone wants a bigger piece of the pie and no consideration is given to those who are struggling already with tax hikes, home insurance hikes etc. I know this email will fall on deaf ears but I'm trying to add to the cacophony of voices that are opposed to this, which is every single coastal resident, every one.

Thank you

[REDACTED]
Coastal bend resident

Public Comment

From: [REDACTED]
Sent: Monday, July 31, 2023 11:22 AM
To: PublicComment
Subject: No Rate Hike - Public School Teacher

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 property values keep skyrocketing. People, to include myself, are struggling to pay our property taxes. I'm a public school teacher and a rate increase will mean that I will have to make a choice between TWIA insurance or pay for my medication. Please vote NO RATE HIKE.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 7:29 PM
To: PublicComment
Subject: No Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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]
Odem, Texas

Public Comment

From: Jeff Blanchard, REALTOR <jeffblanchardrealtor@gmail.com>
Sent: Tuesday, August 1, 2023 6:51 PM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from jeffblanchardrealtor@gmail.com. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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,

I respectfully request that you do not increase the windstorm insurance rates at your upcoming meeting in August, 2023.

The Windstorm Insurance system is broken and needs revamped. Representative Todd Hunter is a crucial part in making that happen.

Housing affordability in the coastal counties (especially Corpus Christi) is a huge problem already, and continuous rate hikes for windstorm premiums by TWIA make things even more unaffordable.

As 2023 President of the Corpus Christi Association of REALTORS®, I urge you to not increase rates.

Respectfully,
Jeffrey Blanchard, REALTOR®
Corpus Christi Realty Group

2023 President
Corpus Christi Association of REALTORS®

Local tax business owner
President of Blanchard Tax, Inc.

--

Jeff Blanchard, REALTOR®
2023 President - Corpus Christi Association of REALTORS®

Cell [REDACTED]
Email: jeffblanchardrealtor@gmail.com

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 6:39 PM
To: PublicComment
Subject: NO RATE HIKE!!!!!!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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!!!!

Signed,
A concerned citizen in Corpus Christi.

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 6:18 PM
To: PublicComment
Subject: No Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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

Coverage is becoming unaffordable.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 6:11 PM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 1, 2023 5:44 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 5:00 PM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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: Tuesday, August 1, 2023 3:15 PM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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]
Corpus Christi, TX

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 4:14 PM
To: PublicComment
Subject: No Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 1, 2023 4:12 PM
To: PublicComment

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 1, 2023 3:40 PM
To: PublicComment
Cc: [REDACTED]
Subject: Rate Increase for windstorm insurance

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 1, 2023 3:32 PM
To: PublicComment
Subject: No Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 1, 2023 3:31 PM
To: PublicComment
Subject: No rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: Tuesday, August 1, 2023 3:26 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 premiums.
We cannot afford a rate hike.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 3:07 PM
To: PublicComment
Subject: San Patricio Co.

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 1, 2023 2:42 PM
To: PublicComment
Subject: No Rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 more rate hikes. There have been no storms and housing has come back down a bit from covid crazy. Please stop hiking prices. More than 10% on this years bill was too much.

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 2:28 PM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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.

[REDACTED]



Sent from my iPhone
Please excuse iPhone Typos

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 12:42 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: Tuesday, August 1, 2023 12:42 PM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 1, 2023 1:46 PM
To: PublicComment
Subject: Hail & Windstorm Rate Hites

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 to advise that I am objecting to raising Hail & Windstorm Rates in 2023.
I am a 82 year old widow on a fixed income, & this insurance is already almost 4,000.00 dollars a year for me. This is an extremely high amount for me to pay as it is. Thank you.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 12:50 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: Tuesday, August 1, 2023 12:50 PM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members, I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth. While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges. Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive. I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region. Thank you for your time and consideration.

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 12:14 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 1, 2023 12:05 PM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 1, 2023 12:04 PM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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]

The information transmitted herein, or attached hereto, is intended only for the person or entity to which it is addressed, and may contain confidential and/or privileged material. Any review, retransmission, dissemination, or other use of, or taking any action in reliance upon, this information by persons or entities other than the intended recipient is prohibited. If you received this transmission in error, please contact the sender immediately, and delete this material from all computers and storage media.

Public Comment

From: Jane Gimler <jgimler@abctcb.org>
Sent: Tuesday, August 1, 2023 11:42 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from jgimler@abctcb.org. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 represent many commercial and industrial contractor companies and we are asking for "NO RATE HIKE"

Thank you,

Thank you,

Jane Gimler

President/CEO

Associated Builders and Contractors, Inc.

Texas Coastal Bend Chapter

7433 Leopard Street

Corpus Christi, TX 78409

Mobile (361)389-5558

Office (361) 289-5311

E-mail: jgimler@abctcb.org

Website: www.abctcb.org

Texas Coastal Bend Chapter-RGV

307 E. Railroad Street, Suite 114

Weslaco, Texas 78596

Phone (956) 373-6681

Working together for a better tomorrow!

Promoting the free-enterprises system while protecting the voice of merit-shop philosophies in the construction industry throughout the Texas Coastal Bend.



2023 Industrial Elite Sponsors



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REGISTER NOW

August MEMBER MIXER

August 2nd, 2023
5:30 PM - 7:30 PM

SPONSORED BY:

MAREK STRENGTH FROM WITHIN **MEMCO** CONSTRUCTION STAFFING • PAYROLL SERVICES

2 Free Drink Tickets & Appetizers

ABC-TCB RGV AUGUST LUNCHEON REGISTER NOW

KEYNOTE SPEAKER **TODD HUNTER** STATE REPRESENTATIVE

AUGUST 23RD 2023
11:30AM - 1:00PM

\$40 per Member
\$60 per guest

Omni Hotel Corpus Christi
900 N Shoreline Blvd.
Corpus Christi, TX.

22nd ANNUAL CLAY SHOOT **September 9th, 2023**

Click here for forms!
Email events@abctcb.org for more info

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 11:38 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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: Tuesday, August 1, 2023 11:15 AM
To: PublicComment
Subject: No rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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

Committee Members,

I am adamantly urging you to NOT raise our Texas windstorm insurance rates. Many Texans, such as my husband and myself, are Senior citizens, living on fixed incomes, and already struggling financially. Please do not raise our rates.

Respectfully,

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 9:47 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Having so very few wind and hail insurance options in Rockport TX, I urge you to take what you need, but don't be greedy.

NO RATE HIKE

Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 10:51 AM
To: PublicComment
Cc: [REDACTED]
Subject: No Rate Hike!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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,

I am writing to you today to express my concern about the proposed increase in wind insurance rates. I believe that this increase is unnecessary and will have a negative impact on many people in our community.

Wind insurance is important for protecting our homes and businesses from the damage that can be caused by high winds. However, the proposed increase in rates is simply too high. Many people will not be able to afford to pay these higher rates, and this will leave them vulnerable to financial hardship if their home or business is damaged by a windstorm.

I urge you to reconsider the proposed increase in wind insurance rates. This increase is unnecessary and will have a negative impact on many people in our community.

Thank you for your time and consideration.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 9:38 AM
To: PublicComment
Subject: NO RATE HIKE!!!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 8:02 AM
To: PublicComment
Subject: NO RATE HIKE!!

You don't often get email from [REDACTED] [Learn why this is important](#)

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

ALREADY paying more than Allstate and taxes COMBINED!!!!

NO RATE HIKE!!

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 9:09 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 1, 2023 1:46 AM
To: PublicComment
Subject: No Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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: Tuesday, August 1, 2023 8:52 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 TWIA!!!

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 9:55 AM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: Tuesday, August 1, 2023 9:38 AM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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!!!

Only when government entities are not profit centers, will our government be by the people, for the people.

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 9:32 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 1, 2023 8:54 AM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 8:27 AM
To: PublicComment
Subject: No raft hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 1, 2023 8:14 AM
To: PublicComment
Subject: noratehike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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: Tuesday, August 1, 2023 8:06 AM
To: PublicComment
Subject: no rate hike !

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 on Android](#)

Public Comment

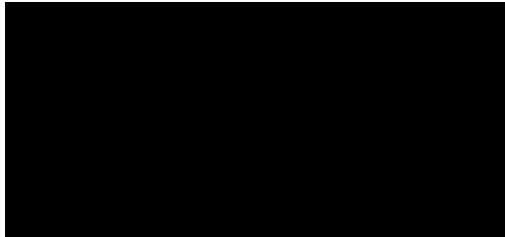
From: [REDACTED]
Sent: Tuesday, August 1, 2023 7:52 AM
To: PublicComment
Subject: No Rate Hike.

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 "No rate Hike"



Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 7:32 AM
To: PublicComment
Subject: NO RATE HIKE!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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!

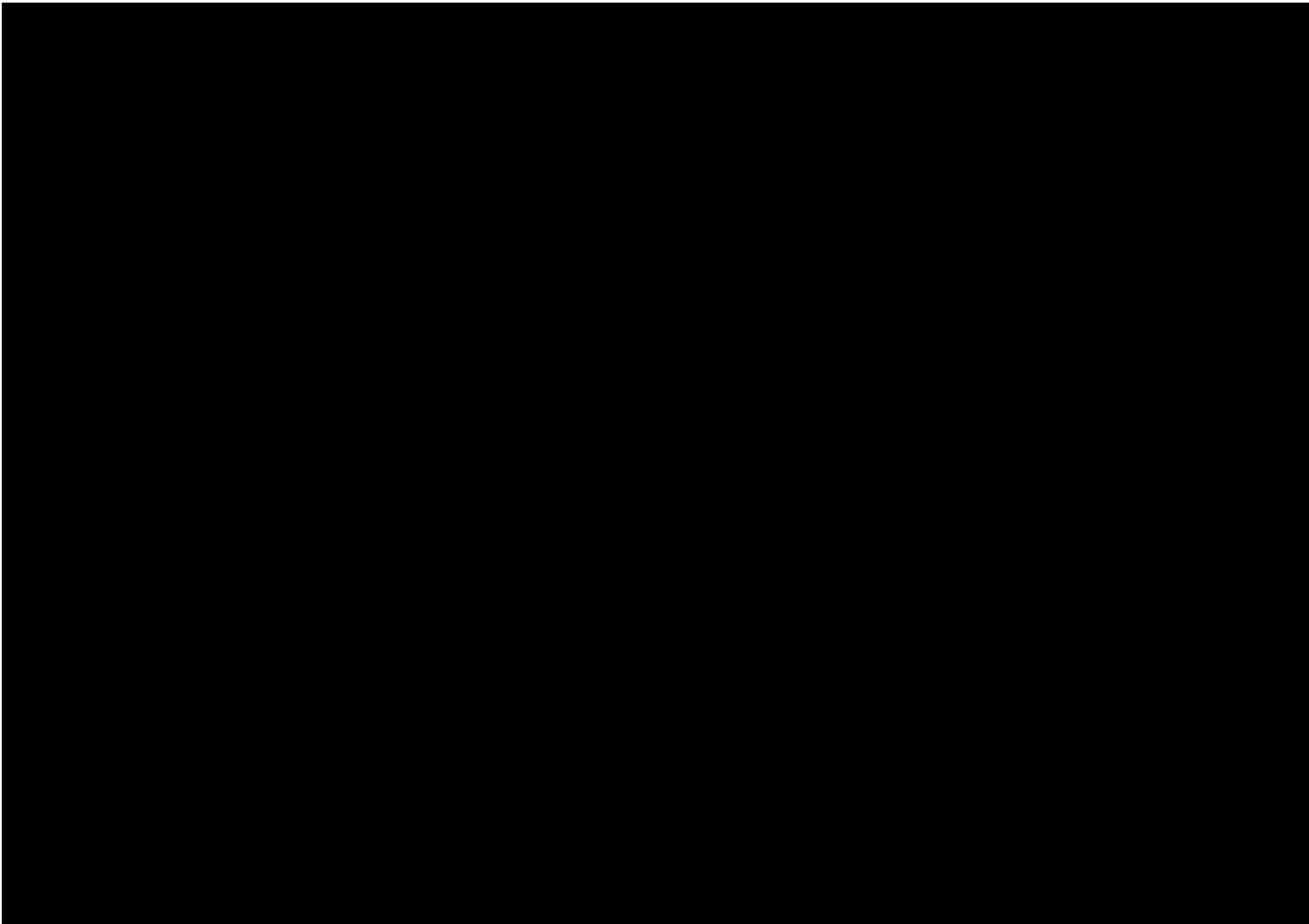
Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 7:20 AM
To: PublicComment
Subject: Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 and small business owner around costal Texas, I implore you to vote against any rate hike. The rates for windstorm insurance has already become unaffordable for the majority of Texans and I fear the closing of businesses and the loss of home due to foreclosure with any rate hike – please help protect our future – including financially.



Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 6:45 AM
To: PublicComment
Subject: No rate hike

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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]
Property owner on Padre Island.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 6:33 AM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 1, 2023 5:46 AM
To: PublicComment
Subject: Rate Hike

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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,

You are killing public schools and regular people with your rate hike.

My school district can barely get insurance and what we do get was up 60% from last year with 30% less coverage.

I am happy to speak with you, but tired of this inflation that doesn't seem to be helping at some point you will price us out and we will not have insurance.

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 2:15 AM
To: PublicComment
Subject: No rate hike

[You don't often get email from [REDACTED] com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 ask that you vote NO on a rate hike to our TWIA insurance.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 12:39 AM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Padre Island is largely populated by senior citizens and we just can't keep paying rate hikes every year on wind insurance. You aren't paying out, why should we be paying a rate hike?

Thank you.

[REDACTED]
Sent from my T-Mobile 5G Device
Get [Outlook for Android](#)

I pray that you don't raise my current rate, can barely pay the current rate

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:00 PM
To: PublicComment
Subject: NO to TWIA's proposed rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 to TWIA's proposed rate hike

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:57 PM
To: PublicComment
Subject: NO to TWIA's proposed rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 to TWIA's proposed rate hike

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:41 PM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 on Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 8:19 PM
To: PublicComment
Subject: TWIA rate increase is OK with me

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 support a rate increase.

I believe TWIA still serves a valuable role in the insurance of homes against wind damage from storms along the coast.

[REDACTED]
property owner at [REDACTED] in Jamaica Beach, TX

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 7:51 PM
To: PublicComment
Subject: No rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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

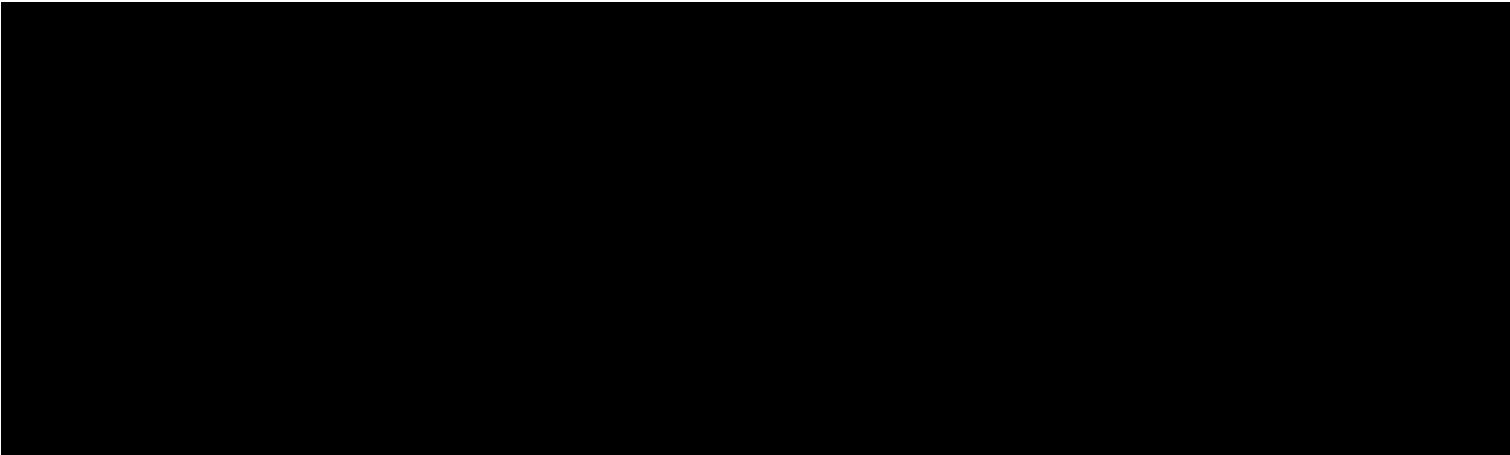
Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 6:20 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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! People cannot hang on to their homes with the increased cost of insurance combined with increased property tax valuations.



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 6:17 PM
To: PublicComment
Subject: Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 homeowner who is over 65. I live on a fixed income. There are many if us in this situation. I'm against a rate hike as the insurance is already very high! I personally have never made a claim. If you continue raising the price you will force many of us to sell as we won't be able to pay it any more! It seems with property tax increases & insurance increases the older generation is being forced out of their homes. Please don't raise the windstorm insurance too! Thank you- [REDACTED]
[REDACTED]

Public Comment

From: Mike Foreman <mike.foreman@comcast.net>
Sent: Wednesday, August 2, 2023 6:06 PM
To: PublicComment
Subject: NO to TWIA rate increase

You don't often get email from mike.foreman@comcast.net. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members,

As the Mayor of Friendswood, Texas and a TWIA policyholder I urge you to NOT increase TWIA rates for the following reasons:

- Reinsurance accounts for a large portion of premiums, and since Hurricane Ike, TWIA policyholders have paid over \$1.2 Billion in reinsurance premiums, however, TWIA has not drawn on reinsurance.
- Over-allocating the costs of reinsurance to policyholders is not sustainable. Coupled with inflation, an increase at this time would be unbearable and would make living on the Coast unaffordable.
- Any rate increase would be on top of increases in premiums due to the replacement cost inflation that policyholders already bear.

Thank you,
Mike Foreman
Mayor
City of Friendswood

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 5:48 PM
To: PublicComment
Subject: No rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: Wednesday, August 2, 2023 5:44 PM
To: PublicComment
Subject: No rate hike!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: Wednesday, August 2, 2023 5:15 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 pleading with your committee not to raise the windstorm insurance rates. A raise in the rates will be detrimental to the real estate industry not to mention all of the businesses and citizens that pay these high rates in our coastal communities. There are far more wind events in north Texas than there are in our coastal communities.

Public Comment

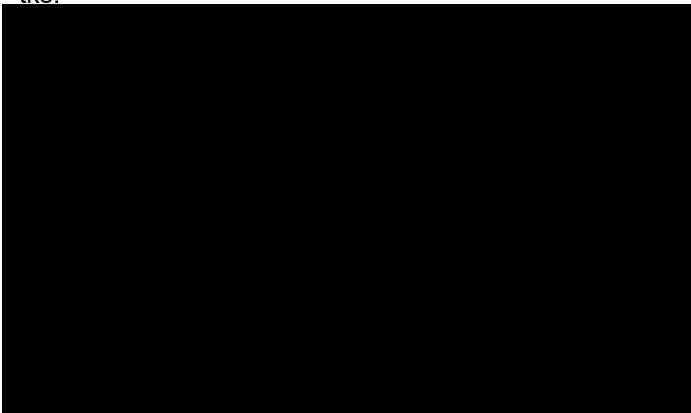
From: [REDACTED]
Sent: Wednesday, August 2, 2023 5:02 PM
To: PublicComment
Cc: dlucchesi@galvestonchamber.com; [REDACTED]
gspagnola@galvestonchamber.com
Subject: Fwd: PROPOSED TWIA Rate increase - Galveston - resending typo in email address

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 apologies... I had the TWIA address incorrectly as .gov.

tk!



From: [REDACTED]
To: publiccomment@TWIA.gov
Cc: dlucchesi@galvestonchamber.com, [REDACTED]
gspagnola@galvestonchamber.com
Sent: 8/2/2023 4:59:55 PM Central Daylight Time
Subject: PROPOSED TWIA Rate increase - Galveston

RE: Proposed rate hike for TWIA customers - Galveston, Texas

Good afternoon, Chair Womack:

As a longtime property owner in Galveston (since 1976), I'm definitely aware of the *continued* increased cost in wind insurance. Based on recent correspondence from Senator Mayes Middleton, it appears that policy holders have paid \$1.2 billion in re-insurance premiums - despite the fact that we've had no storms since Ike, September 2008. The Senator is also correct that we - the policy holders - should not at this time have to absorb any additional rate increase. I urge you to NOT raise our residential rates this year.

Thank you for your consideration.

Best,

[REDACTED]



Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 5:01 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: Wednesday, August 2, 2023 4:31 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 don't do this to us along the coast. I hate to move but you will price me out of my home.

- Reinsurance accounts for a large portion of premiums, and since Hurricane Ike, TWIA policyholders have paid over \$1.2 Billion in reinsurance premiums, however, TWIA has not drawn on reinsurance.
- Over-allocating the costs of reinsurance to policyholders is not sustainable. Coupled with inflation, an increase at this time would be unbearable and would make living on the Coast unaffordable.
- Any rate increase would be on top of increases in premiums due to the replacement cost inflation that policyholders already bear.

--
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 2:18 PM
To: PublicComment
Subject: Rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 is getting completely unaffordable to live near the gulf coast. Everyone loves vacationing here, but in order for them to have places to stay and restaurants to eat at, it has to be affordable for locals. Please consider this. Housekeepers have to live somewhere, restaurant workers, gas station workers, etc. It's already difficult to find and keep workers. Please don't make it harder by raising everyone's insurance even more.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 4:48 PM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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. My wife and I own nine residential properties in Nueces County. Eight are half a mile or less from Corpus Christi Bay and the other is on Padre Island. These are our retirement income and legacy-to-our-daughter plan. NO RATE HIKE.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 4:24 PM
To: PublicComment
Subject: No Rate Increase!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 full time homeowner in Galveston, I am urging you NOT to increase our rates!!! More and more people are already cash strapped due to the increased taxes, cost of living and inflation. We can't afford anymore price hikes for anything!

Thank you,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 4:06 PM
To: PublicComment
Subject: No Rate increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 am not for a rate increase; any rate increase would be on top of increases in premium due to the replacement cost inflation that policyholders already bear.

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 3:54 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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

Sent from [Mail](#) for Windows

Public Comment

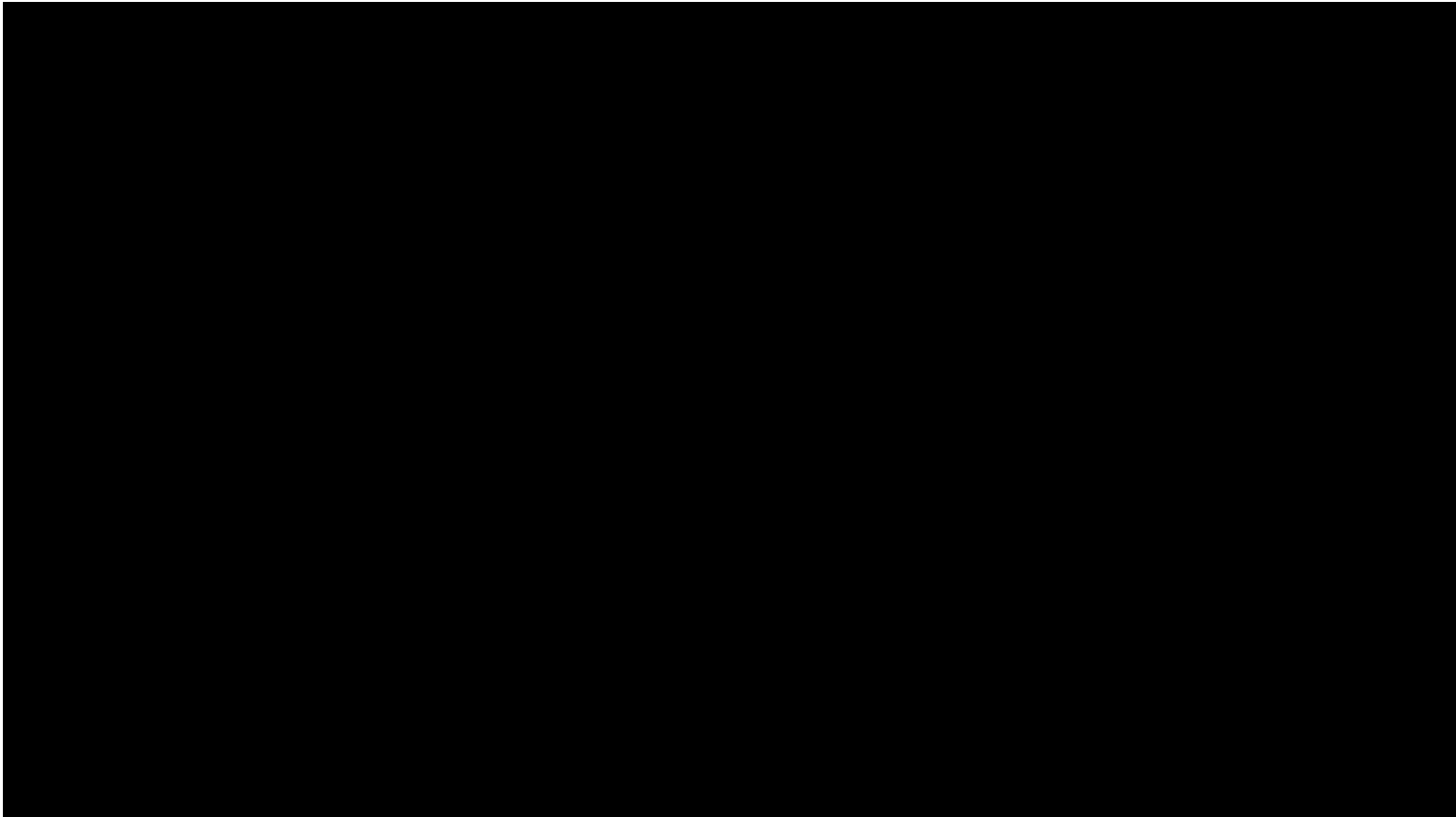
From: [REDACTED]
Sent: Wednesday, August 2, 2023 3:46 PM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 increase. Taxes and insurance are killing us.

Sent from my iPhone



Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 3:15 PM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 2, 2023 12:11 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 on August 8th. Homeowners are struggling to pay the rates now.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 1:22 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 ins premiums have steadily increased with a limited claims basis on my residential property. This increase of premium payments to my policy far exceeds any payout received or expected.

Therefore, do not burden policy holders with the rate increase you plan. It will likely cause an abandonment of coastal properties by middle-class, working homeowners and those retirees on fixed-income.

[REDACTED]
TWIA Policy Number: [REDACTED]

--

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 3:02 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 rates should NOT be raised! They are already higher than they should be and it is making homeownership almost impossible!

[REDACTED]

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 2:51 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 please not raise TWIA rates. As a homeowner and a Realtor, I know how much insurance premiums have gone up in the past couple of years and it has hindered some new home buyers from being eligible to purchase a home.

- Reinsurance accounts for a large portion of premiums, and since Hurricane Ike, TWIA policyholders have paid over \$1.2 Billion in reinsurance premiums, however, TWIA has not drawn on reinsurance.
- Over-allocating the costs of reinsurance to policyholders is not sustainable. Coupled with inflation, an increase at this time would be unbearable and would make living on the Coast unaffordable.
- Any rate increase would be on top of increases in premiums due to the replacement cost inflation that policyholders already bear.

Please reconsider and do NOT vote to raise TWIA.

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 2:42 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.

No Rate Hike

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 2:41 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.

No Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 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.

No Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 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.

No Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 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.

No Rate Hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 2:39 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 AGAINST any rate increase for TWIA policyholders. With inflation, I can barely afford living on the gulf coast in League City, TX.

Please vote no!

Thank you.

[REDACTED]
League City TX homeowner

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 2:36 PM
To: PublicComment
Subject: cost of wind storm

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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]
ROCKPORT, TEXAS

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 2:29 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.

There should not be an increase in premiums. You are attempting to run Seniors on fixed income out of their homes. I feel TWIA should be totally disbanded and given back to the insurance companies. We DO NOT need TWIA because it is just another means of Government helping out their friends and not the citizens of the USA.

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 2:28 PM
To: PublicComment
Subject: Windstorm rates

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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.

I echo the comments from Mayes Middleton below:



SENATOR MAYES MIDDLEBROOK
DISTRICT 11

July 31, 2023

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

Chair Womack,

At the upcoming TWIA meeting, the Board of Directors will discuss the Rate decisions regarding the annual rate filing.

During the 88th Regular Session, the Texas Senate worked hard to pass legislation on policyholder rates by selecting the model that generates the most reasonable loss, which would substantially reduce reinsurance costs that are pushed onto legislation did not make it through the House. While the Board selected one of maximum losses, the amount of reinsurance purchased has continued to increase in line with rate indications.

The Actuarial & Underwriting Committee recommends a rate increase of 5% for commercial policies. The Rate Adequacy Analysis shows rate indications driven by cost and amount of reinsurance purchased. Since Hurricane Ike, TWIA policies have paid \$1.5 Billion in reinsurance premiums, despite not utilizing reinsurance since 2009. This over-allocation of reinsurance costs to ratepayers, should not result in a rate increase.

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 1:56 PM
To: PublicComment

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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

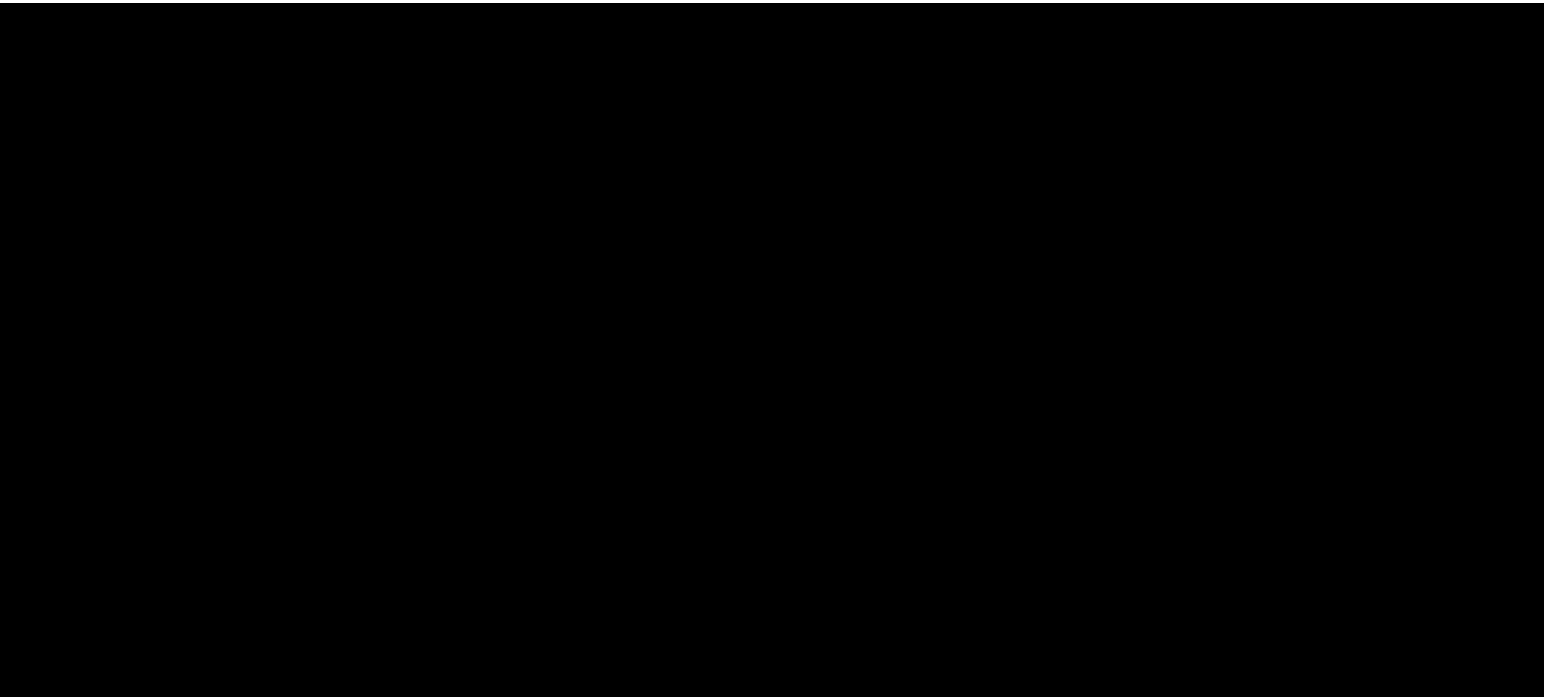
From: [REDACTED]
Sent: Wednesday, August 2, 2023 1:44 PM
To: PublicComment
Subject: Proposed Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 been advised that the Board is considering a rate increase for residential and commercial Texas Windstorm Insurance policies. I am both a residential and commercial property owner on the Texas Gulf Coast. The economic effect of a rate increase on commercial property could be devastating to many businesses trying to recover from the COVID shut down. My office building, like many commercial buildings, is not running at full capacity since many people are working from home or have withdrawn from the workforce. An increase in expenses without a corresponding increase in income for businesses may result in many business closings which would affect both our economy, job availability and the high number of vacant buildings in the Gulf Coast area with a corresponding decline in property values. In addition, the recent interest rate increases have already slowed the sale of residential properties which would be further adversely impacted by higher insurance costs. This would be yet another blow to our economy and the residents of the Gulf Coast area.

Please vote NO to any rate increases for both residential and commercial Texas Windstorm Insurance policies.



Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 1:29 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 increase! I, a recent widow, am paying more than I can afford now. Figure out another way.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 1:20 PM
To: PublicComment
Subject: No rate hikes

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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, August 2, 2023 1:08 PM
To: PublicComment
Subject: TWIA Rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 adamantly opposed to the proposed TWIA rate hike!

[REDACTED]
Corpus Christi, TX 78418

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 1:06 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Rate increases place an undeniable pain to homeowners

Sent from my Verizon, Samsung Galaxy smartphone
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 12:58 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 paid TWIA insurance for over thirty years and after Allison, Ike, Rita, and Harvey have never made a claim. DO NOT raise these rates. THIS is having an effect on my ability to pay my monthly mortgage.

[REDACTED]

"I'm a great believer in luck, and I find the harder I work the more I have of it." – Thomas Jefferson

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 12:58 PM
To: PublicComment
Cc: mayes@mayesmiddleton.com
Subject: NO RATE INCREASE

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 together with my husband, we own several properties in Galveston County and Bastrop County. We worked hard all of our lives to fulfill not only the American dream of home ownership, but that of having investment properties in the hopes of having them available to us for income or sale in our golden years as part of our retirement plan.

However - due to ever-increasing costs, including astronomical increases in insurance costs - we are left in a position of either not insuring our properties that don't have mortgages, or divesting ourselves of these investments earlier than we had planned because it's becoming cost prohibitive otherwise due to ever-rising expenses including specifically insurance.

Some of our properties are condominiums, and because TWIA places a maximum value per "building" that is unreasonably low forcing HOA's to purchase additional coverage on the secondary market to remain in compliance with the Texas Property Code as it relates to multi-family properties, together with the increasing rates through TWIA and those carriers who offer excess coverage policies - HOA fees have gone up to cover those costs along with our personal policies.

I implore you to reconsider ANY increase at all if you wish for us Texas born citizens who simply cannot afford to continue paying increases that are getting out of control.

Sent with [Proton Mail](#) secure email.

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 12:58 PM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 retired senior citizens living in Galveston County, we urge the TWIA Board to not increase the rate of Windstorm Insurance. The cost of living on the Gulf Coast cannot bear a rate increase on top of inflation! In addition, we oppose any rate increase for the following reasons:

- Reinsurance accounts for a large portion of premiums, and since Hurricane Ike, TWIA policyholders have paid over \$1.2 Billion in reinsurance premiums, however, TWIA has not drawn on reinsurance.
- Over-allocating the costs of reinsurance to policyholders is not sustainable. Coupled with inflation, an increase at this time would be unbearable and would make living on the Coast unaffordable.
- Any rate increase would be on top of increases in premiums due to the replacement cost inflation that policyholders already bear.

We respectfully urge you to vote against any rate increase.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 12:53 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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,

- "Reinsurance accounts for a large portion of premiums, and since Hurricane Ike, TWIA policyholders have paid over \$1.2 Billion in reinsurance premiums, however, TWIA has not drawn on reinsurance.
- Over-allocating the costs of reinsurance to policyholders is not sustainable. Coupled with inflation, an increase at this time would be unbearable and would make living on the Coast unaffordable.
- Any rate increase would be on top of increases in premiums due to the replacement cost inflation that policyholders already bear"(as reported by my congressman.)
- Market place cost of construction has adjusted since the Covid days. Material/labor has become more competitive.
- Continued increase of cost of insurance for coastal zone properties owned by retired people may force many to sell out of their dream retirement home and area.
- Drives up cost of ownership.

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 12:52 PM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 urge you not to increase TWIA premiums. As a senior, between Flood insurance increases, Homeowner's Policy increases, property taxes and TWIA insurance many of us are being priced out of our homes. These are people that have never had flooding or significant wind damage in our neighborhoods, but yet we are continually getting increased policies. Please again I urge you to not increase TWIA rates.

[REDACTED]
League City, Tx 77573

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 11:41 AM
To: PublicComment
Subject: I Stand In Opposition to this Proposed TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Officials,

I stand in opposition to this proposed rate increase. Our families here on Padre Island, Corpus Christi have experienced incredible increases in real estate taxes as well as how inflation is affecting all of our lives here in the coastal bend.

I urge you to consider how many lives are affected by these monetary decisions and urge you to see capital funding through other programs rather than attempting to gouge homeowners in this way.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 12:19 PM
To: PublicComment
Subject: Rate Increase.

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Rate Increase at this time will be detrimental to our coastal county residents. The economy has already depleted most of the savings of our elderly and disabled
Thank You

[REDACTED]
Corpus Christi Tx 78418.

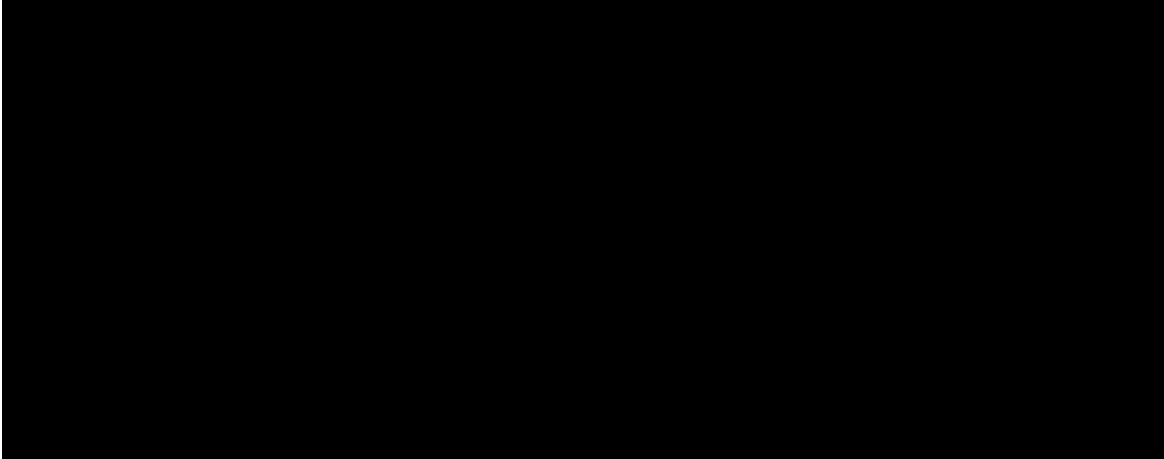
Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 12:17 PM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 50 year resident of Jamaica Beach. I have continually seen my windstorm rates rise each year. I have a Homestead and I would like to retire but I don't know if I can afford to. I also have a rental property which with more rate increases I will make less money. I strongly urge against a rate increase.



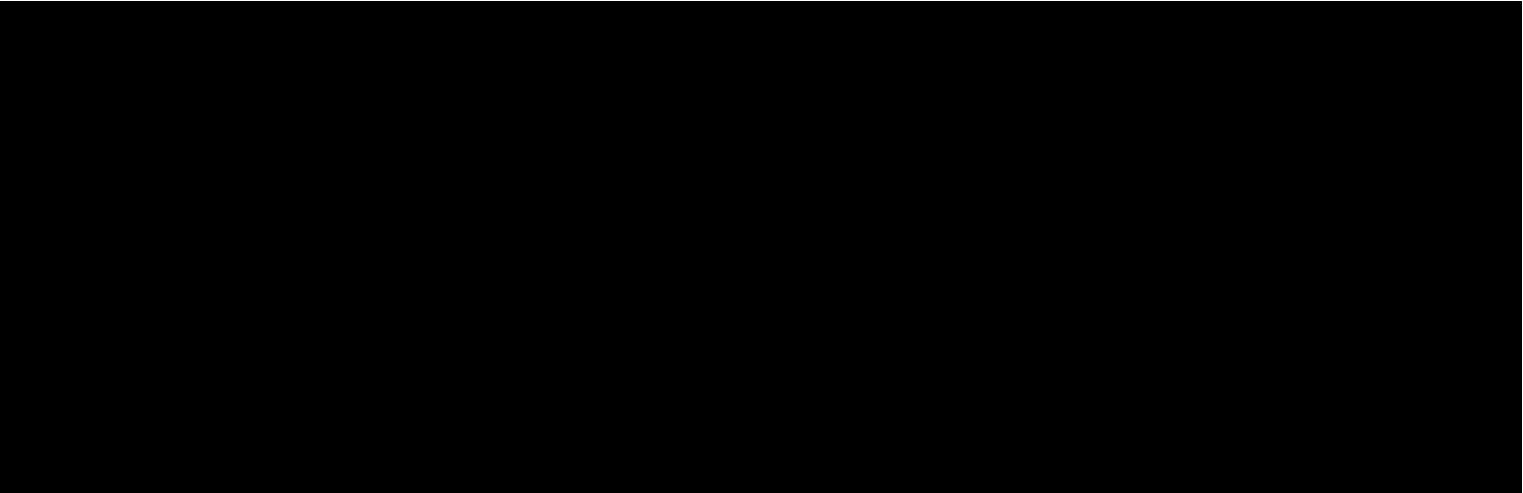
Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 12:08 PM
To: PublicComment
Subject: NO Rate hike!

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 us out that we cannot take a rate hike on anything else! We are already get charged ridiculous amounts on EVERYTHING! If everything keeps going up at the rate, it is us, and other families like us will have to move to other places. These rate hikes are making it to where it is not affordable to live here anymore. As a realtor here on the island, I can tell you that home sales will keep declining if all these rates keep increasing. You are pushing people out by making everything so extremely expensive. Please consider, the people who live here and do not increase the rate hike



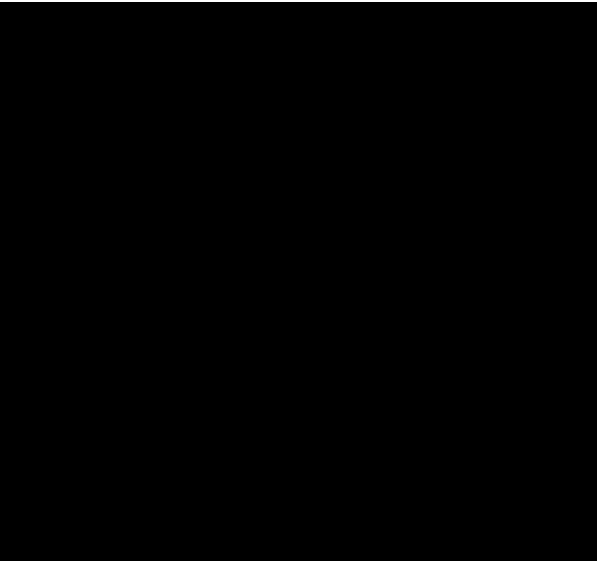
Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 12:03 PM
To: PublicComment
Subject: opposition to rate increase!

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 both a business ([REDACTED]) and a home here on The Island, Corpus Christi, Texas 78418 as does my daughter (an [REDACTED]).
Many residents who live here are being billed out of their homes and sadly having to sell their homes due to rising costs of living here - insurance and taxes.
Please consider this when making your decision.
Thank you!
[REDACTED]



Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:53 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 my rate THANK YOU

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 11:31 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 feel Texas needs to help homeowners STOP TWIA. This is ridiculous and PRAY GOD works a miracle. One day the members of TWIA will answer for the moves they make. It's always, hit homeowners with insurance. If it's not GAS, its INSURANCE and getting to the point that people need to STAND against these things happening. STOP putting, not only homeowners, but EVERYONE in general with always RISING PRICES. ENOUGH IS ENOUGH.

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 11:29 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

Sent from [REDACTED] Samsung Galaxy S20+

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:46 AM
To: PublicComment
Cc: mayes@mayesmiddleton.com
Subject: NO RATE INCREASES!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 homeowners with required insurances and limited income, it can be challenging to manage the financial burden. Rising rates can exacerbate the situation, making it even more challenging to make ends meet. It's crucial for policymakers and insurers to consider the impact of rate increases on individuals and families, especially those on fixed incomes or facing financial hardships. Our plea for no rate increases is valid and representative of the struggles many people are going through.

I hope our concerns are heard, and measures are taken to alleviate the financial strain on homeowners like yourself and thousands of others in similar situations. We cannot bare the weight of a rate increase. Find another way to get these increases!

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 11:21 AM
To: PublicComment
Subject: NO Rate Hikes

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 for insurance on the Gulf Coast. You have charged policy holders to build funds that are beyond necessary. Please use your position for something that is meaningful, and that is helping Texans with affordable homeowners' insurance. I urge you to vote NO to rate hikes. Thank you, [REDACTED]

Sent from my iPhone

Public Comment

From: ORSAK, TOMORROW <TOMORROWORSAK@allstate.com>
Sent: Wednesday, August 2, 2023 11:10 AM
To: PublicComment
Subject: 5% Rate increase

You don't often get email from tomorroworsak@allstate.com. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 an insurance agent and I heard TWIA is considering a 5% increase when over a billion dollars was paid to re-insurance and NOT ever used.

I understand inflation and I understand needing reserves to cover claims, but it does not appear to be needed and therefore, I don't agree with the rate increases at this time. TWIA is higher than all other wind companies. Please do not raise rates.



Allstate.

I can help protect the things that matter most.

[My Website](#) [My Account](#) [Allstate Mobile](#)

For product disclosures and other information, visit [Tomorrow Orsak - Allstate Insurance Agent in League City, TX](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:21 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 priced out of our home. Retirees can't afford to live in their forever home

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:56 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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. Best. [REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:56 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 insurance premiums.

Thanks.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:50 AM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

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No rate hike for windstorm insurance!

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:42 AM
To: PublicComment
Subject: Regarding upcoming rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 do not wish to vote for a right hike, do not increase rates.

Thank you,

[REDACTED]

Sent from my T-Mobile 5G Device
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:39 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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

I live in Galveston ,I am an Insurance Agent of 24 years and experienced Hurricane Ike in 2008 .Please consider my No Rate Increase Vote .

[REDACTED]
Galveston Texas 77551

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:37 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 more rate hikes!!!

Sent from Samsung Galaxy smartphone.
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:32 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

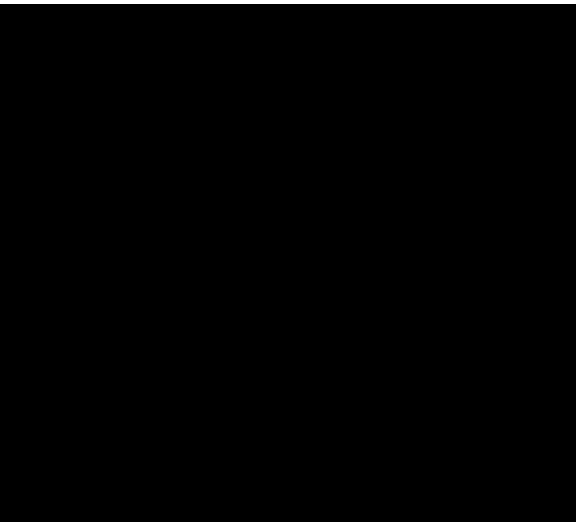
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

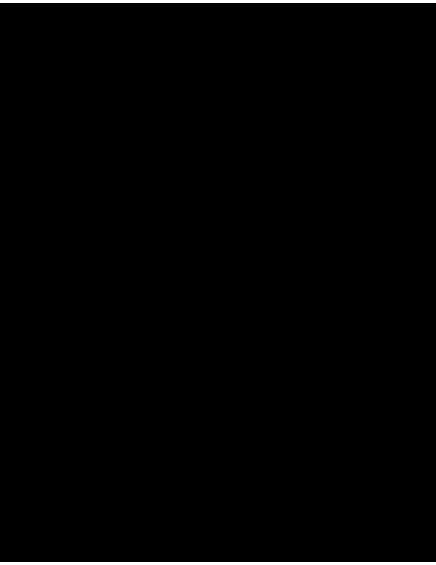
TWIA Board,

Please DO NOT increase rates on us here in Texas. It's getting out of hand.

Why I oppose any rate hikes:

- Reinsurance accounts for a large portion of premiums, and since Hurricane Ike, TWIA policyholders have paid over \$1.2 Billion in reinsurance premiums, however, TWIA has not drawn on reinsurance.
- Over-allocating the costs of reinsurance to policyholders is not sustainable. Coupled with inflation, an increase at this time would be unbearable and would make living on the Coast unaffordable.
- Any rate increase would be on top of increases in premiums due to the replacement cost inflation that policyholders already bear.





Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:29 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 grief, stop with the increases!

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:30 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 2, 2023 10:21 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 APPROVE A RATE HIKE! YES; AS THIS IS ALL IN CAPITAL LETTERS;
I'M YELLING.

[REDACTED]

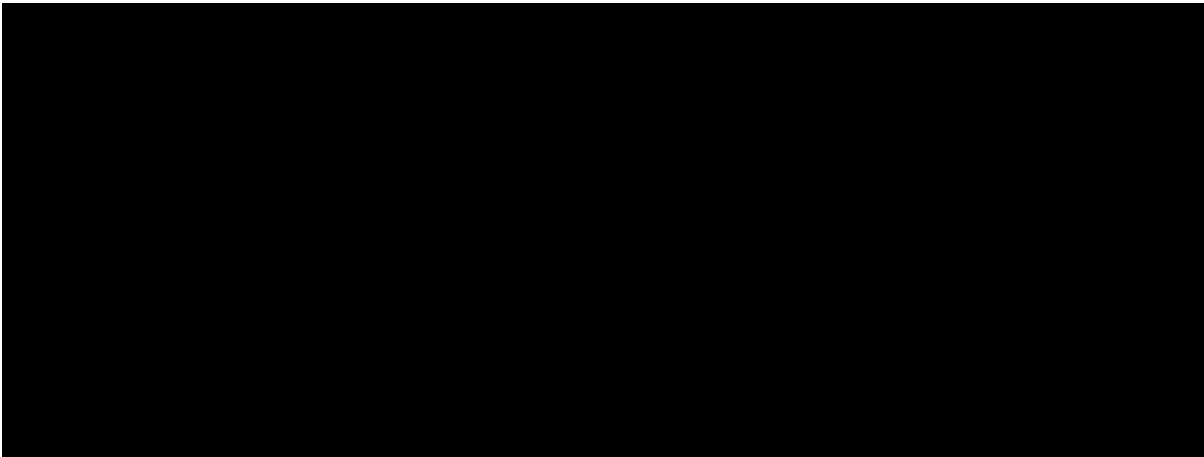
Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:23 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 ARE KILLING THE WORKING CLASS...NO RATE HIKE



Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:34 AM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 rates are outrageously high as they are. Please do. It increase them.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:56 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 senior any increase would be a burden. Please don't raise rates. [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:31 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: Wednesday, August 2, 2023 9:37 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, we are on a set income, being retired. [REDACTED] Bacliff

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 8:24 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members:

I live in Galveston, Texas. I am writing to say No to higher TWIA Insurance rates. My husband and I are homeowners and every year is hard for us to pay high Insurance premiums and property taxes. It is ridiculous and sad that rents are not affordable for some people because us property owners have to meet these costly demand of high Insurance premiums and property taxes.

- Reinsurance accounts for a large portion of premiums, and since Hurricane Ike, TWIA policyholders have paid over \$1.2 Billion in reinsurance premiums, however, TWIA has not drawn on reinsurance. (TWIA, after Ike, only wanted to pay half for our damaged roof). Ridiculous!
- Over-allocating the costs of reinsurance to policyholders is not sustainable. Coupled with inflation, an increase at this time would be unbearable and would make living on the Coast unaffordable. (Ridiculous).
- Any rate increase would be on top of increases in premiums due to the replacement cost inflation that policyholders already bear. (Senior homeowners are hurting due to this).

Although I would like to live in Galveston, Texas until the Lord takes me home. I feel it would be unbelievable expensive. I may encourage my young son to move away from this city.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:27 AM
To: PublicComment
Subject: NO Rate Hike!!!!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 rate!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:21 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 you realize people are hurting because of this inflation and you want to add to it. Please DO NOT RAISE THE RATES

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:20 AM
To: PublicComment
Subject: NO Rate Hike PLEASE!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 old retired people on fixed income, and have never used windstorm insurance on our house.

Windstorm is already our BIGGEST annual expense ...more than taxes, other insurance and everything!

PLEASE don't raise rates again. You need to have some idea of how these whimsical rate hikes devastate old people.

It would be good to exempt people over 65 from all hikes in the future too, as Texas does with our school taxes.

Anyway, PLEASE NO RATE HIKES !

Sincerely,

[REDACTED]
Dickinson Texas 77539

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:20 AM
To: PublicComment
Subject: NO RATE HIKE!!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 2, 2023 10:19 AM
To: PublicComment
Subject: Request for No Rate Hike on TWIA Policy

You don't often get email from [REDACTED]. [Learn why this is important](#)

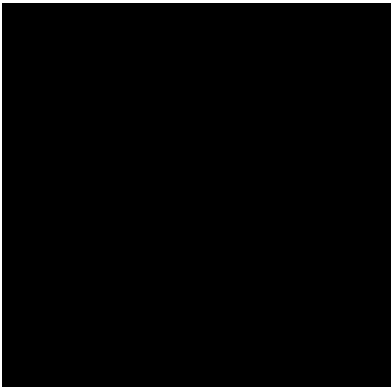
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA Boar Members,

I pray all is well with each and everyone of and your families. I am writing to express my STRONG request and sincere hope that there will be NO RATE hike on TWIA policy.

I genuinely appreciate the work that TWIA does in ensuring that properties are safeguarded against wind and storm-related damage. Your dedication to serving the community is commendable, and I hope you will take my request into serious consideration.

Thank you for taking the time to consider my request.



Concerned North Padre Island Citizen

Public Comment

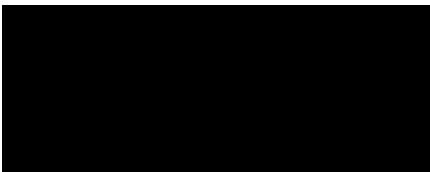
From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:19 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 an older Army vet with meager income from Social Security, we can't afford a rate increase. Others, like Sen. Middleton, have correctly outlined to the proper financial reasons for NOT raising the rates but my reasons are really very simple – we cannot afford the extra (unjustifiable) increase! The horrendous and ongoing inflation of food prices is really hurting us badly.

Please reconsider the rate increase!



Public Comment

From: Neighbors, Matthew <MatthewNeighbors@gisd.org>
Sent: Wednesday, August 2, 2023 10:15 AM
To: PublicComment
Subject: Rate Hike Consideration

You don't often get email from matthewneighbors@gisd.org. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 want to thank TWIA for hosting a public meeting here on Galveston Island. As rate hikes are considered, we ask you to keep in mind that both residential and commercial policy holders also take on the burden of flood and building insurance policies separate from windstorm policies.

Because of that, TWIA is not the only agency insuring against storm loss on the Gulf Coast.

We are grateful for TWIA and wish to see rates remain affordable so that families, employees, businesses, and educational institutions continue to improve the lives of all residents.

Matthew Neighbors, Ed.D.
Superintendent, Galveston ISD
3904 Ave T / Galveston, TX 77550
Phone: 409-766-5121



Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:13 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 iPhone](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:13 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 Board,

Over-allocating the costs of reinsurance to policyholders is not sustainable. Coupled with inflation, an increase at this time would be unbearable and would make living on the Coast unaffordable.

Any rate increase would be on top of increases in premiums due to the replacement cost inflation that policyholders already bear.

I urge you to consider the information enclosed in this email and do not raise TWIA rates in Texas?

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:09 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 on any rate increase you are considering. The increases we have endured since Hurricane Ike have come close to pricing us out of our home. We have already paid more in premiums over the past 15 years than we collected for damages.

Another increase at this time is uncalled for and would be detrimental to our economy.



Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:09 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 renewal premium in 2023 is \$3500, this is an increase of more than \$1000 over 2022.
A rate increase plus increase in property values is putting hardship on seniors with fixed income. Please do not increase rate!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:08 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Commissioners

Please do not raise the rates for TWIA. The rates are already sky high and is forcing people out of their houses who cannot afford another 5% increase. There is ample monies to payany event that comes up.

Listen to the people!!

[REDACTED]

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 10:07 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 my insurance cost for wind storm coverage. I'm retired and raising rates along with current inflation in the US would be painful

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:55 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 my rates, I barely can pay now!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:54 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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!

Sent via the Samsung Galaxy S21 5G, an AT&T 5G smartphone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:46 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 on any rate increase you are considering.
These rate increases are unjustified and any rate increase would be detrimental to our economy and would be a burden on the average Texan. Please VOTE NO!

Thank you,

[REDACTED]

Sent from my iPhone

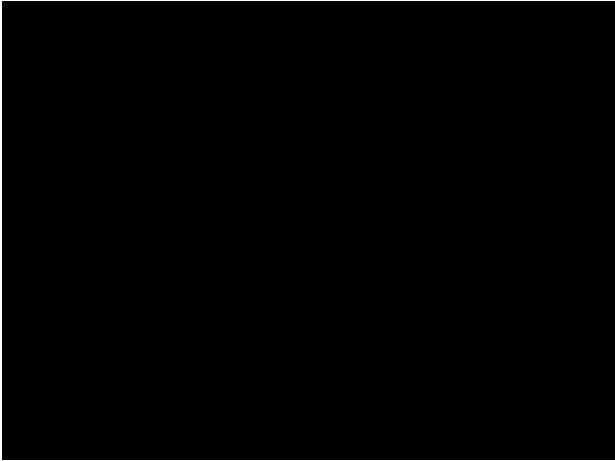
Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:41 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

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

Politicians make ignorant and poor decisions and then the taxpayer must pay for it. This needs to stop!!! No rate hikes on Texas Windstorm. We haven't had a hurricane since 2017. I certainly don't care about the inflation that was caused by the drunken sailors in Washington DC either.



Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:40 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 TWIA Board do not increase rates. Times are tough! Thanks for your thoughtful consideration!

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:36 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 AGAIN. We are retiring and this is our single largest bill and it has gone way up almost every single year. I had to raise deductible to afford it this year.

We are considering moving to another county to avoid this oppressive cost.

Regards,

[REDACTED]
Galveston County Resident

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:32 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 again! We just received a rate increase that was significant!
I am on a fixed income!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:31 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: Wednesday, August 2, 2023 9:29 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 to raise rates. Premiums for TWIA are already outrageously expensive. Raising rates will only hurt the Texas housing market for lower income individuals and families. Rate increases justified by inflation will only drive inflation higher. Government backed payers (like TWIA) are primary drivers of inflation spirals.

- Reinsurance accounts for a large portion of premiums, and since Hurricane Ike, TWIA policyholders have paid over \$1.2 Billion in reinsurance premiums, however, TWIA has not drawn on reinsurance.
- Over-allocating the costs of reinsurance to policyholders is not sustainable. Coupled with inflation, an increase at this time would be unbearable and would make living on the Coast unaffordable.
- Any rate increase would be on top of increases in premiums due to the replacement cost inflation that policyholders already bear.

Best Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:27 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 support Senator Middleton's request that TWIA not increase its rates to policy holders. This is especially troubling since many policyholders have never made a claim yet continually have their rates increased.

This burden of these cost increases should be placed on the policy holders who HAVE made claims yet continue to live in the high risk areas.



Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:27 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 do not believe a rate hike is necessary at this time.
Thank you,
[REDACTED]

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:25 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 increase TWIA rates. I am joining Mayes Middleton. I am 73 and can NOT AFFORD insurance as it is. Thank you
A Senior Citizen
[REDACTED]

Sent from my T-Mobile 4G LTE Device

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:23 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, Texans residents can't afford a rate increase in out Windstorm Ins. .Please vote NO. These are hard times with inflation already out of the proof

Regards

[REDACTED]

--

Sent from my Android phone with mMail. Please excuse my brevity.

Public Comment

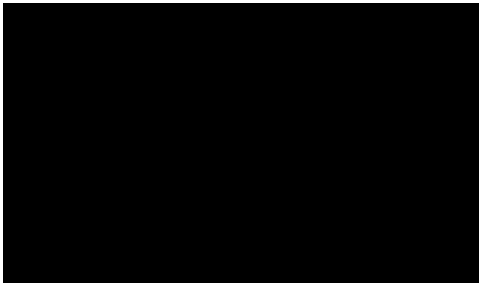
From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:23 AM
To: PublicComment
Cc: Mayes Middleton
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 vote "NO" to rate increases!!



Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:20 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 TWIA rates. Something needs to be done to more closely regulate insurance. I am retired and insurance coverage is a major part of my budget. Enough is enough! We cannot afford any more increases.

Thanks

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:23 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 2, 2023 9:21 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 is becoming unaffordable, and yet it is required to have.

[REDACTED]
League City, TX

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:20 AM
To: PublicComment
Subject: Windstorm rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

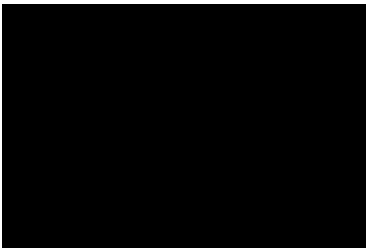
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

To Whom It May Concern,

I currently own 6 homes along the coastal bend (Corpus Christi to Rockport), some rentals and some flips, and I'm writing to request there be no rate hike in windstorm insurance rates. Those renting from us are still struggling financially post-Covid and with our property taxes increasing dramatically this year, an increase in insurance will force our company to raise rents and cause tenants to have to relocate in a market where affordable rentals is already nearly impossible. The same goes for the homes we currently have for sale or will have for sale soon after the remodels are completed.

I understand this is a difficult issue for all involved, but the breaking point is near for struggling families.

Thank you.



Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 8:32 AM
To: PublicComment
Subject: NO RATE HIKE!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 2, 2023 9:17 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 insurance rates. Homeowners are already suffering from the high cost of living.

Sent from my iPhone

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:14 AM
To: PublicComment
Subject: Rate hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 vehemently opposed to a rate hike.
[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:12 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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, August 2, 2023 9:08 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 property owner that would be impacted by a rate increase I urge TWIA to not implement a rate increase.

Thanks.
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:08 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 NO to the TWIA rate increase.

Thank you,

[REDACTED]

Public Comment

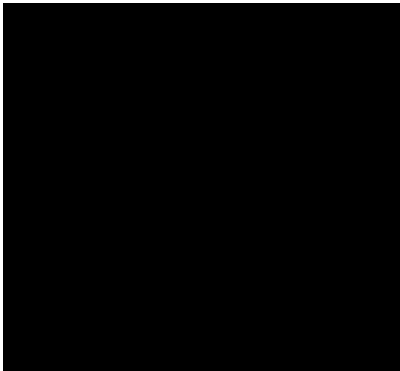
From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:07 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 emailing to state that I do not support any TWIA rate increases. The cost of insurance is straining our budget and we are already dealing with an increase in premiums due to inflation. I urge the board to vote no rate increase. Thank you.

Kind Regards,



Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:05 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] org. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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!!!!

Period.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:04 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 insurance rates on our Texas Windstorm Insurance.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:02 AM
To: PublicComment
Subject: NO RATE HIKE!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 8:10 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 if everything else isn't already expensive!

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 7:04 PM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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

Concerned citizen,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 6:07 AM
To: PublicComment
Subject: No RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 1, 2023 8:50 PM
To: PublicComment

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 our wind storm insurance

Public Comment

From: [REDACTED]
Sent: Tuesday, August 1, 2023 9:13 PM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 2, 2023 7:44 AM
To: PublicComment
Subject: Insurance

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 to any rate hike to windstorm insurance!

[REDACTED]

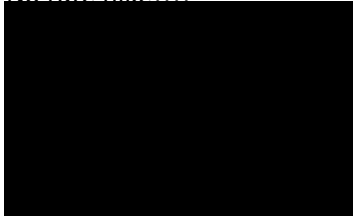
Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 7:41 AM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 2, 2023 7:38 AM
To: PublicComment
Subject: TWIA

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 7:20 AM
To: PublicComment
Subject: RATES

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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! I can barely afford what I am paying now.



Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 6:48 AM
To: PublicComment
Subject: NO MORE TWIA

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 also want to be able to choose our own insurer. No more mandated coverage by a state agency.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 5:47 PM
To: PublicComment
Subject: No rate hike!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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, August 3, 2023 11:01 PM
To: PublicComment
Subject: Rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 appose any rate increase by twia at this time

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:25 PM
To: PublicComment
Subject: Rate hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 moved from the Austin area to NPI a little over a year ago. I thought it would be less or expensive or on par with Austin. It's more expensive. Sadly it is difficult to afford and I wonder if I should have moved here.

I learned of a potential TWIA rate hike. Please show me as opposed.

Thanks. [REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 9:14 PM
To: PublicComment
Subject: rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 not in favor of a rate hike. My rates have been going up every year about 10% for 20 years. There are other parts of Texas that have severe weather, tonadoes, etc. that are not charged this extra fee as we do that live on the Gulf Coast on Texas. My TWIA bill is now \$3000 annually and I have never made a claim or been paid from this fund. I have lived in my home for 23 years and paid on average \$2500 year for this time which equates to \$57,000. You have thousands of homes along the Gulf Coast at this same pay out rate, so why can you even justify another rate increase?

Please respond with your reasoning and financial justification for the rate I am being charged.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 8:41 PM
To: PublicComment
Subject: Rates

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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. We don't want to go without insurance but we are being priced out of insurance as well as food, utilities and gas for our car.

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 7:43 PM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 iPhone](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 6:58 PM
To: PublicComment
Cc: [REDACTED] Mayes Middleton
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members:

Please do not raise our insurance rates by the proposed %5 increase.
Please VOTE FOR: NO RATE INCREASE.

I make my request per information provided by Texas State Senator District 11: Mayes Middleton.

- Reinsurance accounts for a large portion of premiums, and since Hurricane Ike, TWIA policyholders have paid over \$1.2 Billion in reinsurance premiums, however, TWIA has not drawn on reinsurance.
- Over-allocating the costs of reinsurance to policyholders is not sustainable. Coupled with inflation, an increase at this time would be unbearable and would make living on the Coast unaffordable.
- Any rate increase would be on top of increases in premiums due to the replacement cost inflation that policyholders already bear.

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 6:38 PM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 emailing to let my voice be heard.
No TWIA rate hike.

Thank you!

[REDACTED]

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 6:13 PM
To: PublicComment
Subject: Don't raise prices

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 my concern,

Please don't raise our TWIA insurance.

Thank you,

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 6:11 PM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 vote against the rate hike. I am retired and on a limited income. Our rates continue to climb and it is hurting all of us financially.

I urge you and plead with you to please vote against this.

Sincerely

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 5:49 PM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: [REDACTED]
Sent: Thursday, August 3, 2023 5:25 PM
To: PublicComment
Subject: No rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: Thursday, August 3, 2023 5:07 PM
To: PublicComment
Subject: rate increase; i urge you not to raise the rate for homeowners or commercial, due to the ever-increasing inflation we are suffering .

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 3, 2023 4:48 PM
To: PublicComment
Subject: TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Attn: Chandra Franklin Womack, Chair
Board of Directors for TWIA

Dear Chair Womack,

It has come to our attention that the TWIA Board is considering a rate increase of, at least, 5% on our residential policy.

Considering the present state of the economy (i.e. post CoVID-19 shutdown, significant stagnation/inflation), we would challenge that it is unconscionable to consider a rate increase at this time. This especially in light of TWIA policy holders having paid more than 1.2 BILLION DOLLARS in reinsurance premiums, since Hurricane Ike ... without TWIA drawing on the reinsurance.

We respectfully urge you to VOTE, "**NO**" on the TWIA tax increase; which will help Texans significantly "adjust" to the demands of this challenging economy.

Sincerely, [REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 4:01 PM
To: PublicComment
Subject: NO RATE INCREASE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Vote NO RATE INCREASE
residential and 8% for commercial policies.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 2:51 PM
To: PublicComment
Subject: Enough is enough! Please do not increase the rates.

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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, August 3, 2023 3:49 PM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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

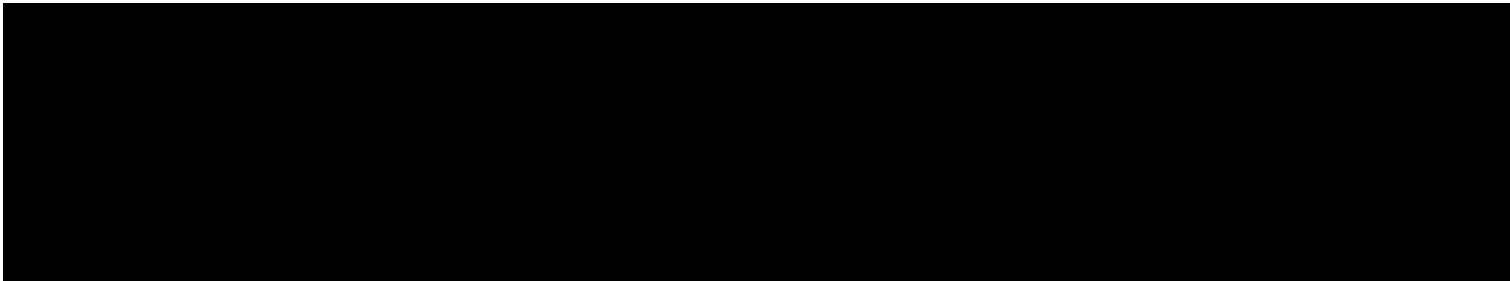
From: [REDACTED]
Sent: Thursday, August 3, 2023 4:29 PM
To: PublicComment
Subject: Rates

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 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 distress from economic inflation causes additional and cruel financial burden on coastal residents and business owners.

Since Hurricane Ike, TWIA policyholders have collectively contributed more than \$1.2 Billion in reinsurance premiums, despite TWIA never having to draw upon reinsurance. Despite this, the Board continues to burden policyholders by over-allocating reinsurance costs, which should not lead to a rate increase for policyholders.



Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 4:28 PM
To: PublicComment
Subject: Rate increases

You don't often get email from [REDACTED]. [Learn why this is important](#)

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

PM
My name is [REDACTED] I am requesting that there be no rate increase to our wind Storm policy, I am recently retired, and live on a fixed income and any additional expenses would have a huge impact on my income, and ability to keep the policy. The majority of people who have windstorm insurance are the elderly and any increase would affect us tremendously.

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 4:27 PM
To: PublicComment
Subject: increase of rates

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 the Board Chairman and Members;

I'm requesting you vote no on any rate increases. There's no justification for it at this time, and property owners are already extended beyond what we would consider normal conditions with the past economic conditions, inflation rates, general cost of living and the Fed's continual increases in cost of money.

Thank you for NOT increasing TWIA residential and commercial rates.

Sincerely yours,



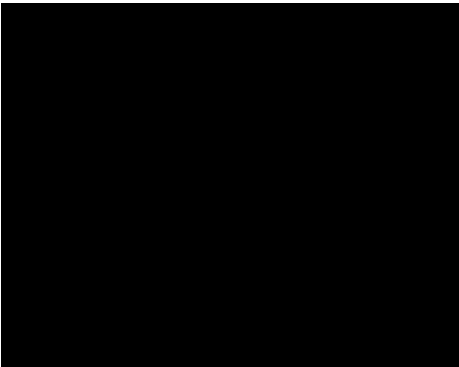
Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 3:57 PM
To: PublicComment
Subject: Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 3, 2023 3:44 PM
To: PublicComment
Subject: No rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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, August 3, 2023 3:42 PM
To: PublicComment
Subject: No rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 2:57 PM
To: PublicComment
Subject: No rate increase!

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 been called to my attention as a coastal resident the possible increase of your rates. This is not a burden our community should bear. Raising rates puts more economic pressure on our community and it is not called for. Your organization has plenty of premium money from its policyholders. Do not raise the rates! Use the approximate 1.2 billion dollars you have collected efficiently to operate your organization.

Respectfully,

[REDACTED]
Pasadena, TX

[Sent from Yahoo Mail for iPhone](#)

Public Comment

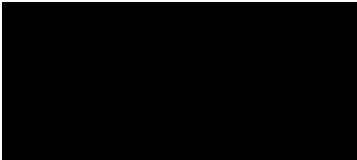
From: [REDACTED]
Sent: Thursday, August 3, 2023 1:52 PM
To: PublicComment
Subject: Don't Raise Our Rates, TWIA!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 requesting the TWIA Board to not burden policyholders with a rate increase.

Policyholders cannot afford these rates!



Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 2:20 PM
To: PublicComment
Cc: help@opic.texas.gov; [REDACTED]
Subject: DON'T RAISE OUR RATES

Importance: High

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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:

Texans pay MORE than enough for insurance now - and trying to get claims paid is not an easy task as it is! You need not raise the rates and you know that - BUT, if you insist on pursuing this, justification must be provided. To that end, as a Texas Resident, I want to see the following:

PROVE to us that you MUST HAVE an increase - and show us the salaries of ALL YOUR C-Levels. DOCUMENT your costs vs revenue.

Provide a P & L for the last 3 years (Profit and Loss Statement)
Provide 3 years of Balance Sheets
Provide 3 years of Income Statements

Nothing speaks to me more than COLD, HARD NUMBERS and something tells me yours don't add up to needing any rate increase.

I'll await your proof.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 1:03 PM
To: PublicComment
Subject: No rate hike!

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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, August 3, 2023 12:54 PM
To: PublicComment
Subject: Interesr rates

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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're messing with fire by indicating more interest rates. I suggest you consider all the factors and stop playing a political game by manipulating fear to the uneducated in politics. Shame on you.

I know fear goes a long way with selfish motives.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 12:29 PM
To: PublicComment
Subject: No rate increase!

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 already pay an exorbitant amount for insurance as it is. NO RATE INCREASE

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 12:54 PM
To: PublicComment
Subject: opposing a rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 opposing a rate increase due to the rate is already high enough. You are making it to where people can't afford to get it but maybe that is y'all's goal. So please quit trying to take more money out my pockets so I can feed my family.
Thanks

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 2:06 PM
To: PublicComment
Subject: Rate increases

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 increases. We are trying to make ends meet as it is.

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 2:06 PM
To: PublicComment
Subject: Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

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

At a time when the home owners insurance companies are raising rates, you wan to raise them also? We are already having problems paying the premiums they have raised. Do not do this at this time.



Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 1:58 PM
To: PublicComment
Subject: I OPPOSE Rate Increases

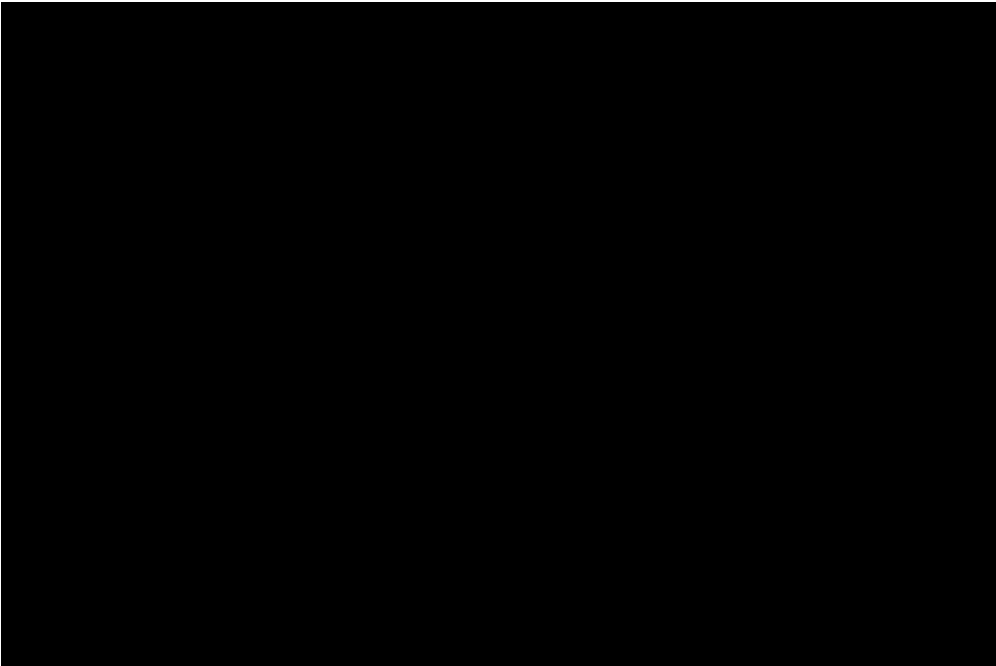
You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 TWIA Board,

I am writing as a concerned citizen as well as a community leader, requesting that you DO NOT impose a residential or commercial rate increase on policies. The people of our region are already struggling under the weight of heavy taxes and high inflation. A rate increase from your department will only increase an already unbearable load. Please consider the wellbeing of the people of Southeast Harris county and DO NOT impose a rate increase!

Serving the Savior,



Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 1:42 PM
To: PublicComment
Subject: No Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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: [REDACTED]
Sent: Thursday, August 3, 2023 1:09 PM
To: PublicComment
Subject: please stop raising rates

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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's a terrible shame that rates continue to go up. Did you realize our hail damage is tied to wind storm? Think about that for a moment. Raising our windstorm insurance makes it impossible for us to afford enough coverage for hail damage.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 12:34 PM
To: PublicComment
Cc: [REDACTED]
Subject: No Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 rates are high enough!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 12:32 PM
To: PublicComment
Subject: increase in wind insurance

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, Since we the American voters are in the midst of Bidenomics it would help not raising rates at this time.

We Texans have been extremely lucky in the past years with no major Tropical storms. However, that does not mean one might occur at any time. Many of the policy holders will be faced by a big dilemma, if they are forced to pay higher rates with everything in the Country going at sky high prices.

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 12:11 PM
To: PublicComment
Subject: NO RATE INCREASE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 let you know that I am against the policy rate increase. As you are aware, inflation has effected so many families including mine. Everything from gas, groceries and taxes have gone up but our income remains the same. There's absolutely no way Texans will be able to afford insurance with increasing rates. Please STOP THIS INCREASE! May God bless those who look out for His children and not take advantage of them!

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 12:09 PM
To: PublicComment
Subject: Wind storm policies

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 increase on our policies, there already out of text!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 12:09 PM
To: PublicComment
Subject: No to rate hike proposal.

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 native-born Texan and a 40 year resident of LaPorte, TX, I am writing to request that you do NOT even consider a proposal a rate hike on this issue with the wind insurance, as my state representative has contacted me and made me aware of what you are trying to do. Personally, I think that if I have to tighten my belt to survive in this phony president's inflated economy, then you and all businesses must also bite the bullet. Then in the 2024 election remember who screwed things up in this nation and give back President Donald J. Trump his presidency and see how quickly he will straighten O'biden's mess up.

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 12:07 PM
To: PublicComment
Subject: Rates

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Give the current economic situation where people are struggling Financial. I think raising the rates is not at all expectable. These rates should be lowered not raised. Thank you

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:57 AM
To: PublicComment
Subject: Please reconsider the rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 will certainly have to move in a few years if windstorm keeps increasing, I'm praying for less fraud this year on from your policy holder and contractors! Thank you for your time in reading this!

Respectfully,

[REDACTED] recent policy buyer

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:15 AM
To: PublicComment
Subject: Twia rates

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 help! Please help us by not raising rates

Sent from my awesome iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:46 AM
To: PublicComment
Subject: DO NOT RAISE RATES

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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. THE ECONOMY IS ALREADY BAD AND THAT WILL JUST MAKE IT HARDER FOR PEOPLE TO LIVE.
THANK YOU

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:51 AM
To: PublicComment
Subject: TWIA Rates

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 increase on TWIA insurance rates. My insurance is already out the roof.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:46 AM
To: PublicComment
Subject: Rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 windstorm rates. Our rates are high enough as is. Thanks

[REDACTED]

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:43 AM
To: PublicComment
Subject: Rate increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 the time to increase rates for people that are struggling with this current recession. I have had to cut my medications, groceries, and car travel because I cannot keep up with the rising costs of everything. Please understand that the more rates increase, the less we can afford them.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:55 AM
To: PublicComment
Subject: Rate Increases

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 joining with my fellow citizens in asking that you do not increase our rates. We have had enough increases and feel that these are not necessary. It is ridiculous how much our insurance policies have already increased! The more they increase, the more it just looks like the rich are trying to get richer while the rest of us are suffering for the benefit of the rich! This is not right! PLEASE DO NOT INCREASE OUR RATES ANY MORE!!! Thank you!

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:13 AM
To: PublicComment
Subject: TWIA Proposed Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 a rate increase.

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:26 AM
To: PublicComment

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 increase on our taxes. I am a senior citizen who cannot afford the increase.

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:08 AM
To: PublicComment
Subject: No rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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

My wife and I are seniors and living on a fixed income, our income won't increase in order to pay the higher rates that your board is considering. These are tough times and ask that you please refrain from raising rates.

[REDACTED]
Conroe

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:16 AM
To: PublicComment
Subject: TWIA Don't raise rates

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 3, 2023 11:35 AM
To: PublicComment
Subject: Please do NOT increase rates this year

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 urge TWIA to not increase rates this year, in agreement with the Texas coastal legislative delegation. During this time of burdensome inflation, adding to costs for consumers will have far-reaching negative impact on them.

Anecdotally, insurance premiums have skyrocketed in Harris county; as an example, my homeowner's premium increased this year by 45%, resulting in my having to shop for a new insurance policy. I have been hearing from others in Harris county that this is not a unique situation, and people are approaching the point of having to sell their homes because they can no longer afford to insure them.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:19 AM
To: PublicComment
Subject: Windstorm rate increase

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 ask that windstorm rate not increase for residents south of Texas near the Coast. As a working class resident I'm struggling with inflation, increased grocery prices, new tax rate increase, insurance cost going up, student loans, gas etc...

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:14 AM
To: PublicComment
Subject: Don't Raise Our Rates, TWIA!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 3, 2023 11:07 AM
To: PublicComment
Subject: Please do not raise rates

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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,

I respectfully urge you not to consider any rate escalation for coastal policyholders residents, and businesses at this time.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:05 AM
To: PublicComment
Subject: Rate increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 let greed override community financial hardships. Too many of us are struggling with costs of everyday necessities skyrocketing & each & every utility company increasing their rates. When the burden becomes too great Americans will be cutting expenses & the companies that show compassion during the hard times will retain their business. Thank you.

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 11:02 AM
To: PublicComment
Subject: Rate increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 not to consider any rate escalation for coastal policyholders, residents, and businesses at this time. Such an increase during an unprecedented season of distress from economic inflation causes additional and cruel financial burden on coastal residents and business owners.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 9:48 AM
To: PublicComment
Subject: Do not increase rates

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 3, 2023 9:59 AM
To: PublicComment
Subject: TWIA increasing rates.

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 policyholder and full time resident on the coast of Galveston I am asking that you reconsider raising rates. I cannot afford to pay more for TWIA policies than I already do and be able to live on the coast. Over-allocating the costs of reinsurance to policyholders is not sustainable. Coupled with inflation that we have seen since covid it would be unaffordable to live here.

I plead with you to please reconsider so that the working class that lives on Galveston island can afford to stay.

Thank you,
[REDACTED]
Concerned Citizen

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:52 AM
To: PublicComment
Subject: TWIA Rate Increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 NO to a TWIA rate increase!!!!!! Insurance rates are out of hand! Freaking ripping off consumers since the beginning of time.

Another frustrated homeowner,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:50 AM
To: PublicComment
Subject: TWIA Rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Chairman & board members,

Please consider not raising the rate on TWIA insurance. As it is, we are now on fixed incomes and continuing raising our rates is pricing of OUT OF OUR HOME. When hurricane Ike visited the coast we were one of the 1st to file with TWIA. We had been paying our insurance for many many years with no claims only to be told that TWIA was out of funds therefore causing a HUGH burden on us to rebuild our home. The loans are yet to be paid back. At our ages we may never be able to pay our debt back!

Hurricane Ike was a rare storm. It may be another 100 years before this type of storm visits us again. In the meantime as I stated above, we are being priced out of our lifetime home, the last home we will ever live in.

Please reconsider raising our rates. The added financial burden will in fact force us out!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:41 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

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

People are suffering enough already. NO RATE HIKE.

Quit kicking people while their down.

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:41 AM
To: PublicComment
Subject: Raising rates

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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

I'm writing to ask you to NOT RAISE rates. There is no one out here in real land that can afford higher rates. Were being inundated with higher costs from utilities, home insurances, Auto insurances, gasoline, taxes, food and more. Give the little people a break PLEASE.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:38 AM
To: PublicComment
Subject: residential and commercial rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 a rate decrease as opposed to a rate increase. We pay too much for insurance and taxes as it is, we don't need to be squeezed anymore. Americans need some relief. Be honorable, be that relief.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:37 AM
To: PublicComment
Subject: Upcoming vote on Tuesday (Aug 8, 2023) on whether to increase TWIA fees

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Since Hurricane Ike, TWIA policyholders have collectively contributed more than \$1.2 Billion in reinsurance premiums.

The TWIA has NEVER had to be drawn upon for reinsurance.

Despite this, the Board continues to burden us policyholders by over-allocating reinsurance costs.

That does not justify a rate increase for policyholders.

Do NOT raise our rates!

[REDACTED]
Baytown, Texas

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:34 AM
To: PublicComment
Subject: TWIA Rate Increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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

Americans can barely afford mortgages they're living in now. Government has increased rates and have put more financial burden on families. There seems to be no relief insight. Now TWIA plans to increase rates? Why? To offset the damages/costs of a 100year storm? Ridiculous. I vote no to the rate increase!

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:32 AM
To: PublicComment
Subject: Urging the board not to increase policy rates

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Assuming the reserves are met, current policy holders should receive some sort of break on the ongoing rise in policy rates.

It appears the policy increases keep stemming from the costs associated with reinsurance and that is unsustainable.

The over-allocation of the costs of reinsurance may be healthy for the insurance company in the short term, but it will not hold for the long term. A more forward looking solution is necessary as both inflation and more interest rates hikes continue to loom.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:30 AM
To: PublicComment
Subject: DO NOT RAISE OUR RATES

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 RATES I ALREADY HAVE NO INSURANCE DUE TO HIGH RATES
THIS IS UNFAIR TO THE CONSUMER SHOULD BE AN OPEN MARKET NOT JUST TWIA

THANK YOU



Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:28 AM
To: PublicComment
Subject: Raising residential rates

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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. I'm on fixed income and live in Crystal Beach on the Bolivar Peninsula. This would cause an increased burden on me and other folks here on the peninsula.

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:24 AM
To: PublicComment
Subject: TWIA rate increase - NO MORE

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Since Hurricane Ike, TWIA policyholders have collectively contributed more than \$1.2 Billion in reinsurance premiums, despite TWIA never having to draw upon reinsurance. Despite this, the Board continues to burden policyholders by over-allocating reinsurance costs, which should NOT lead to a rate increase for policyholders.

Thank you for your attention

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:23 AM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 our Windstorm Insurance please.



Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:20 AM
To: PublicComment
Subject: NO RATE INCREASE

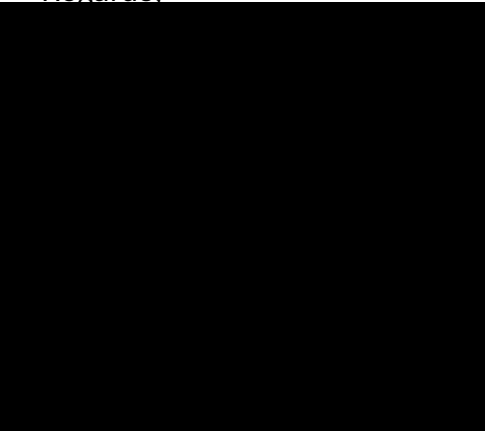
You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 just informed of this potential rate increase for residential and commercial properties in Harris County and other surrounding counties. I urge you to NOT increase the rates; 8% for commercial properties is ludicrous and 5% for residential is also. Homeowner/property owners do not deserve to be walked on by the many increases we face every day. Texas government will fight this as will Texans so please stop the madness!!

Regards,



Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:20 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 it stands now we are being charged more than we can bear. People will drop TWIA if rates increase. Please stop increasing TWIA rates. There must be a better way.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:14 AM
To: PublicComment
Subject: Raising rates

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 with a house in League City Tx. It has never had any damages by wind or water. I would love to keep my home but with increasing out of control rates I will not be able to. Probably will need to leave my in city/state just to live.

[REDACTED]

Dance in the Rain

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:12 AM
To: PublicComment
Subject: Proposed Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 the board to Not increase our rates again.

Since Hurricane Ike, TWIA policyholders have collectively contributed more than \$1.2 Billion in reinsurance premiums, despite TWIA never having to draw upon reinsurance. Despite this, the Board continues to burden policyholders by over-allocating reinsurance costs, which should not lead to a rate increase for policyholders.

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:02 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Seriously, with inflation at unprecedented rates-
Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 10:03 AM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 SHOULDN'T HAVE TO BARE THE COST OF ALL OF TEXAS! Spread the wealth to the rest of the state.

Other areas get more wind damage than our occasional hurricanes. Ever heard of tornadoes & hail storms in other parts of Texas?

NO RATE HIKE!! We pay enough!!!
We are getting screwed by TWIA!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 9:54 AM
To: PublicComment
Subject: TWIA

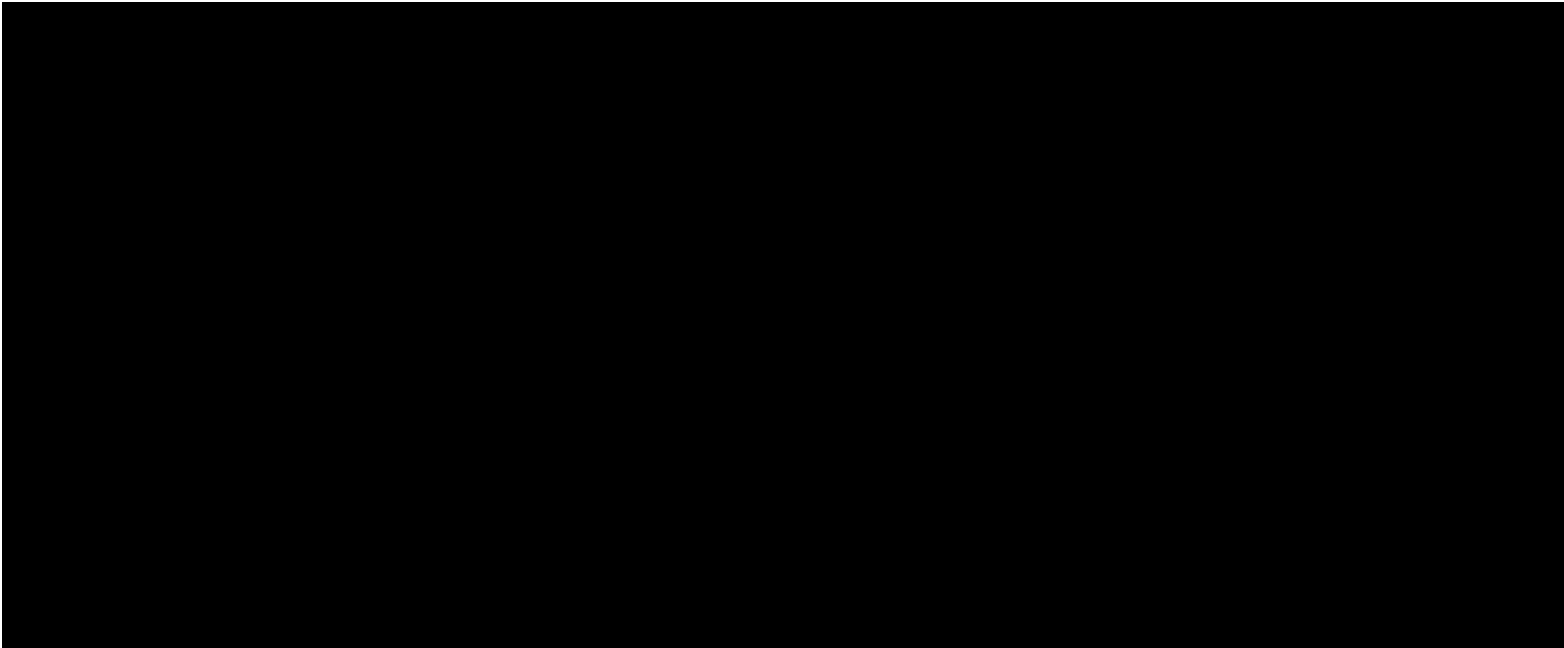
You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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,
As a Galveston resident, home owner and policy holder, I urge you to NOT increase rates.

--

Blessings,



Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 9:46 AM
To: PublicComment
Subject: No rater increase please

You don't often get email from [REDACTED] [Learn why this is important](#)

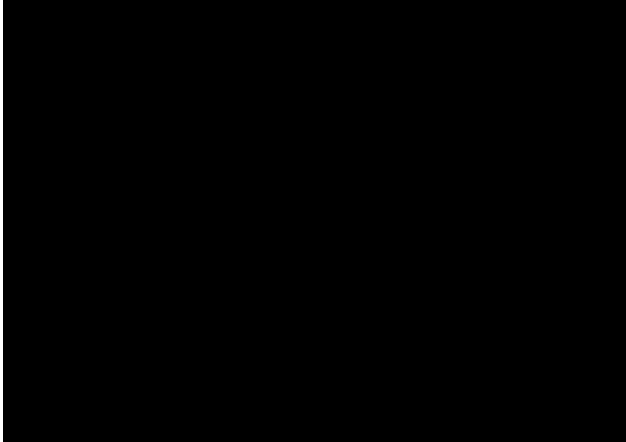
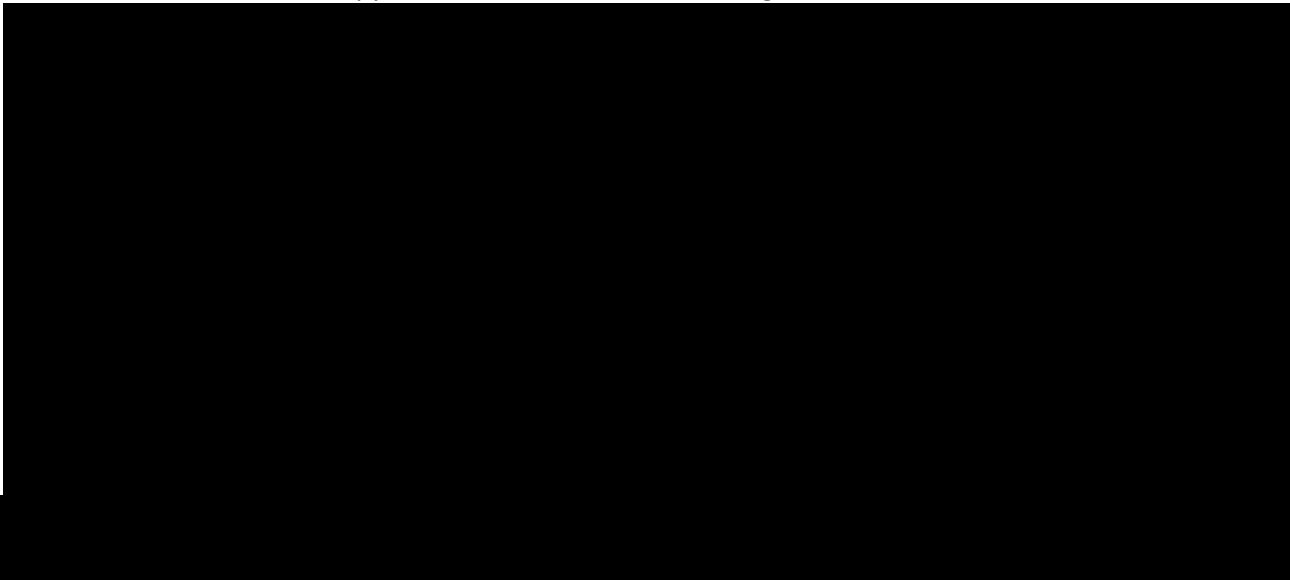
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear Chair Womack,
I second my State Senator the Honorable Mayes Middleton in requesting a no rate increase for reasons he has cited
In a letter to his constituents:



Kind Regards,

Click link to download a copy of Indformation About Brokerage Services



Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 9:41 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 [REDACTED] I live in Jamaica Beach, Galveston. I'm retired and live on my social security. Please do not raise our wind insurance. It is a struggle to pay now.
Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 9:35 AM
To: PublicComment
Subject: Say No To A Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

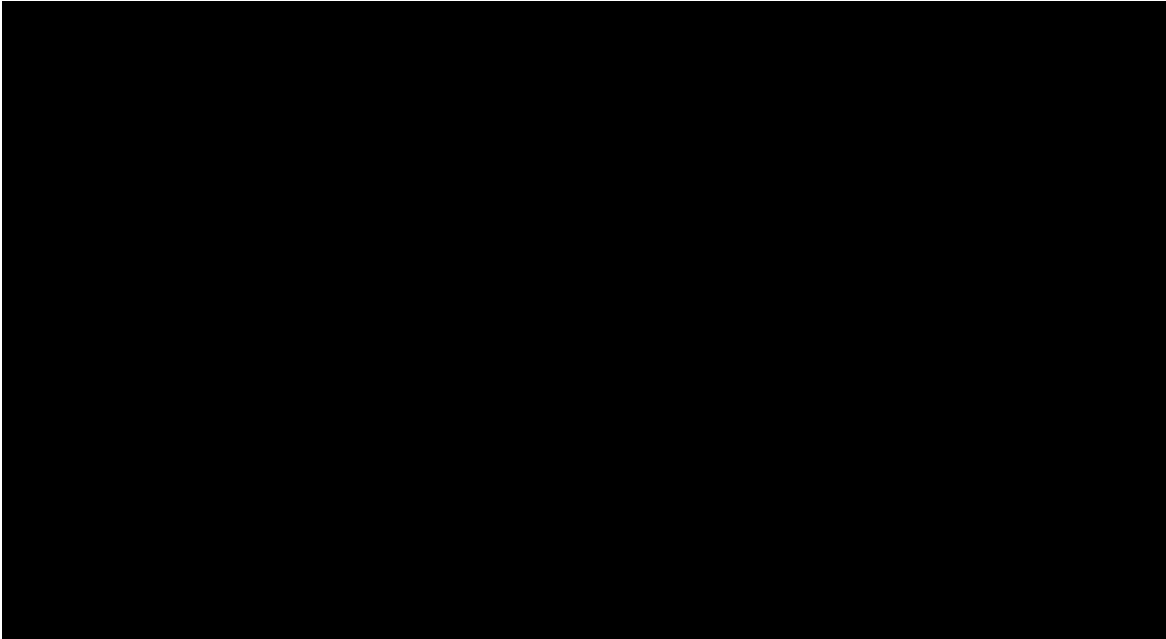
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Hello People...

We really canty afford another rate increase. If the rates continue to escalate, we will be forced to self-insure. Theres a point... and we're getting close that the juice isn't worth the squeeze.

Any additional rate increase will lead us to dropping the Wind Insurance.

Kindest regards,



Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 9:20 AM
To: PublicComment
Subject: TWIA Concerns - Unfair Tax

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 feel that TWIA unfairly penalizes every commercial / residential entity within the 14 county seacoast area.

Tier 1 and Tier 2 does not adequately address the risk / loss likelihood for entities further from the coast.

Furthermore, it seems that our coastal counties carry an unfair burden for insurance expense as opposed to the DFW and upper west Texas / Panhandle area for claims of hail and tornado damage. THIS SHOULD BE ADDRESSED. A simple spreadsheet noting the paid insurance claims broken down by the 254 Texas counties would corroborate this claim.

Respectfully submitted,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 8:55 AM
To: PublicComment
Subject: NO RATE INCREASE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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! The community should not have to bear the burden of these increases!

- Reinsurance accounts for a large portion of premium. Like, TWIA policyholders have paid over \$1.2 Billion in premiums, however, TWIA has not drawn on reinsurance.
- Over-allocating the costs of reinsurance to policyholders. Coupled with inflation, an increase at this time would be...

Sincerely,

[REDACTED]

Public Comment

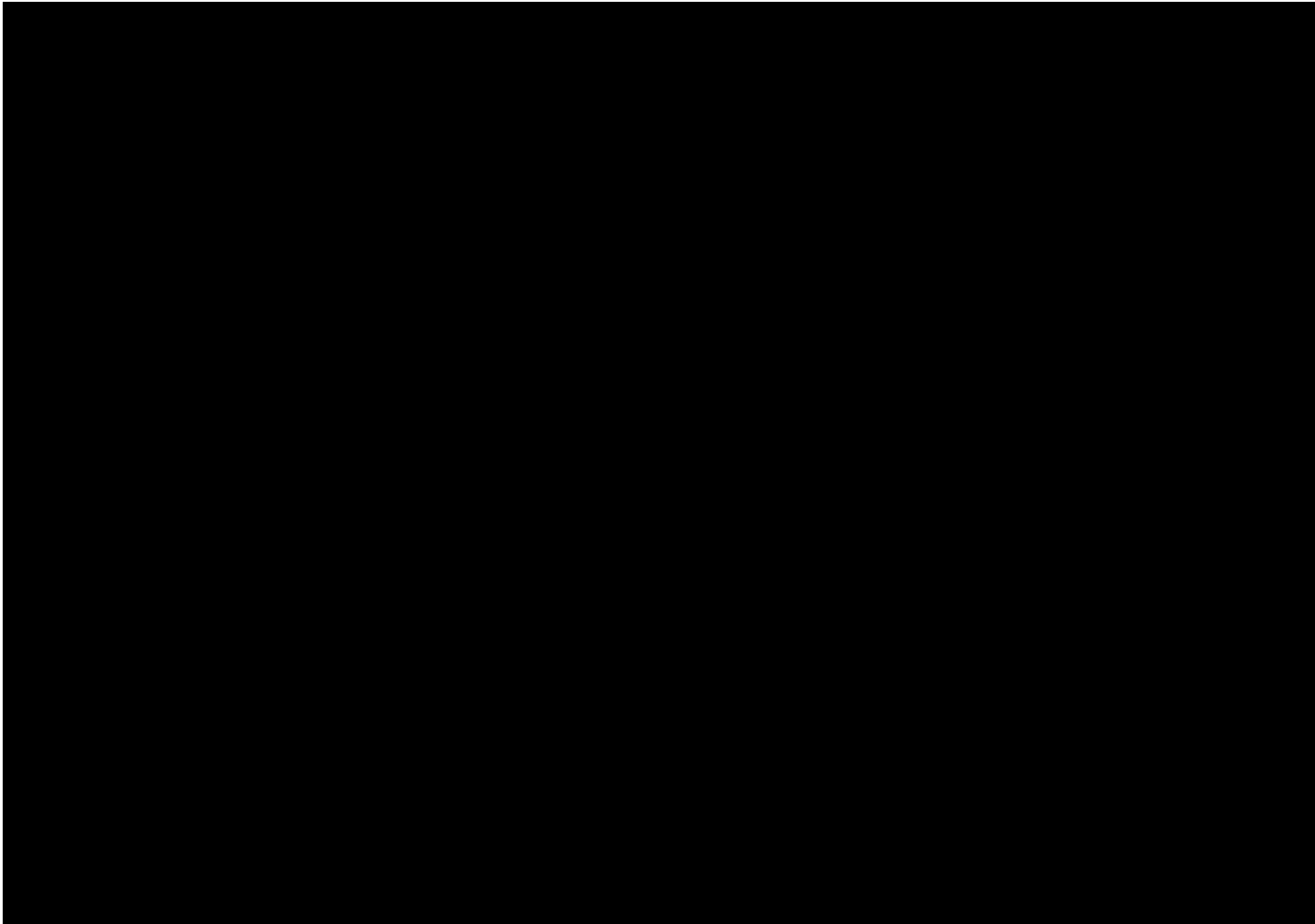
From: [REDACTED]
Sent: Thursday, August 3, 2023 8:52 AM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 law requires all license holders to provide [Texas Real Estate Commission Information About Brokerage Service](#) to potential clients, as well as the [Consumer Protection Notice](#).



Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 8:52 AM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 windstorm insurance rates. If it continues to rise, we will have to drop it completely. We have already raised the deductible to a ridiculously high level. I'm wondering how the deductible will be covered. All for a 2 bedroom, 1 bathroom home. I guess we could downsize....to a tent!

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 8:51 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 am a senior citizen and spouse of a Disabled Veteran in the State of Texas, and though we live on the Gulf Coast, we should not encounter a rate hike for providing insurance (TWIA) for the safety and security of our residences. I am appalled at the thought and wishful that some other measure will be taken other than raising premiums that most of us will find hard to impossible to pay. I remain.

[REDACTED]
Senior Adult, Resident, homeowner,
Tax payer, PT Retiree

Public Comment

From: Darlene Lucchesi <dlucchesi@galvestonchamber.com>
Sent: Thursday, August 3, 2023 8:41 AM
To: PublicComment
Subject: FW: PROPOSED TWIA Rate increase - Galveston - resending typo in email address

You don't often get email from dlucchesi@galvestonchamber.com. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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]
Sent: Wednesday, August 2, 2023 5:02 PM
To: publiccomment@TWIA.org
Cc: Darlene Lucchesi <dlucchesi@galvestonchamber.com>; [REDACTED] Gina Spagnola <GSpagnola@galvestonchamber.com>
Subject: Fwd: PROPOSED TWIA Rate increase - Galveston - resending typo in email address

My apologies... I had the TWIA address incorrectly as .gov.

tksl

[REDACTED]

From: [REDACTED]
To: publiccomment@TWIA.gov
Cc: dlucchesi@galvestonchamber.com, [REDACTED], gspagnola@galvestonchamber.com
Sent: 8/2/2023 4:59:55 PM Central Daylight Time
Subject: PROPOSED TWIA Rate increase - Galveston

RE: Proposed rate hike for TWIA customers - Galveston, Texas

Good afternoon, Chair Womack:

As a longtime property owner in Galveston (since 1976), I'm definitely aware of the *continued* increased cost in wind insurance. Based on recent correspondence from Senator Mayes Middleton, it appears that policy holders

have paid \$1.2 billion in re-insurance premiums - despite the fact that we've had no storms since Ike, September 2008. The Senator is also correct that we - the policy holders - should not at this time have to absorb any additional rate increase. I urge you to NOT raise our residential rates this year.

Thank you for your consideration.



Public Comment

From: Darlene Lucchesi <dlucchesi@galvestonchamber.com>
Sent: Thursday, August 3, 2023 8:41 AM
To: PublicComment
Subject: FW:

You don't often get email from dlucchesi@galvestonchamber.com. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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]
Sent: Thursday, August 3, 2023 7:34 AM
To: Darlene Lucchesi <dlucchesi@galvestonchamber.com>
Subject:

I am apposed to any rate increases by TWIA. We already pay far too much now. Thank you, [REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 8:27 AM
To: PublicComment
Cc: [REDACTED]
Subject: possible Insurance hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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,
To whom this may concern:

I am a resident on Padre Island in Corpus Christi and I understand that you are considering a hike in insurance.

I don't see a viable reason to increase rates. If you do this, this will hurt the livelihood of the island. Even more people will sell their homes. We already know several people people who are putting their homes for sale this summer or who have recently sold due to increased cost on the island. Please do not do this. It will be a bad move for the island. If people leave, overall revenue will decrease, and it will affect the entire town of Corpus Christi.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 8:23 AM
To: PublicComment
Subject: no Windstorm rate hike!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Windstorm hike!

[Sent from AOL on Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 8:23 AM
To: PublicComment
Subject: NO to TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Members,

I am writing to express my deep concern regarding the proposed 5% increase in Texas Windstorm Insurance premiums. As a member of the business community, I firmly believe that such a significant hike could have adverse effects on our region's economic stability and growth.

While we understand the need for adequate protection against storm-related risks, we must also consider the potential ramifications on local businesses. A 8% increase in insurance premiums could place an undue burden on companies, especially those already grappling with operational costs and recovery efforts after recent challenges.

Instead of imposing a uniform rate hike, I encourage all stakeholders to engage in a thoughtful and transparent dialogue. By working together, we can find a more balanced solution that ensures the resilience of our communities while preserving a supportive environment for businesses to thrive.

I kindly request your attention to this matter and the impact it may have on our collective interests. Let us collaborate to explore alternative approaches and strive towards a solution that serves both the interests of the insured and the continued prosperity of our region.

Thank you for your time and consideration.

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 8:17 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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

Opps...so sorry.

I forgot to sign my name to my request for NO rate hike.

[REDACTED]
Wallisville, TX

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 8:16 AM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 Chambers County and am requesting that you do not raise the rates. Homeowners insurance on the coast keeps increasing and we can not afford this hike in the rate. Our salaries are not increasing at the same rate as expenses and you will simply have more homes foreclosed.

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 8:13 AM
To: PublicComment
Subject: Opposing Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Insurance Association

Do Not Raise premium rates - TWIA's Reinsurance accounts for a large portion of premiums, and since Hurricane IKE in 2008, TWIA policyholders have paid over \$1.2 BILLION in reinsurance premiums, however, TWIA has NOT Drawn on reinsurance.

You are **over-allocating the costs of reinsurance** to policyholders is not sustainable. Coupled with inflation, an increase at this time would be unbearable and would make living in Texas and along the Gulf Coast unaffordable.

Any rate increase would be on top of increases in premiums due to the replacement cost inflation that policyholders already bear.

- Your assumptions are off and make you appear stupid.
- Use newer methodologies.
- More homes being built means more money for TWIA.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 7:14 PM
To: PublicComment
Subject: Proposed rate hike for TWIA

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 live on a canal on Padre Island and we have worked our entire lives to save money so that we could afford to retire here. We both served in the military and had second careers after that, retiring at age 65. We maintain our home and have made major improvements to protect our home against storms. We feel like a rate hike for us is unwarranted and will impact our ability to continue living here which would be a shame after all the years of saving and all the work we have done to secure our home and make it as safe as possible from storms. Please reconsider your decision.

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 2, 2023 9:59 PM
To: PublicComment
Subject: NO to TWIA's proposed rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 to TWIA's proposed rate hike

[REDACTED]

Sent from my iPhone

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 7:25 AM
To: PublicComment
Subject: No Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 rates. My latest renewal in Corpus Christi is so high, if it rises further I will have to either drop coverage, or sell my property and move away from the coast.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 7:18 PM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 rates.

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 6:11 PM
To: PublicComment
Subject: Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 asking that you NOT raise our insurance rates.

[REDACTED]
Muldoon Tx 78949

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 4:43 PM
To: PublicComment
Subject: NO RATE HIKE. Thanks

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 with BlackBerry Work
(www.blackberry.com)

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 3:31 PM
To: PublicComment
Subject: Windstorm Insurance

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Lord please help us poor public who are being pounded on all sides by everyone with a hand in our pockets. Amen
[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 2:34 PM
To: PublicComment
Subject: Proposed Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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

Homeowners have been under assault each and every year with ever increasing costs, and the financial impact is becoming untenable. Between paying property taxes, homeowners' insurance, flood insurance, and windstorm insurance, it is extremely difficult to affordable maintain home ownership when considering the expenses of home maintenance. Particularly for those who are retired and/or relying on Social Security or pension payments.

Renters have been adversely affected as well, since those property owners (without homestead exemptions) have also seen skyrocketing premiums. This makes finding affordable housing quite a challenge.

Please DO NOT increase the rates for our windstorm insurance coverage. Everyday Americans cannot afford it.

Thank you,

[REDACTED]
League City TX 77573

Public Comment

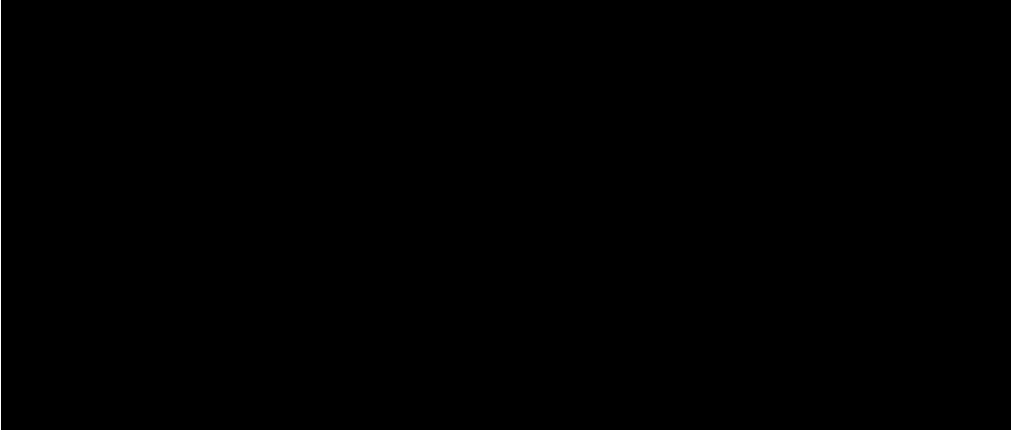
From: [REDACTED]
Sent: Friday, August 4, 2023 2:31 PM
To: PublicComment
Subject: DO NOT INCREASE WINDSTORM INSURANCE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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,

To whom it may concern, please please DO NOT INCREASE WINDSTORM INSURANCE!!!!



Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 10:42 AM
To: PublicComment
Subject: TWIA rate increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 express my opposition to the current proposed TWIA rate increase for the coastal bend. We reside on North Padre Island and have been impacted by exponential growth and an increase in property taxes over the last several years. Increasing TWIA insurance rates are going to price people out of the area for living and I see this as discrimination.

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 1:26 PM
To: PublicComment
Subject: Rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Sir or Madam:

I hope you consider not raising rates on the windstorm policies . Prices(of everything) are getting out of hand. Over the last 8 years our insurance premium has been raised 65%, with 0 claims. I pay \$60 under the average for a 1900 square foot home. That seems unfair, especially since it is required by our mortgage company . Middle class seems to always get the short end of the stick by picking up the slack. Please consider Mayes Middleton's proposal.

Thank you,

[REDACTED]
Chambers Co resident

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 1:19 PM
To: PublicComment
Subject: I OPPOSE!!!!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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!!
We are all suffering right now!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 12:43 PM
To: PublicComment
Subject: Proposed Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 Chairman and Board Members,

I respectfully request that TWIA not increase rates in coastal counties. Although there is a time and a place for everything, our current economic woes combined with the horrible economic impact of Covid makes this a particularly poor time for any increase. Thanks for your consideration.

Sincerely,

[REDACTED]
Deer Park, Texas 77536

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 11:43 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 do not increase our rates! This is absurd, makes no sense for home owners already having to pay higher flood insurance rates (NFIP). Ad valorem taxes are up and crushing Texas homeowners and it took a special session to pass legislation with some help!

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 11:37 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 9:52 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

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

Retired on a fixed income.

Please consider a no rate hike

- Reinsurance accounts for a large portion of premiums, and since Hurricane Ike, TWIA policyholders have paid over \$1.2 Billion in reinsurance premiums, however, TWIA has not drawn on reinsurance.
- Over-allocating the costs of reinsurance to policyholders is not sustainable. Coupled with inflation, an increase at this time would be unbearable and would make living on the Coast unaffordable.
- Any rate increase would be on top of increases in premiums due to the replacement cost inflation that policyholders already bear.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 9:55 AM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 4, 2023 10:42 AM
To: PublicComment
Subject: Increase In Insurance Rates

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 not to consider any rate escalation for coastal policyholders, residents, and businesses at this time. Such an increase during an unprecedented season of distress from economic inflation causes additional and cruel financial burden on coastal residents and business owners.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 10:38 AM
To: PublicComment
Subject: Opposing proposed rate increase for Corpus Christi

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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,

I was informed the TWIA is proposing increasing rates in the Corpus Christi area. I strongly oppose this rate hike. The people in Corpus Christi can't afford more increases. Our taxes have gone up, inflation has food and daily expenses at never before seen levels. All of these increases and not an improvement in wages or daily life, instead people are struggling to pay bills and get by day-to-day. TWIA should not be raising rates - they should be considering the impact their rate hikes have on those of us who already pay for substantially expensive coverage. Rate hikes are not necessary and are a greedy move by TWIA.

Regards,
[REDACTED]

Sent from my iPhone

Public Comment

From: Communications
Sent: Friday, August 4, 2023 10:33 AM
To: PublicComment
Subject: FW: New TWIA submission from TWIA-Contact

Another public comment. Thank you

King regards,
TWIA Communications
[Texas Windstorm Insurance Association](#) | 800-788-8247
[Texas FAIR Plan Association](#) | 800-979-6440

[Facebook](#) | [LinkedIn](#)

From: Agent Services <agentservices@TWIA.ORG>
Sent: Friday, August 4, 2023 9:12 AM
To: Communications <communicationsmail@TWIA.ORG>
Subject: FW: New TWIA submission from TWIA-Contact

Policy Services Representative | TWIA & TFPA Underwriting
[Texas Windstorm Insurance Association](#)
[Texas FAIR Plan Association](#)

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Friday, August 4, 2023 8:59 AM
To: Agent Services <agentservices@TWIA.ORG>
Subject: New TWIA submission from TWIA-Contact

First Name
██████
Last Name
██████
Email
████████████████████
Phone
██████████
Best Time to Call
Morning (7am - 12pm)
Subject

WPI-8-C Questions

How may we help you?

No rate hike!

Public Comment

From: Communications
Sent: Friday, August 4, 2023 10:32 AM
To: PublicComment
Subject: FW: New TWIA submission from TWIA-Contact

Please see below. Thank you

King regards,
TWIA Communications
[Texas Windstorm Insurance Association](#) | 800-788-8247
[Texas FAIR Plan Association](#) | 800-979-6440

[Facebook](#) | [LinkedIn](#)

From: Agent Services <agentservices@TWIA.ORG>
Sent: Thursday, August 3, 2023 5:52 PM
To: Communications <communicationsmail@TWIA.ORG>
Subject: FW: New TWIA submission from TWIA-Contact

Good afternoon. We are starting to see these type emails protesting the rate increase proposal more frequently.

Thanks,
[REDACTED]

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Thursday, August 3, 2023 3:24 PM
To: Agent Services <agentservices@TWIA.ORG>
Subject: New TWIA submission from TWIA-Contact

First Name
[REDACTED]
Last Name
[REDACTED]
Email
[REDACTED]
Phone
[REDACTED]
Best Time to Call
Morning (7am - 12pm)
Subject
Policy Questions
How may we help you?

I understand that you are planning to increase our premiumse this year again. When is this going to smooth out. I object to being discriminated in Texas because of where I live. Other places in Texas get high winds and hail but they are not required to have wind insurance and get cheaper coverage for the same home coverage in case of hail or wind. WHy are we being treated so discriminatory?

The other thing, have you discussed partnering with other carriers to spread the risk...this would make good business sense. To what degree have you tried to reduce expenses in your organization this year. Tax payers and home owners have to do it...especially with this awful inflation...why not you?

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 9:45 AM
To: PublicComment
Subject: TWIA Rate Increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 will make this short.

As a homeowner, employer & business owner - potential rate increases are causing me to 1. look elsewhere for expansion, 2. determine if cuts should be made elsewhere (employee benefits & salaries), 3. forgo future home improvements, 4. consider relocating and runs my business remotely.

Galveston County has become unaffordable. This potential rate increase compounds the reasons why I should consider all or some of the above options. The result will be a lack of growth and investment in Galveston County.

Kindly look within your organization to determine where efficiencies can be made without an increase to TWIA rates.

Warm regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 9:37 AM
To: [REDACTED]
Cc: 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.

Thanks

Sent from my iPhone

On Aug 4, 2023, at 9:08 AM, [REDACTED] wrote:

Dear Sir/Madam,

Please do not issue a rate hike ~

Thank you,

[REDACTED]

Unless a man undertakes more than he possibly can do, he will never do all that he can.

~ Henry Drummond

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Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 9:33 AM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 4, 2023 9:09 AM
To: PublicComment
Subject: No Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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,

Please do not issue a rate hike ~

Thank you,

[REDACTED]

Unless a man undertakes more than he possibly can do, he will never do all that he can.

~ Henry Drummond

This message is intended solely for the person to whom it is addressed and may contain confidential or privileged information for the sole use of the intended recipient. Any review, reliance or distribution by others, or forwarding without express permission is strictly prohibited. If you are not the intended recipient, please contact the sender and delete all copies.

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 9:06 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 4, 2023 9:02 AM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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

Don not raise rates. The proposed rate increase is unnecessary and a would be a burden on home owners that would likely lead to foreclosures for many.

[REDACTED]
Corpus Christi, Tx

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 9:02 AM
To: PublicComment
Subject: No Rate Hike Increase!

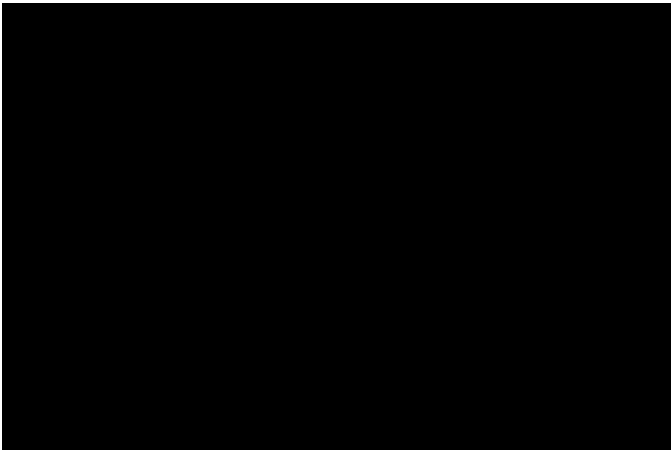
You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 submit my opposition to any rate hike increase – now is not the time to adopt an increase at the expense of public citizens.

Thank you-



Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 8:59 AM
To: PublicComment
Subject: No rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 8:58 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 and homeowner in Rockport, TX, my public comment to TWIA is NO RATE HIKE. The expense of Windstorm insurance in South Texas is already extreme, especially compared to other states (Florida, Alabama, Georgia). For South Texas residents to be able to stay in their homes and live within their means, a rate hike for TWIA would be catastrophic.

[REDACTED]
Rockport TX Resident and HomeOwner

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 8:53 AM
To: PublicComment
Subject: NO RATE INCREASE!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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,

With the current state of the economy, homeowners CAN NOT afford any more rate hikes.

I hope you sincerely consider my comment, that burdening homeowners with more increases would be devastating!

Signed,
A Very Concerned Homeowner

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 8:43 AM
To: PublicComment
Subject: NO RATE HIKE!!!!

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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, August 4, 2023 8:43 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

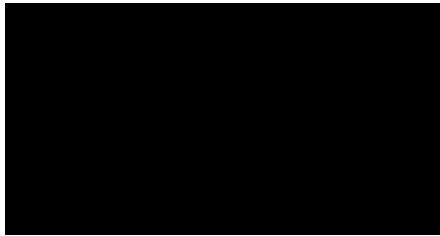
Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 8:40 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 RATE HIKES FOR THE TEXAS COASTAL BEND. WE CANNOT AFFORD TO LIVE IN OUR HOMES AT THIS RATE.



Public Comment

From: [REDACTED]
Sent: Thursday, August 3, 2023 7:37 PM
To: PublicComment
Subject: Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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;

Since Hurricane Ike, my family and I have watched our insurance rates continue to rise while our coverage by increased deductibles dwindles.

Between storms, supply shortages, elevated prices, rising interest rates and now the rising heat index, Texans are struggling to financially survive.

We implore you, NO TAX RATE IN REASE.

Thank you for listening,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 7:59 AM
To: PublicComment
Subject: TWIA Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 urge you not increase TWIA rates. We are 72 years old and are already strapped with high property taxes, homeowner's insurance and to top it all off the higher costs of living due to out of control inflation.

Regards,

[REDACTED]
San Leon, Texas 77539

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 7:46 AM
To: PublicComment
Subject: No!

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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!!

[REDACTED]

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 7:21 AM
To: PublicComment
Subject: No Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 increase, Insurance companies do not care about people or how they ruin people's lives, they deny claims, or short change situational disasters. They do not need a raise hick at this time when people are living from pay check to pay check because of the idiots in Washington. If anything, they need to give a discount to customers. They have raised insurance prices through the roof. Many people can not afford insurance, because of all the past rate hikes.

Thanks,

[REDACTED]
Texas Strong

Public Comment

From: [REDACTED]
Sent: Friday, August 4, 2023 6:59 AM
To: PublicComment
Subject: No rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, August 5, 2023 5:31 PM
To: PublicComment
Subject: The effect of climbing rates on people with fixed incomes

You don't often get email from [REDACTED] [Learn why this is important](#)

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

5 August 2023

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

Dear Chair Womack,

I understand that the gulf coast is frequently beset by hurricanes, and that the damage caused is frequently high. I also understand that we are trying to share the load of those who suffered the loss of everything in storms, even if we personally have never filed a windstorm claim in spite of all the major storms that have come through our area.

What I don't understand is where a retired teacher is supposed to come up with \$4,000. a year for a policy on a single story, 1980 house. As a widow whose late husband was in and out of hospitals for nine years before he died, and who paid all the bills not covered by insurance, I'm careful to pay my debts. I attempt to be responsible and carry my share. But with this windstorm rate and my flood insurance, which adds an additional \$2000.00 a year, I will exhaust all my savings in less than six years, even if this is the only thing I use it for. I am reasonably healthy, but at age 74 ½, there is a chance that I will not be able to count on this forever. My mother is 95 and still living, although she has had to be in assisted care for the last three years.

I live frugally, walk instead of ride as often as I can, run my AC at 78 and keep all my lights turned off during the day, use coupons for groceries, and keep my entertainment to free events in the area. Still, within the next six years, I can foresee a time when I will have to choose between paying my windstorm insurance or paying my grocery and utility bills. I am applying for jobs to try to go back to work, since I clearly cannot afford to stay retired with insurance bills this expensive, but the market demand is not high for people my age. Should I exhaust my savings and become ill, even with Medicare and a policy to help meet secondary expenses, I can foresee being disabled and homeless. I have come out of retirement and gone back to work once before. I expect I can do it again while my health lasts. I guess the most responsible thing to do is to avoid retirement and try to arrange to drop dead at work. Has the Association no relief for old people except to drop their policies and hope to goodness they continue not to need the coverage?

I know you have a hard job, but I ask you to remember that some of us are trying to live in this inflation on fixed incomes. Thank you for your time.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 5, 2023 4:42 PM
To: PublicComment
Subject: TWIA Rate Increases

You don't often get email from [REDACTED] [Learn why this is important](#)

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8/5/2023

Home Insurance Rates have gone through the roof. I have actually considered not renewing my Policy .

The high rates are going to cause others to say, I just cannot afford this anymore. Which would be a

Catastrophe In the event of a serious event. Please do not give consideration to any request for an increase.

NO INCREASE PLEASE.

[REDACTED]
Home Owner & Taxpayer

Public Comment

From: [REDACTED]
Sent: Saturday, August 5, 2023 2:51 PM
To: PublicComment
Subject: Do Not Raise the Rates

You don't often get email from [REDACTED] [Learn why this is important](#)

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There is no justification and too many people are in dire straights financially. To raise them at this time is unethical.

[REDACTED]
[REDACTED]
Houston, TX

Public Comment

From: [REDACTED]
Sent: Saturday, August 5, 2023 10:06 AM
To: PublicComment
Subject: No rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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Please do not raise rates! Thank you
Sent from my iPhone

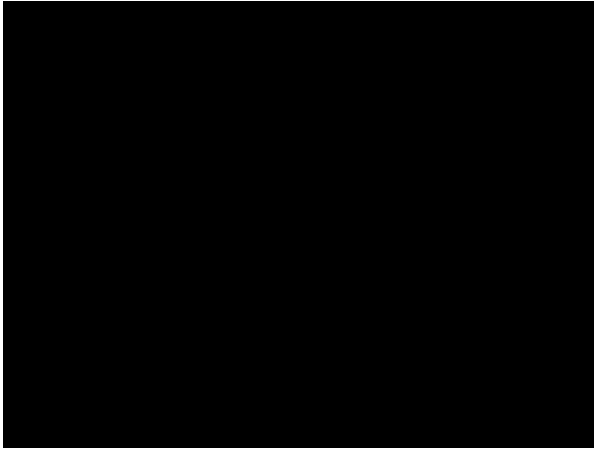
Public Comment

From: [REDACTED]
Sent: Saturday, August 5, 2023 9:42 AM
To: PublicComment
Subject: WINDSTORM RATES

You don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 our windstorm rates! You have gone up enough and citizens are have trouble buying food, energy, housing and repairing broke AC units already. STOP!



Public Comment

From: [REDACTED]
Sent: Sunday, August 6, 2023 5:21 PM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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As a homeowner in Galveston county, and a TWIA policyholder, I strongly oppose a rate hike. I have two other home policies I must pay in addition to TWIA. Homeowners are facing increased costs from every direction. We do not need windstorm insurance cost increase.

[REDACTED]
Kemah, TX. 77565

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, August 6, 2023 5:18 PM
To: PublicComment
Subject: NO Rate Hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

CAUTION: This email originated from outside of the 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 Galveston county, and a TWIA policyholder, I strongly oppose a rate hike. I have two other home policies I must pay in addition to TWIA. Homeowners are facing increased costs from every direction. We do not need insurance costs increases.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, August 6, 2023 2:27 PM
To: Mayes Middleton; PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

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Why do you continue to use modeling that creates the worst case scenario?
Balance the risk by better understanding of the risks & better construct techniques that have been in place.
I have lived on the coast for 45 years & have the improvement of better building standards from Alecia in 83 to Ike (which was a flooding effect storm from the bay.
Be more transparent with your evaluation & methodology we r not as stupid as you treat us.

[REDACTED]
Galveston Island

Public Comment

From: [REDACTED]
Sent: Monday, August 7, 2023 5:13 PM
To: PublicComment
Subject: TWIA proposed increase

You don't often get email from [REDACTED] [Learn why this is important](#)

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Folks - I am sorry that over the last many years of collecting in the event of a giant windstorm you have been unable to put aside enough to cover a potential future storm but that said...we have been diligent in paying our share for this event and we expect you to manage it properly.

I am very aware that inflation will affect costs to replace and repair. However while we wait for that storm WE the people are living in this nightmare economy.

Please remember why you are there and serve the needs of the public first.

[REDACTED]

Public Comment

From: Griffin, Donald <donald.griffin@apci.org>
Sent: Monday, August 7, 2023 4:44 PM
To: PublicComment
Cc: Alexander, Lee Ann; Kibbe, Scot
Subject: APCI Comments on TWIA Proposed Rate Changes

Importance: High

You don't often get email from donald.griffin@apci.org. [Learn why this is important](#)

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To Members of the Texas Windstorm Insurance Association (TWIA) Board of Directors:

With apologies for the lateness of this submission, the American Property Casualty Insurance Association (APCIA), a national property casualty trade association serving consumers, businesses, and communities across the country, would offer the following remarks related to the scheduled August 8, 2023, Board of Directors meeting. APCI members write 46.4 percent (\$10.7 billion DPW) of the residential and commercial property insurance in the great state of Texas.

APCIA and our members appreciate the opportunity to provide our support of the proposed rate increases recommended by the Board's Actuarial and Underwriting Committee. A review of the TWIA 2023 Rate Adequacy Analysis that accompanied the public announcement of the meeting indicates that TWIA's current rates on 20 percent inadequate for residential coverage and 22 percent inadequate for commercial coverage. Changes in climatic conditions, increased catastrophes, and continued inflationary increases put pressure on repairs and rebuilding cost that will require additional financial resources to pay losses to TWIA's policyholders. Therefore, we support the proposed 2024 increase of five (5) percent for residential rates and eight (8) percent for commercial rates.

Again, thank you for the opportunity to provide our comments and support of these needed adjustments that will help TWIA ensure that policyholders have the coverage that is needed.

Please let us know if you have any questions.

Respectfully submitted,

Don

Donald L. Griffin, CPCU, ARC, ARe, ARM, AU
Department Vice President & Project Coordinator
Policy, Research and International
[American Property Casualty Insurance Association](#)
8700 West Bryn Mawr Ave. Suite 1200S, Chicago, IL 60631-3512
Ofc: (847) 553-3743 | Cell: (224) 422-7137 | Donald.Griffin@apci.org

Public Comment

From: [REDACTED]
Sent: Monday, August 7, 2023 2:56 PM
To: PublicComment
Subject: TWIA Rates

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There should be ZERO rate increase for several reasons:
To Whom It May Concern:

TWIA needs to cut their expenses (like the rest of America is having to do) before raising rates. The lack of quality customer service also doesn't warrant an increase. I was given misinformation multiple times and while I did receive a call apologizing for the mistakes, it didn't resolve the issue.

The models used to make the rate and reinsurance decisions are flawed and can not be trusted. We don't need so much re-insurance. If rates are left the same, you will find out. In the event if major storms that prove the increases are necessary, you can raise the rates at that time.

Coastal residents simply can not afford this and TWIA needs to listen to their customers.

[REDACTED]

Public Comment

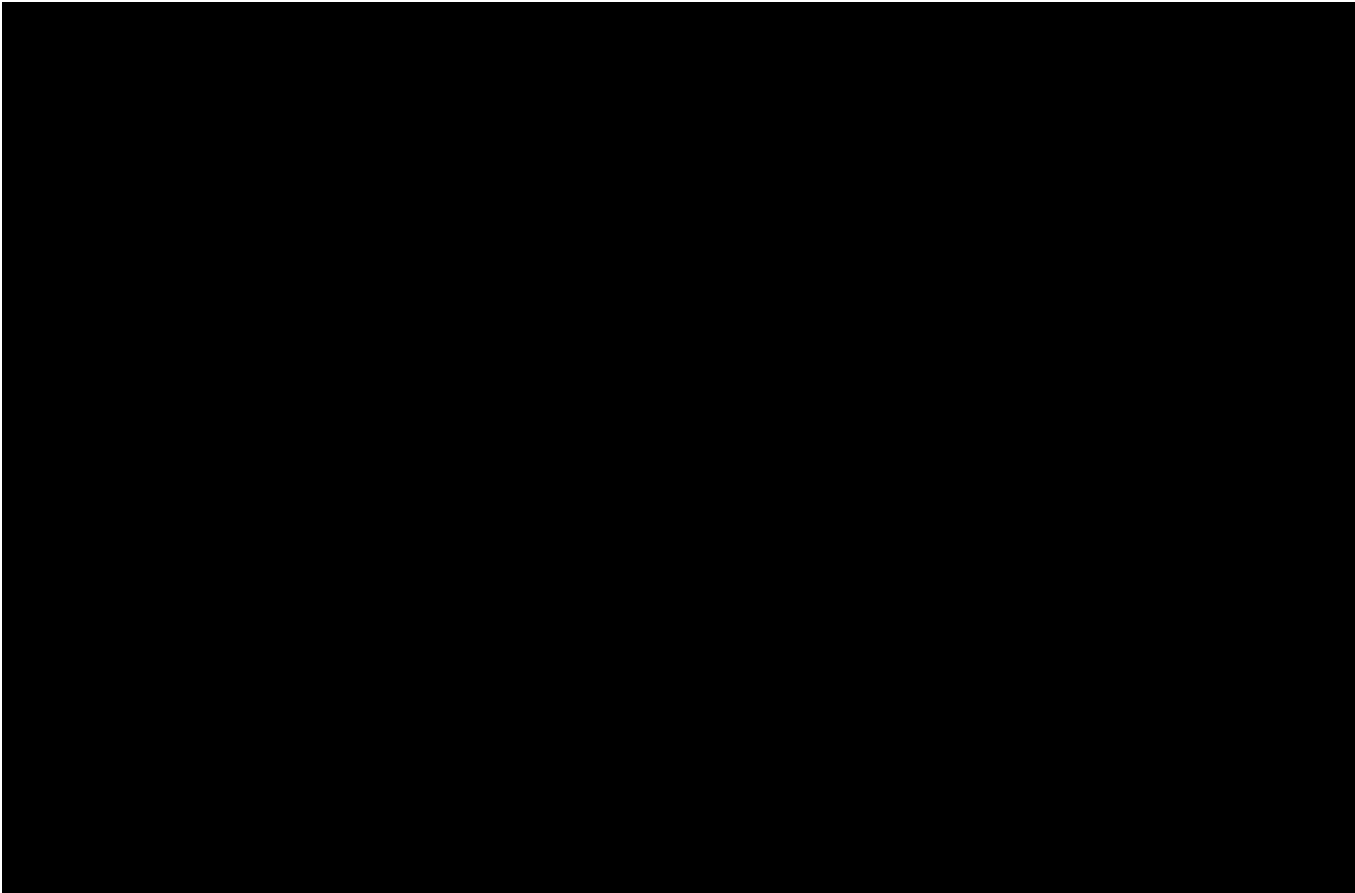
From: [REDACTED]
Sent: Monday, August 7, 2023 11:02 AM
To: PublicComment
Subject: NO Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

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Hi there,

As a policy holder and a local mortgage lender, I vote no rate increase!



Public Comment

From: [REDACTED]
Sent: Monday, August 7, 2023 8:43 AM
To: PublicComment
Subject: NO Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

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Please reconsider raising yet another insurance provision as the taxpayers are already overburdened to the max. Better stewardship of the funds you already receive should be sufficient for the purposes for which they are collected.

Thank you,

[REDACTED]

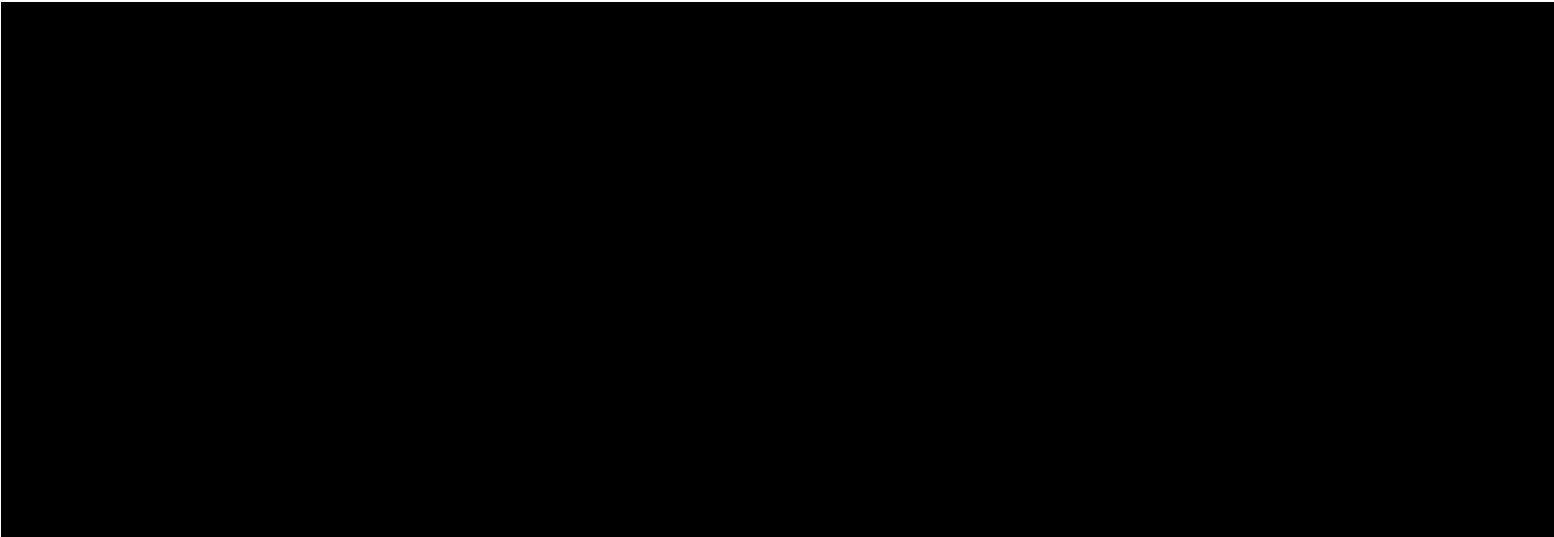
Public Comment

From: [REDACTED]
Sent: Monday, August 7, 2023 6:42 AM
To: PublicComment
Subject: NO Rate Hike

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No rate hike



Public Comment

From: [REDACTED]
Sent: Tuesday, August 8, 2023 9:58 AM
To: PublicComment
Subject: no rate hike on wind storm insurance
Attachments: IMG_7299.png

You don't often get email from [REDACTED] [Learn why this is important](#)

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NO TWIA
RATE HIKE

#DontKilltheTXCoast



United Corpus Christi
CHAMBER OF COMMERCE

Public Comment

From: [REDACTED]
Sent: Tuesday, August 8, 2023 12:16 AM
To: PublicComment
Subject: NO RATE INCREASE

You don't often get email from [REDACTED] [Learn why this is important](#)

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To Whom it May Concern,

I have been a life-long resident of the Gulf Coast and endured the good, the bad, and everything in between. I have always maintained insurance on our property and have been blessed to not need to use it. To say the rates are overly burdensome, is a HUGE understatement. We have watched our rates continue to sky rocket over the years and cause many of my neighbors to go without or make the hard decisions to underinsure their property.

We are asking you to do the right thing. We ask that you NOT raise the rates and cause hard working Texans to make another hard choice between the gas and food prices, as well as the cost of insuring our homes. You have the power to help Texans and we pray you will do so!

Sincerely,

[REDACTED]



Virus-free. www.avast.com