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To PublicComment <PublicComment@TWIA.ORG>

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We are a retired couple on a fixed income and bought our home in 2021, our TWIA has increased twice since we moved here. I am not sure how anyone will be able to afford a home as long as you keep increasing our insurance. There are many homes in the Gulf Coast area that are not required to have windstorm that receive wind damage also. Many people are having a use they cannot afford the high cost of insurance these days and if you own your home you must have windstorm where required. We are not in favor of increasing rates in 2025.