



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Public Comments

August 6, 2024

TWIA Board of Directors Meeting

August 27, 2024

Written comments submitted to TWIA are subject to the Texas Public Information Act. TWIA will post public comments received, with personally identifiable information redacted, to its website

Public Comment

From: [REDACTED]
Sent: Monday, July 15, 2024 2:44 PM
To: PublicComment
Subject: Please - 10% is too 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.

It is unreasonable to raise the interest rate for 2025 to 10% when inflation - putting food on our tables is too high - I believe it has gone up since the last 4 years by about 22%. Very hard on those of us on fixed income.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 16, 2024 2:08 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.

This comment will probably mean a hill of beans to you guys, but I'm a 70 year old retired person. Every year it's one thing or another that threatened my ability to finish my life in the home I have paid for. It is being taxes out of my home or now won't be able to afford the insurance for this sucker. My home owners insurance went from \$2200 annually a few years ago to \$4000 buck the renewal this period. If this keeps happening , I m fucked, I will be adding to the homeless population. There are real people having to struggle to live with these increases. Thank you regarding this matter.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 16, 2024 3:43 PM
To: PublicComment
Subject: 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 got our Twia bill a month ago and they had raised the rate along with raising the rate there were eight pages of what they were not going to cover any longer so not only did our rates go up that Service provided went down during Harvey Twia paid \$.25 on the dollar now you're saying that we're going to pay more and get less coverage everyone is suffering from the Biden economy. Twia needs to tighten their belt and be fair.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 16, 2024 8:46 PM
To: Media Relations
Subject: oppose increase in rates

Some people who received this message don't often get email from [REDACTED] [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 PREMIUMS ---

We can't afford the insurance or the deductible. It is insane already. You are hurting people.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 17, 2024 10:11 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.

I know you all are filing for a rate increase but rates are already high. I would look for ways to perform better rather than just keep raising rates.

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 18, 2024 1:18 PM
To: PublicComment
Subject: Rate increases for TWIA 2025

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

CAUTION: This email originated from outside of the 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 personally do not agree with the rate increases for 2025. Homeowners are already unable to afford all of the insurance policies on their homes as it is. People are barely able to pay the premiums for a single policy, leaving them uninsured and very vulnerable to a loss. Please reconsider your decision.

Thank you,

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 18, 2024 2:22 PM
To: PublicComment
Subject: Possible TWIA 10% Rate Increase for 2025

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

CAUTION: This email originated from outside of the 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 someone who depends on TWIA for windstorm insurance, I would like to make sure that the board takes into consideration that a 10% rate increase for 2025 is fairly crippling for senior citizens who are on a fixed income. 10% is well beyond any cost of living increases that may be coming from Social Security and this would significantly cut into the disposable income for most if not all senior citizens that have a fixed income.

PLEASE take this into consideration when deciding on the proposed 10% rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 21, 2024 10:40 AM
To: PublicComment
Subject: Windstorm rates

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I encourage you to be fair. If commercial losses are 45% and residential are 38%, then why would commercial not bear a larger burden of the tax increase? It hardly seems fair for residential customers to be responsible for the same 10% increase as commercial customers whose losses account for more of the deficit.

Many of us residential customers are retirees living on Social Security only (me for one). A 10% increase will be a hardship and means we go without something else (like food) or be forced to move out of the area. Commercial customers are in a better position to withstand a large increase, so why not increase theirs proportionately to the deficit since they account for more of that deficit?

I understand why it's necessary for the increase, but let's be fair about the increase and who pays what, proportionate to the deficit (38% residential; 45% commercial).

Thanks for accepting my comments.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 22, 2024 10:49 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.

This is so wrong!! The consumer is always the one who suffers! Why would you want to go up more when it is so hard to pay what the rates are now? Please think about real people and not just high up elected officials. You're not supposed to make money off insurance that is required. Why would you do this to people? Thank you [REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 22, 2024 8:33 PM
To: PublicComment
Subject: No

[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.

You are pricing home owners out of there home. I have never made a claim in 20 years yet my rates always rise.

I am against this. There is no need for an outrageous rise in rates

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 23, 2024 12:57 PM
To: PublicComment
Subject: Rate hikes

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

CAUTION: This email originated from outside of the 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 rates need to be set by doorstep- not across the board. Insurance for drivers. Life insurance. Key man. Every policy I can think of; with exception of bureaucratic unaccountable government ran insurance schemes- insures risk based on individual criteria. To be so nit picky as to require a health checkup and blood pressure testing prior to underwriting the policy.

Windstorm policies should be written based on historical, factual data incorporating building, code, inspections, construction style, environmental factors (large trees in yard) and more. ... a new home, with minimal risk from mature trees, built to todays code - and that didn't lose a shingle in Beryl... should NOT be charged the same premium as a 1950s home with huge oak trees in the yard, where half the roof blew off.

—
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 23, 2024 5:30 PM
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.

If you didn't file a claim then your rate should NOT increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 23, 2024 5:01 PM
To: PublicComment
Subject: To TWIA on 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,

I wish to express my opinion on the rate increase for Texas home owners is a no. Why is not previous amounts collected not placed in an account after expenses are paid. You should not be making more than 5% profit from the insurance collection. What has happened to the previous years of collection without storms. Has it been spent from Harvey and other storms. Please answer these concerns publicly. Is money not used and collected seen as profit. Why not develop a bank account for storms that is cumulative.

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 24, 2024 6:25 PM
To: PublicComment
Subject: Proposed 10% rate increase for TWIC 2024

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

CAUTION: This email originated from outside of the 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 accept this public comment to be entered for the proposed rate increase for 2024. TWIA is the most expensive policy we have on our home. It costs more than my home owners and flood insurance combined. The economy has caused all living expenses to go up and many to barely make it from paycheck to paycheck. A 10% increase for TWIA will be too great if an increase for us to bare. Especially for those of us who have additional expenses after Beryl.

Sincerely,

[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 24, 2024 3:41 PM
To: PublicComment
Subject: Rate increase on wind storm coverage

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CAUTION: This email originated from outside of the 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,

I had a large increase on my last renewal for this year's coverage to the point that I had to raise my deductible to handle the increase. This in spite of no recent claims. My deductible is now so high, that to replace my roof if it was damaged, would be born by myself in whole before any aid would kick in. I am an older person who is being taxed and insured to an early death over the last several years.

Please look at the data on who uses this insurance the most and cut the ones who do not have claims some relief instead of increases every year.

People continue to build assets and start businesses on the beaches and other hail prone areas while knowing the risks of doing so. They get subsidized by others who do not get repeatedly damaged every time a storm hits.

The State spends billions every year throwing money at the borders, on business trips abroad, subsidizing companies to move to Texas, give away programs, etc. Apply some of this loose cash to windstorm/ hail coverage insurance and do not increase the premium year after year without mercy.

Show some mercy and cut out the waste and corruption and look at cuts on holding the line instead of another whopping increase.

Regards,
[REDACTED]

Public Comment

From: Olivo, Nelda <NELDA@pocca.com>
Sent: Thursday, July 25, 2024 2:24 PM
To: PublicComment
Subject: Port of Corpus Christi Authority letter in opposition to a 2025 rate increase
Attachments: 7.25.24 Letter Opposing TWIA Rate Hike 2024_vf.pdf

CAUTION: This email originated from outside of the 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 of Directors, please see the attached letter from Kent Britton, Chief Executive Officer. The Port of Corpus Christi is opposed to the proposed 2025 rate increase to be considered at your upcoming TWIA Board meeting on August 6, 2024. I'm happy to answer any questions or provide additional information if needed. Thank you.

Nelda Olivo

Director of Government Affairs

Port of Corpus Christi

www.portofcorpuschristi.com



PORTCORPUSCHRISTI

July 25, 2024

Texas Windstorm Insurance Association
Board of Directors
4801 Southwest Parkway
Austin, TX 78735

Dear Board of Directors,

On behalf of the Port of Corpus Christi, I write in opposition to the Texas Windstorm Insurance Association (TWIA) rate increase that will be considered on August 6, 2024. The TWIA Actuarial and Underwriting Committee recommended a 10% increase in residential rates and a 10% increase in commercial rates for 2025. The proposed rate increase, on top of the challenges caused by record inflation, will severely impact the cost of living and economic vitality along the Texas coast. Preserving affordable windstorm coverage is essential to keeping home ownership within reach for our employees and the employees of our industry partners.

Currently, the industries that operate in the Port of Corpus Christi account for over 95,000 direct and indirect jobs across the State and are responsible for \$6 billion in personal income for Texas. The Coastal Bend community has seen over \$65 billion of infrastructure investment over the past decade. Affordable windstorm coverage is important to retain and attract the workforce that powers these industries along the Texas coast as they provide economic value for our state and nation. Coastal policyholders were recently impacted by Hurricane Beryl throughout the Texas Coast; while at the same time, these same communities and businesses are preparing for increased hurricane activity this hurricane season.

The Port of Corpus Christi respectfully requests that the Board of Directors reject the recommendations of the Actuarial and Underwriting Committee and not take any action to raise rates until the Texas Legislature has the opportunity to address the issue during the upcoming legislative session in 2025. Please consider the overall economic impact on coastal policyholders who will bear further financial mandates in addition to having separate wind and hail policies. Thank you for your consideration.

Sincerely,

Kent A. Britton
Chief Executive Officer



Public Comment

From: [REDACTED]
Sent: Thursday, July 25, 2024 4:40 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: Thursday, July 25, 2024 9:10 PM
To: PublicComment
Subject: Rate hike

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To whom it may concern

5 to 1 vote says that someone is getting greedy and that the people that are required to have this insurance should be able to afford it !

Not sure what TWIA took in last year and what was paid out but when asking for a 10% rate hike there should be evidence of that need??

Insurances never lose money but just keep raising the rates, without transparency???

Seems unreasonable and I would like an answer please

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:59 AM
To: PublicComment
Subject: Proposed Rate Increase

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

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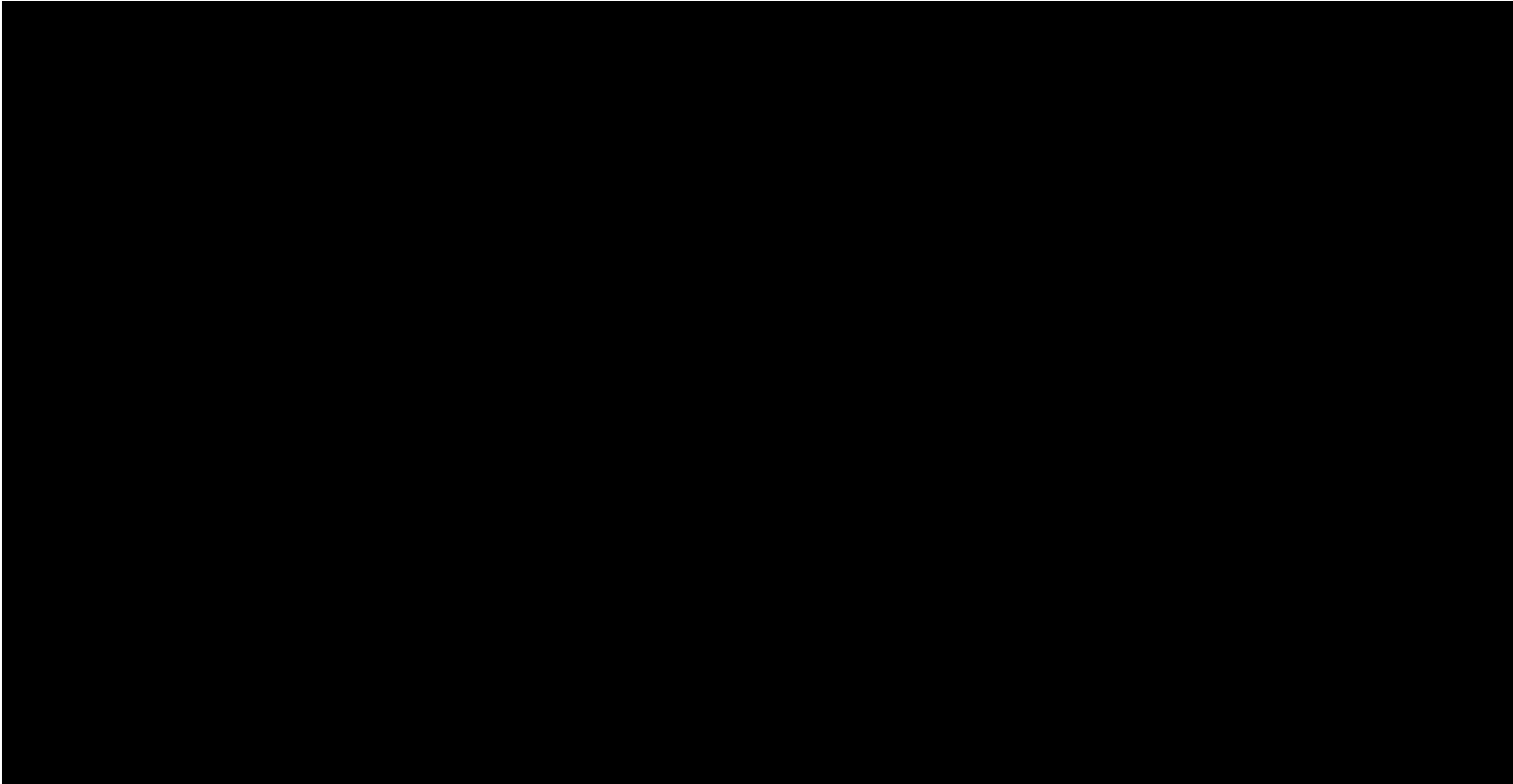
Dear TWIA Board,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 9:05 AM
To: PublicComment
Subject: Housing Affordability

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

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Placing the burden of insurance only along the coast is like telling Dallas/Fort Worth they should self insure against hail storms. The over the top windstorm premiums are fast making homes unaffordable. Please reform this product and please do not place a price increase upon the backs of the coast.

Wes Hoskins
[REDACTED]

Public Comment

From: Dan Suckley <Dan.Suckley@cctexas.com>
Sent: Friday, July 26, 2024 9:05 AM
To: PublicComment
Subject: Proposed Rate Increase

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.

Dear TWIA Board,

As an elected official and homeowner in our coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges. I hear this OFTEN from my constituents. It is becoming increasingly cost prohibitive to live on the Coast partly because of TWIA's actions.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

I am always available to meet or phone conference to discuss if you are so available.

Thank you for your attention to this matter.

Regards,

Dan Suckley

City Council Member District 4

Cell: 361-960-4077

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



NEED HELP WITH
CITY SERVICES?
CALL 311 TO REACH OUR
CUSTOMER CALL CENTER

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 9:15 AM
To: PublicComment
Subject: Oppose 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,

As a resident in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 9:27 AM
To: PublicComment
Subject: I strongly oppose the proposed windstorm insurance 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,

As a resident and business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 9:35 AM
To: PublicComment
Subject: No Rate Hike

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

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We are in opposition to a rate increase

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 9:45 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
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NO RATE INCREASE,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 9:46 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.

Dear TWIA Board,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Public Comment

From: Christopher Murray <cmurray@americanbank.com>
Sent: Friday, July 26, 2024 10:06 AM
To: PublicComment
Subject: Oppose TWIA Rate Increase

You don't often get email from cmurray@americanbank.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.

Dear TWIA Board,

As Market President for American Bank in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Thank You,



Christopher Murray

President - Rockport Market

1301 Highway 35N Rockport, TX 78382
cmurray@americanbank.com | www.americanbank.com
O: +1 3617279944

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Confidential information may be sent to us securely via our free online banking service available at www.AmericanBank.com. You may contact us with questions or concerns at (361) 992-9911 or email to info@AmericanBank.com.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 10:37 AM
To: PublicComment
Subject: TWIA Proposed 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 writing to express my strong opposition to the rate increases that have been proposed. It unfair to the citizens in Tier 1 counties. The Legislature is set to consider an overhaul of the State's Catastrophic Insurance plan. Let's let them do their work. Thank you.

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Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 10:51 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.

Folks,

Please do not raise the rates on TWIA. I'm a Marine Corps veteran of Operation OIF/OEF. I currently pastor a historic church in Corpus Christi, TX. My wife teaches at a small Christian school in town.

We cannot, as a family, afford increased rates right now, our church organization cannot afford increased rates right now, the members of my congregation (many of whom are on fixed incomes) cannot afford an increase right now, the Christian school my wife teaches at cannot afford an increase right now.

Please do not do this.

In Christ,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 11:00 AM
To: PublicComment
Cc: [REDACTED]
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 admittedly AGAINST any rate increase in the Coastbend(Corpus Christi) and Southwest Texas (Port Arthur) areas. We are having a hard time surviving with our current rates as it is.

If you have any questions, please contact me below

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:44 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:43 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sincerely,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:43 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:43 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:42 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.

I vote NO! I can't pay your rates now! No more rate increases!

[REDACTED]

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:41 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:40 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.

No rate increase for Texas windstorm!

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:08 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.

To whom it may concern:

I just heard that you are looking at increasing rates. I already can't afford my insurance. If you do this, you will be severely impacting families across Texas. Please, help keep homeownership affordable. Do not increase rates. They're already way too high.

Thank you for your consideration.

[REDACTED]

Public Comment

From: Stan Hulse <bulletin@padreislandbusiness.org>
Sent: Friday, July 26, 2024 2:06 PM
To: PublicComment
Subject: Resolution opposing TWIA rate increase
Attachments: Windstorm_24.pdf

You don't often get email from bulletin@padreislandbusiness.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.

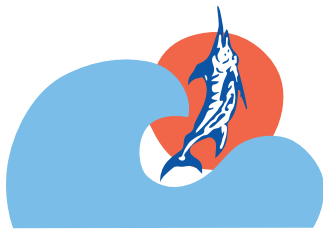
To Whom May It Concern,

Please see attached resolution to be entered into the record re/ public comment.

--

Stan Hulse
Executive Director
Padre Island Business Association
bulletin@padreislandbusiness.org
(361) 949-1400

facebook.com/PadreIslandBusiness



PADRE ISLAND BUSINESS ASSOCIATION

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

info@padreislandbusiness.org

July 29, 2024

To: Texas Windstorm Insurance Association (TWIA) Board of Directors

Re: Windstorm Insurance Rates

RESOLUTION OPPOSING TEXAS WINDSTORM INSURANCE ASSOCIATION (TWIA) RATE INCREASE

- WHEREAS, the Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee recommends a 10% increase in 2025 residential rates and a 10% increase in 2025 commercial rates;
- WHEREAS, the proposed TWIA rate increase, on top of the challenges caused by record inflation, will severely impact the cost of living and economic vitality along the Texas coast;
- WHEREAS, preserving affordable windstorm coverage is essential to keeping home ownership within reach for coastal residents;
- WHEREAS, affordable windstorm coverage is important to retain and attract industries along the Texas coast that provide critical services for the state and nation; and

NOW, THEREFORE, BE IT RESOLVED BY THE PADRE ISLAND BUSINESS ASSOCIATION (PIBA), CORPUS CHRISTI, TEXAS that we oppose a rate increase.

Adopted this 19th day of July, 2024 by

On behalf of the PIBA Board of Directors

Stan Hulse
Executive Director
Padre Island Business Association

PADRE ISLAND BUSINESS ASSOCIATION BOARD OF DIRECTORS

Stephanie Hesch - President
Dan Herrington - Vice-President
Buddy Ewing - Treasurer

Karen Rossi - Secretary
Lauren Harris
Kaylynn Paxson

DC Ratcliff
Stan Sweeney
Tony Tagliaferro

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 1:52 PM
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 am strongly against ANY rate increases to our policies. We are barely making it now.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 1:43 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 1:42 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 12:41 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.

Please do not approve a TWIA rate increase!

[Information About Brokerage Services](#)

[Consumer Protection](#)

Regards,



Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 12:13 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.

TWIA:

I have been paying windstorm insurance on my home for twenty years as of this fall, with precisely one small claim. I have poured more far money into Windstorm insurance than I have collected from it (and in all likelihood, will NEVER recover that cost).

NO RATE INCREASE.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:16 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:13 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent via the Samsung Galaxy S24+, an AT&T 5G smartphone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:13 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. On ss can't afford to pay any more.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:13 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:10 PM
To: PublicComment
Subject: NO Rate Increase

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:09 PM
To: PublicComment
Subject: NO Rate Increase

[You don't often get email from [REDACTED] 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

In God alone be at rest my soul!

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:08 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>]

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:06 PM
To: PublicComment
Subject: NO Rate Increase
Attachments: RCA30yrlogo_7977da69-9fd9-49a2-8bde-69dc2c033e23.png

[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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



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Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:05 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.

As a retired Texan living on Coastal Texas we cannot afford a rate increase. I Vote NO to any rate increase.

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:02 PM
To: PublicComment
Subject: NO Rate Increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:00 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Please.

Sent from my iPhone

Public Comment

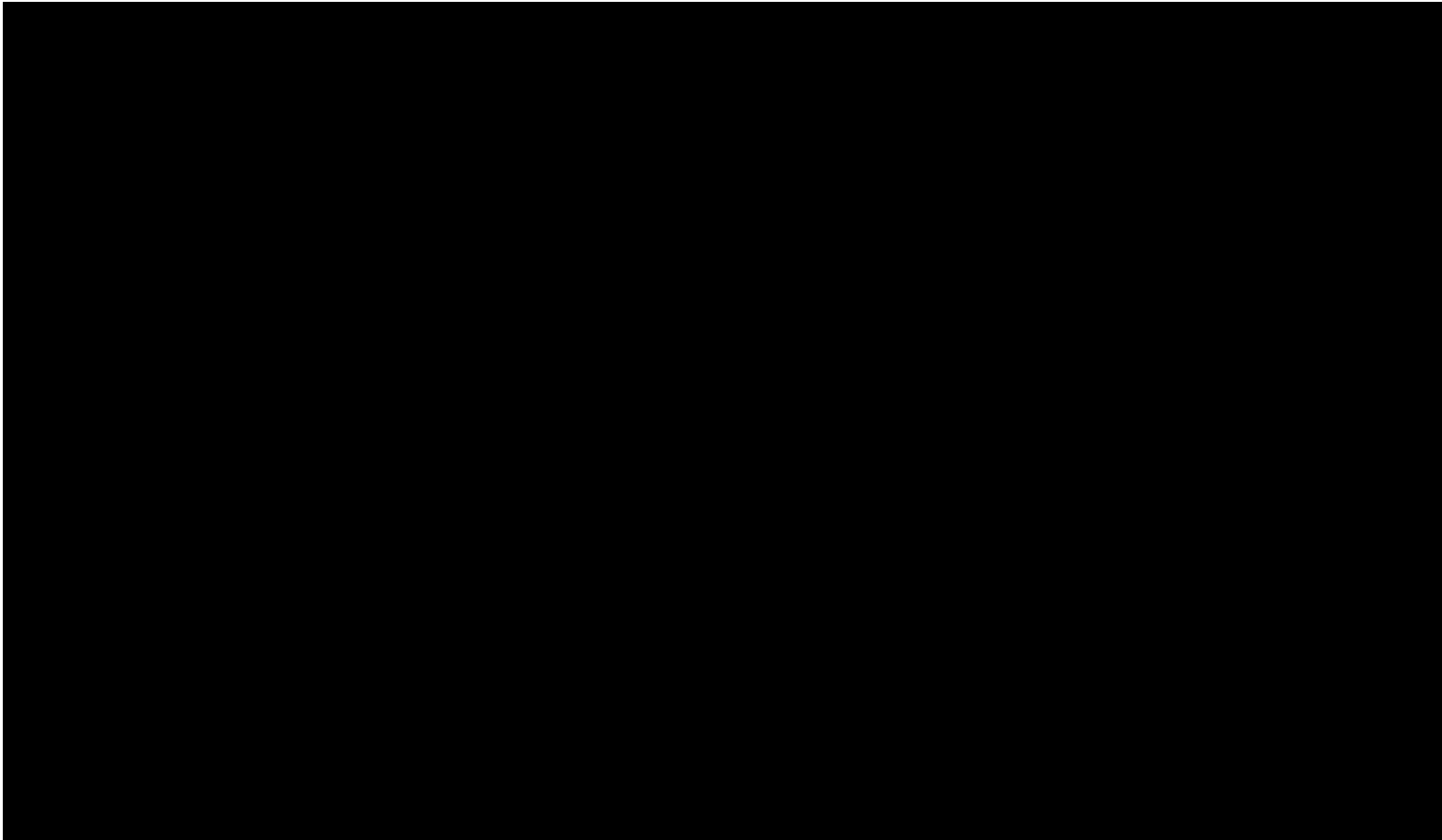
From: [REDACTED]
Sent: Friday, July 26, 2024 2:58 PM
To: PublicComment
Subject: NO Rate Increase

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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Try surcharging the Dallas/Fort Worth area. They have many more wind claims than the gulf coast does.



Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:58 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'm not sure how many of y'all are living in areas where homeowner's insurance is rare or expensive, but it's becoming a significant cost that isn't easy to handle.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thank you,

[REDACTED]

LaPorte, TX

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:58 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:57 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:54 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:54 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:54 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

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

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:52 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. NO no no no and no rate increases.

Thanks for your time and agreement in voting no.

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:51 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from Samsung Galaxy smartphone.

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:50 PM
To: PublicComment
Subject: NO Rate Increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:49 PM
To: PublicComment
Subject: NO Rate Increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:48 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Cost is outrageous! Vote NO!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:48 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:47 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

I vote no to a rate increase!

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:47 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:46 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Please consider a time-out on increases due to the nature of the circumstances!

Thank-you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:33 PM
To: PublicComment
Subject: Vote NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

It is amazing to me that so many years go by with no storms and still you want to raise rates. You are not supposed to be making profit here and if you are losing money during these idle times I'd suggest a major audit.

Is there a way for us to see the list of claims paid since their rate increase last year?

Or are they just going for a bigger CEO bonus on this mandatory coverage?

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:33 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.

I cannot afford a rate increase. I Vote NO to any rate increase. Do not penalize coastal residents. There has not been a damaging wind event in many years until Beryl to warrant this

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:33 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.

Coastal Texans cannot afford a rate increase. I Vote NO to any rate increase.

I just had to replace my roof due to Hurricane Beryl. The cost of the new roof was \$24,000.00. My deductible was \$23,535.00. So Windstorm is only paying \$465.00. What is wrong with this picture?

Windstorm is a JOKE! And now they want a 10% increase. I'm 72 years old and this crap is killing me!

Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:31 PM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:28 PM
To: PublicComment
Cc: Mayes Middleton
Subject: TWIA

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

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oppose any type of insurance increase

Our insurance has increased enough over the years

Only way a person/businesses can afford to even keep insurance in Galveston county are high deductibles and then when you have damage you can't afford to fix it

Say No to any increase in TWIA insurance

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:28 PM
To: PublicComment
Subject: 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 appose any type of insurance increase

Our insurance has increased enough over the years

Only way a person/businesses can afford to even keep insurance in Galveston county are high deductibles and then when you have damage you can't afford to fix it

Say No to any increase in TWIA insurance

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:26 PM
To: PublicComment
Subject: NO Rate Increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]
San Leon, Texas

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:26 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:21 PM
To: PublicComment
Subject: NO Rate Increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Grace & Peace,
[REDACTED]



Virus-free. www.avg.com

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:20 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:20 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.

Coastal Texas residents cannot afford a rate increase. Vote No to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:16 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>]

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:15 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. We already pay so much into the system and have gotten exactly nothing out of it. VOTE NO.

Thank you,

[REDACTED] of voters

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:15 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:15 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:12 PM
To: PublicComment
Subject: Proposed 10% increase

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

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Obviously no one wants to see a rate increase and I am asking that you don't do it. There is 4.5 billion in funding currently in the pool. Why the increase?

I appreciate your time and consideration.

[REDACTED]

Sent from my T-Mobile 5G Device

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:10 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

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

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:08 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 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.

Coastal Texans cannot afford a rate increase. Please VOTE NO to any rate increase Thank You

Sent from my T-Mobile 4G LTE Device

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:36 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

No. No. No. no

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:59 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:56 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Thank you!
Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:52 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:50 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:49 PM
To: PublicComment
Subject: NO Rate Increase

[You don't often get email from [REDACTED] 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. We are already paying too much.

Regards,
[REDACTED]
League City, Tx.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:47 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.

No! Enough is enough.
Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:47 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Folks just can't afford it.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:43 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:40 PM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Hoe many 1 to 20 % increases do you think people can afford. I now jhave deductables so high that I essentially are self insured for anything except a total loss.

[REDACTED]
League City, TX

Correct & Improve

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:40 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.

Coastal Texans cannot afford a rate increase. I am voting "NO" to any rate increase.

Sincerely

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:37 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:37 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:37 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:36 PM
To: PublicComment
Subject: Rate increase NO

[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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

It is amazing to me that so many years go by with no storms and still you want to raise rates. You are not supposed to be making profit here and if you are losing money during these idle times I'd suggest a major audit.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:34 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.

Texans who live on the coast cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:34 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,

Coastal Texans cannot afford a rate increase.

Vote NO to any rate increase!

Best Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:33 PM
To: PublicComment
Subject: Vote 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. You are driving me out of my home!

Regards,

[REDACTED]

"I would remind you that extremism in the defense of liberty is no vice and let me remind you also that moderation in pursuit of justice is no virtue" – Barry Goldwater

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:32 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.

Please vote NO to the windstorm rate increase. We homeowners are drowning with inflation, property taxes and insurance rate increases. We can't afford any more increases.

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:31 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. I vote NO! we are elderly and cannot afford it and have been paying out for 12 years. We have no where else to go and it would be,well it is,a hardship on us!

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:29 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:28 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]
Santa Fe Texas

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:28 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:27 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.

Coastal Texans cannot afford a rate increase. I will Vote NO to any rate increase.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:27 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:26 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:21 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thank you.

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:19 PM
To: PublicComment
Cc: mayes@mayesm Middleton.com
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

As the owner of approximately 6,000 apartments in greater Houston, that have lower to moderate income tenants, insurance is the largest uncontrollable expense incurred. Raising rents is not an option as our rents are controlled. Also, deductibles are extremely high and Hurricane Beryl caused no losses on our properties that even approached the deductibles. No insurance company incurred any claims or losses on our properties.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:17 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 7:15 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 7:00 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 6:50 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 6:48 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 6:31 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]
Friendswood resident
Galveston County

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 6:24 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 6:23 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.

No more rate increases. It goes up every year and as it is, the current rate is causing a hardship on citizens. NO RATE INCREASE!

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 6:05 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my T-Mobile 5G Device

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 6:20 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.

TWIA,
I beg you NOT to increase our rates. I can't afford a rate increase. Please vote NO to any rate increase.

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 6:11 PM
To: PublicComment
Subject: Voting 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.

I vote no for rate increase, we can't afford rate increases because our shitty president screwed the country! Vote no, vote no, vote no!

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 6:07 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Please vote NO 20% is just too much

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 6:04 PM
To: PublicComment
Subject: VOTE NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 6:02 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.

Coastal Texans cannot afford a rate increase.
Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:58 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 a retired teacher. I cannot afford a rate increase of any kind. Please don't raise the rates for Coastal families.

Thank you
The Lord is my strength and my shield, my heart trusts in Him
Psalms 28-7

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:57 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.

Coastal Texans cannot afford a rate increase. I can not afford a rate increase.

Please stop the rise in costs to middle class.

To all state elected officials. Now is the time to SERVE your constituents. Vote NO to any rate increase.

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:57 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:46 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:44 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

I'm a single woman on Social Security and a small retirement fund. I can barely afford what I pay now. Please reconsider and drop it 10% instead.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:45 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:33 PM
To: PublicComment
Subject: NO to Windstorm 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:32 PM
To: PublicComment
Subject: Windstorm 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 who it may concern,

Coastal Texans cannot afford a rate increase!!! We vote NO to any rate increases!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:29 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:27 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.

Coastal Texans cannot afford a rate increase. It is already too expensive on citizens and when it is needed it is pure crappy the way we are treated

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:22 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:22 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:20 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:17 PM
To: PublicComment
Subject: Coastal Texans cannot afford a 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.

My name is [REDACTED] and I do not agree with a 10% rate increase of windstorm I am Vote NO to any rate increase.
Thanks

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:15 PM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase.

[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.

My name is [REDACTED] and I do not agree with a 10% rate increase of windstorm I am Vote NO to any rate increase.
Thanks

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:13 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:08 PM
To: PublicComment
Subject: NO 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.

Good Afternoon,

Coastal Texans cannot afford a rate increase.

Vote NO to any rate increase!

Thank you,

[REDACTED]

--

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 5:07 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.

I'm writing in concern of a recent story regarding TWIA raising the rates on windstorm insurance. I disagree with this move. I encourage you to reconsider the increase .

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:55 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.

As a full time resident this is not good news The cost of living on the coast is too expensive already. We are retired and can't afford it already, and too raise the cost, not good

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:54 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.

No rate increase!

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:48 PM
To: PublicComment
Subject: TWIA Vote

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

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

Coastal Texans, **ALL** Texans, **CANNOT** afford a rate increase. Vote **NO** to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:47 PM
To: PublicComment
Subject: TWIA Vote

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

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

Coastal Texans, **ALL** Texans, **CANNOT** afford a rate increase. Vote **NO** to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:47 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:44 PM
To: PublicComment
Subject: Twin rate increase, vote 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:41 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.

TWIA,

Please do not increase our TWIA rates. This will make home ownership unaffordable! This will damage our economy!

[REDACTED]

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:39 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. I have paid over \$3000.00 per year for Windstorm, and finally incurred damage during this minor storm Beryl. My roof is 19 years old and has damage. I suspect TWIA will refuse to pay the claim, saying my roof is too old. I have paid over \$50,000 to TWIA – they will only help me if I have a catastrophic loss.

[REDACTED]
Bayou Vista, TX

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:38 PM
To: PublicComment
Subject: Windstorm Increase Proposal

[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.

Us coastal Texans Cannot afford an increase in insurance rates.

Vote no on ANY proposed increase.

[REDACTED]
Jamaica Beach

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 4:35 PM
To: PublicComment
Subject: VOTE 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.

Coastal Texans cannot afford an increase to our rates!

Vote NO to any rate increase.

Regards,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 3:18 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.

Everything goes up. I am really not in favor of a rate increase, but 5 percent would be tolerable. 10 percent is too much.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:43 PM
To: PublicComment; mayes@mayesmiddleton.com
Subject: Coastal Texans cannot afford a rate increase. Vote NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase
Thanks,

[REDACTED]

From: Mayes Middleton <mayes@mayesmiddleton.com>
Subject: Say NO to TWIA Rate Increase
Date: July 26, 2024 at 2:37:03 PM CDT
To: [REDACTED]
Reply-To: Mayes Middleton <mayes@mayesmiddleton.com>

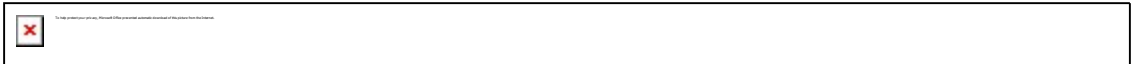


Fellow Texan,

On Tuesday, August 6th at 9 a.m., the Texas Windstorm Insurance Association (TWIA) Board of Directors will be meeting at the Tremont House in Galveston to consider a **10% rate increase on all windstorm insurance policies**. This decision comes just one month after Hurricane Beryl made landfall in our community. I need your help to vocalize your opposition to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

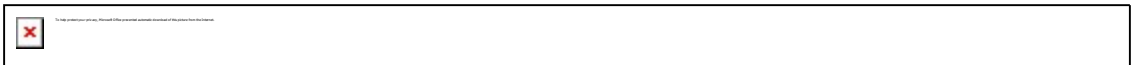
Please take a minute to email PublicComment@TWIA.org and say " Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

EMAIL TWIA HERE



TWIA's main justification [see graphic above] for the rate hike is reinsurance costs, which unfortunately are artificially high and driven by broken modeling predictions. Last session, I authored Senate Bill 1217 and sponsored House Bill 1588, both bills would have lowered reinsurance costs, saving ratepayers nearly \$100 million, and stopped their justification for a rate increase.

While both of these bills were passed by the Senate, they unfortunately did not finally pass the House. I will continue to fight to get legislation into law that will stop rate increases and ensure lower windstorm rates for hardworking Texans.



As you can see from the anti-Gulf Coast article by the [Dallas Morning News](#), we have been successful when we make our voices heard, so please email TWIA or come in person to the Tremont House in Galveston on August 6th and demand NO RATE INCREASE.

Sincerely,



Mayes Middleton
Texas State Senator



Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 2:41 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

Or we will remove you from your Office

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 9:46 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.

Dear Members of the Board of TWIA,

I strongly oppose the proposed rate increase. As someone who is involved in economic development, I see the negative impact of TWIA on our efforts. I also feel these increases as a homeowner. I will note that TWIA rates do not take into account the substantial investment I have made for storm protection, such as hurricane shutters and upgraded windows and doors. Having coastal areas pay twice ...for weather damages, like wind and hail, and fires in other parts of Texas and then singled out for additional coverage is inequitable at best and creates a flawed pooling approach.

Please re-evaluate the proposed increase as well as the entire system and basis for TWIA.

Respectfully,

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 11:39 PM
To: PublicComment
Cc: Mayes Middleton
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 Board of Directors,

In my 20-plus years of experience in owning and living in Galveston, I have endured many challenges and one of them is increasing insurance premiums. Relative to inflation and claims, I have doubts as to the necessity of this increase.

If I recall correctly, TWIA was to be an *affordable alternative to* commercial insurance.

What it appears to me is it is now another commercial product aimed at being profitable whilst under the guise of maintaining a reserve.

Increase should be incremental; relative to inflation. Large increases in just one year does not allow any average family; especially a fixed income homeowner, to absorb this into their budget.

Please also recognize that TWIA is not the only product that is increasing. Auto insurance, homeowners and liability have all jumped over and above the rate of published inflation.

I am confident that there will be a collective conclusion that a substantial increase is not prudent in this economic environment.

Regards,

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 11:12 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Sent from AOL on Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 11:12 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Sent from AOL on Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 10:45 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 10:44 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thank you
[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 10:40 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 10:17 PM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase. Vote NO to any 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.

[REDACTED]
Business Owner

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 10:15 PM
To: PublicComment
Subject: Rate increase on insurance for coastal homes

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

CAUTION: This email originated from outside of the organization. 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 RAISING HOME INSURANCE
Sent frOM my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 9:54 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

[REDACTED]

[Do not go where the path may lead, go instead where there is no path and leave a trail. - Ralph Waldo Emerson](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:56 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Too many people are barely making it in this screwed up economy. As a policy owner of TWIA I ask you to not raise rates at this time.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:53 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:46 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 are seniors on a fixed income. My husband is a disabled veteran with many health issues and I have had 3 surgeries and need both knees totally replaced. We CAN NOT afford more increases
!

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:35 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:34 PM
To: PublicComment
Subject: PLEASE VOTE NO

[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.

Coastal Texans cannot afford a rate increase. Vote no to any rate increase.
Please & thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:31 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:29 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:12 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:06 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.
People living in coastal areas cannot afford a 10 % increase! Do not do it or I will move and I am from Texas First Family. Sam Houston is my Uncle on my Mother's side of the family.
Again, do not do it .

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:05 PM
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.

NO RATE INCREASE
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:03 PM
To: PublicComment
Subject: NO Rate Increase I can't afford it.

[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.

Coastal Texans like me on a fixed income cannot afford a rate increase. Vote NO to any rate increase.

Please vote NO!!

[REDACTED]

Sent from [REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:01 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

I have quit covering my rental homes due to the cost.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 7:58 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 7:49 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 7:47 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 7:25 PM
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.

Do not raise our windstorm rates! They are already too high!! In fact, please consider lowering them. It's not insurance if the cost is so high homeowners can't afford it. Then only the super rich will purchase it. I represent the community of Ingleside on the Bay.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 7:21 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.
I'm opposing any rate increases to TWIA premium !

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 7:20 PM
To: PublicComment
Subject: Windstorm cost

[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.

Coastal Texans CANNOT afford a rate increase. Vote NO to any rate increase!

Thank you,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:31 PM
To: PublicComment
Subject: Vote no to 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

[REDACTED]
Galveston resident

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:09 PM
To: PublicComment
Subject: 🚫Say 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.

Coastal Texans cannot afford a rate increase!!!
Vote NO to any rate increase!

Coastal Texans cannot afford a rate increase!!!
Vote NO to any rate increase!

Coastal Texans cannot afford a rate increase!!!! Vote NO to any rate increase!

Sincerely,

[REDACTED]
Brazoria County Resident

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:01 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:28 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.

Hello,

We cannot afford a rate increase for our wind insurance policy. Vote NO for any rate increase. I am a resident of Surfside Beach.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:23 PM
To: PublicComment
Subject: SAY NO TO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:09 PM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase. Vote NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:00 PM
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.

Coastal Texans CANNOT afford a rate increase!!! Vote NO to any rate increase.

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 9:55 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.

I vote NO to any rate increase for windstorm insurance. I live on the Texas coast and am retired and on disability. Being on a fixed income I can't afford an increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 9:42 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 9:08 PM
To: PublicComment
Subject: No to 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.

Coastal Texans cannot afford a rate increase. I Vote NO to any rate increase.

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:57 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.
Why are y'all trying to put us out of our life long communities??? Find another way to make your money. No to rate increase!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:58 PM
To: PublicComment
Subject: NO to TX Windstorm Insurance 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thank you,
[REDACTED]
Chambers Co.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:49 PM
To: PublicComment
Subject: Insurance 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.

Coastal Texans can not tolerate another hike! I own a small business in Crystal Beach Tx. The three policies required cost me over \$9,000.00 per year! And the policies on my personal home are just as high. This is crushing us!!

Please vote NO to this proposed rate hike.

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:43 PM
To: PublicComment
Subject: 2024 Proposed 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 opposed to the proposed 10% rate increase. We cannot afford more increases and will cause us to move away from the Coast!

[REDACTED]
Crystal Beach

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:36 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

League City TX

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:32 PM
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.

Coastal Texans cannot afford a rate increase! Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:26 PM
To: PublicComment
Subject: No 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'm opposed to the TWIA rate increase. As a retiree , on a limited income living here full time is getting expensive. Mainly due to insurance

Many Thanks,

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:25 PM
To: PublicComment
Subject: TWIA Public Comment

[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 strongly OPPOSE the proposed increase in windstorm insurance premiums.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:01 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.

Coastal Texans cannot afford a rate increase, I vote NO to any rate increase for the Coastal Texans.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:59 PM
To: PublicComment
Subject: TWIA Insurance 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

[REDACTED]

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:56 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:51 PM
To: PublicComment
Subject: Vote NO to any 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.

Coastal Texans cannot afford a rate increase. We cannot afford a rate increase.

Vote NO to any rate increase.

We are still recovering from Beryl WITHOUT the help of TWIA which did not approve our claim.

Thank you for your understanding,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:47 PM
To: PublicComment; [REDACTED]
Subject: Insurance rate meeting in Galveston Tues August 6th

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

CAUTION: This email originated from outside of the 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 have 2 houses in Jamaica Beach and both have had increases and no claims made!
Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:37 PM
To: PublicComment
Subject: Proposed 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 displeasure in the proposed rate increase for windstorm insurance. Please vote no to the proposed increase. If you wish to discuss this further I am including my phone number.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:34 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.

Windstorm insurance is so high already. All insurance is so high. I implore you to not increase costs because we cannot afford it.

Sincerely,

[REDACTED]

[Sent from AT&T Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:31 PM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase. Vote NO to any 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.

!!Say NO to TWIA Rate Increase!!

I cannot even get paid appropriately on my current claim from Hurricane Berryl and have to appeal while the roof is off my home and storms keep pouring in!!!! Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

NO RATE INCREASE.
NO RATE INCREASE.
NO RATE INCREASE.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:14 PM
To: PublicComment
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.

We coastal Texans cannot afford a rate increase for TWIA. Vote NO to any rate increases.

So many years have gone by with no storms and now suddenly after one hurricane you want to raise rates astronomically. You are not supposed to be making profit here and if you are losing money during these idle times perhaps you need to look internally, may I suggest a major audit.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:05 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 is bad enough that you built an automatic increase into renewals - and now this???!!! Worse - if you don't contact the agent to complain, the automatic increase applies! This is sneaky/disingenuous and wrong! We cannot trust a government agency that operates like this.

[REDACTED]
24 year policy holder

No one afford a rate increase - automatic or inflationary! Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 7:04 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:58 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. from, [REDACTED]
[REDACTED] who live in Bayou Vista TX.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:39 PM
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 say vote yes for the rate increase. We need to keep twia funded with enough money to cover the storm damage especially since we will be having more and stronger storms due to climate change. Raise the rates!

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:24 PM
To: PublicComment
Cc: [REDACTED]
Subject: TWIA 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.

Coastal Texans cannot afford a TWIA increase! Vote NO to any rate increase!

Thank you

[REDACTED]
A Coastal Texan who currently has a 17k dollar deductible!

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:22 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.

The rates you charge are already obscene and crippling. We have had very little significant hurricanes and/or storms and the premiums you are charging are ridiculously high

I have paid -60k over the last 10 years and never filed a claim or received

If you need a rate increase you are completely mismanaging this organization. Improve efficiency and cut costs by 10%. I assure you that is very easily done.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:22 PM
To: PublicComment
Subject: NO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:22 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:19 PM
To: PublicComment
Subject: Vote 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:18 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:14 PM
To: PublicComment
Subject: Rate increase opposition

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

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

Coastal Texas cannot afford a rate increase. Vote NO to any rate increase!

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:13 PM
To: PublicComment
Cc: [REDACTED]
Subject: VOTE 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.

Coastal Texans cannot afford a rate increase!

Vote NO to any rate increase!

[REDACTED]
La Marque, TX

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:13 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:12 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 6:01 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.

Good evening,

Thank you all for hearing me. It is getting very hard to afford all the increases owning a home. Our homeowners insurance has increased, flood insurance has increased, and auto insurance has increased. I am requesting that rates not be increased as that is one more thing going up. It is especially difficult since Hurricane Beryl since that cost money also. Thanks

[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 5:58 PM
To: PublicComment; [REDACTED]
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 5:54 PM
To: PublicComment
Subject: Please raise

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

CAUTION: This email originated from outside of the 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 raise the TWIA rates as much as possible.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 5:43 PM
To: PublicComment
Subject: NO TO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 5:42 PM
To: PublicComment
Subject: TWIA RATE INCREASES.

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

Our Windstorm rate for 2024/2025 went from \$2200.00 to \$2900.00, due by mid August. That's a \$700.00 dollar increase and TWIA is increasing the rates by another 10%.

Would you like to buy our home and save us the agony of watching the rates increase every year?

At this point these rates will make us homeless. Not just retirees but anyone who has a home, including apartment communities and any other rental that serves as one's home! This is predicable!! Everyone is faced with the trickle down increases.

When will this stop??

This makes me very anxious. I can't imagine how everyone else is feeling!

We are people not chess pieces being moved around like pawns for your leisure, just to see what the public will tolerate!
Be human!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 5:36 PM
To: PublicComment
Subject: Insurance 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 windstorm insurance rates. I am 82 years old and cannot afford homeowners insurance now. The deductibles are also unaffordable. I can't file a claim to get my home repaired because after the deductible is applied I don't get sufficient funds to repair the damage. And even thinking about raising the rates is ridiculous.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 5:23 PM
To: PublicComment
Subject: This proposed 10% raise 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.

Please reject the proposed raise in Twia insurance policies cost. These policies should've lowered not raised again.

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:50 PM
To: PublicComment
Subject: NO 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 am resident of La Marque texas and my insurance it's already too high and I have never filled a claim.

Coastal Texans cannot afford a rate increase. Vote NO to rate increase!!!!

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:41 PM
To: PublicComment
Subject: Vote 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.

Coastal Texans cannot afford a rate increase. Vote no to any rate increase.

[REDACTED]
Crystal Beach, Texas

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:41 PM
To: PublicComment
Subject: Vote NO to 10% 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 Texas Windstorm Insurance Association (TWIA) Board of Directors,

It has come to my attention that y'all are considering a 10% rate increase on all windstorm insurance policies. An increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast. Coastal Texans cannot afford a rate increase as the current rates are expensive already. Therefore, I ask that y'all vote NO to any rate increase.

Thank you for listening from a Coastal homeowner,

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:34 PM
To: PublicComment
Subject: TWIA Aug 6 meeting

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

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

Coastal communities here cannot afford a rate increase. Please vote
"No" to a rate increase.

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:25 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.

Coastal Texans cannot afford a rate increase!!
I vote NO to any rate increase.
Our insurance policies are high enough as it is!!
[REDACTED]
Crystal Beach, Bolivar peninsula

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:21 PM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:15 PM
To: PublicComment
Subject: Windstorm Insurance

[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

No to a 10% rate increase! Its ridiculous 😡

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:04 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.

Coastal Texans cannot afford a rate increase!!

I have never filed a claim with TWIA and should not be held responsible for others who have had to. This is why we pay for insurance. If you continue to raise rates, people like me, single parents, will be priced out of being a homeowner. I am a teacher and this state refuses to pay us a livable wage. If you increase rates, I will be forced to sell.

I will protest this in any way that I have to. This is ridiculous.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:01 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.

Coastal Texans cannot afford a rate increase.
Vote NO to any increase.

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:00 PM
To: PublicComment
Subject: Vote No on 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.

Please vote NO on the rate increase proposal. Those of us who rely on this insurance can not afford a rate increase.

Thank you.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:56 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:56 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:54 PM
To: PublicComment
Subject: Vote "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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thank you,

[REDACTED]
Dickinson, Texas 77539

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:43 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.

Coastal Texans cannot afford a rate increase.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thanks

[REDACTED]

Sent from [Mail](#) for Windows

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:40 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

--

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]



Virus-free www.avast.com

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:38 PM
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.

Coastal Texans cannot afford a rate increase. Vote "NO" to any rate increase.
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:33 PM
To: PublicComment
Subject: Please vote no on any 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.

Coastal Texans cannot afford a rate increase - especially those of us who did not file a claim after the recent storms. Vote NO to any rate increase.

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:35 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]
Bayou Vista, Texas

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:35 PM
To: PublicComment
Subject: Increase of 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.

NO increases! It is unaffordable now!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:34 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.

I cannot afford a rate increase in our Windstorm insurance. As it is, the price of everything is incredibly high - food, electricity, rent. I won't be able to carry the insurance if it goes higher.

Please help keep our costs down.
Thanks

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:26 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.

Dear all,
Vote no to a 10% increase!!
Thank you
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:25 PM
To: PublicComment
Subject: 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.

As a home owner on the Bolivar peninsula I have to say that insurance is already unaffordable and that increasing our rates would put hardship on too many of us.

Please don't increase our insurance.

Thank you

[REDACTED]

Public Comment

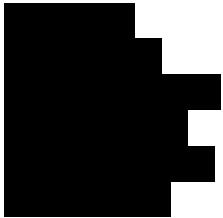
From: [REDACTED]
Sent: Saturday, July 27, 2024 3:23 PM
To: PublicComment
Subject: Rate increase

[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.

!!Say NO to TWIA Rate Increase!!

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase



Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:13 PM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:08 PM
To: PublicComment

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.

I cannot afford a 10% increase by TWIA. TWIA increased rates last year and does not deserve another rate increase this year.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 3:00 PM
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.

Good afternoon!

It seems that our rates continue to increase. With everything increasing it seems to be forcing families into making hard decisions of what to prioritize. Young adults almost have to make \$30 a hour to survive which is ridiculous.

Coastal Texans cannot afford another rate increase. Please vote NO to any rate increase. We would appreciate it and know that our voices are being heard.

Thank you and have a blessed day!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:56 PM
To: PublicComment
Subject: NO to Windstorm 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 of Directors,

Coastal Texas cannot afford a rate increase in our windstorm policy. with increased inflation sky rocketing insurance premiums, health insurance, and property taxes. It's making it very difficult for working families to afford just to live. So please consider a no for rate increase.

Best Regards

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:56 PM
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.

NO to a rate increase! Bad timing right after a hurricane. Please do not raise rates. Thank you, Scott and Susie Calvin
Sent from my iPad

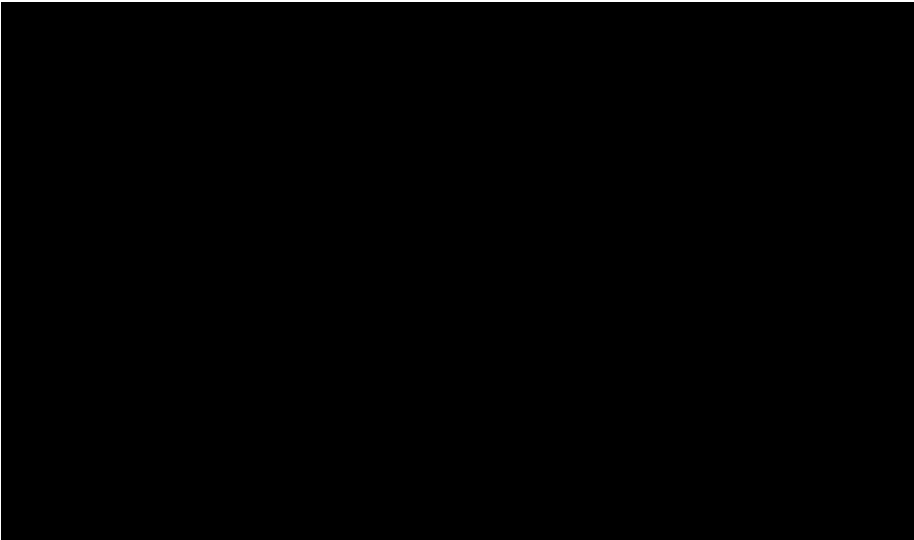
Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:52 PM
To: PublicComment
Subject: rate increase - vote 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase



Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:50 PM
To: PublicComment
Subject: Rate increase

[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.

Coastal Texans cannot afford a rate increase! Vote no for any rate increase [REDACTED] 😊

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:48 PM
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.

The Texas coastal citizens that are required by law to have this insurance CANNOT afford another rate increase. It is already extremely too high. Please vote NO to the rate increase. We simply cannot afford this again.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:43 PM
To: PublicComment
Subject: Vote No

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

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

Coastal Texans cannot afford a rate increase. We Vote No.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:37 PM
To: PublicComment

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

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"Costal Texans cannot afford a rate increase. Vote NO to any increase."

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:28 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

I have been paying premiums for 23 years with one claim at \$1700. Please do not raise rates.

Regards,

[REDACTED]
Galveston Island West End

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:27 PM
To: PublicComment
Subject: Regarding the Proposed Rate Increase for Coastal Texas

[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,

As a homeowner in Brazoria County, regarding the proposed insurance coverage increase to be voted on in Galveston on August 6, 2024, please know, myself and my community VOTE NO. The cost of living is unprecedentedly high, and homeowners should not be forced to bear the brunt of bad financial management and planning.

As TWIA insurance is a required tax on homeowners, it is incumbent on your organization to ensure accessible and affordable coverage for all. This increase serves only to further limit the ability of individuals to access and maintain the basic need for owning a home in this area. Any increase during this time of financial stress and insecurity highlights the disconnect between your organization and the people it serves.

Please understand your duty to the community and drop this proposed increase in favor of reevaluation of your finances, and outline ways to reduce operating costs instead of passing the burden on to the homeowners in the areas you serve.

Best,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:19 PM
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.

Good afternoon,

Thank you for accepting my comments on the proposed rate increase for 2025. It would be a hardship to have a 10% increase in windstorm coverage, particularly with the rise in inflation during this administration. We have lived in Brazoria county for 24 years, never filed a claim, yet the rates continue to increase. Please reconsider.

Thanks,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:17 PM
To: PublicComment
Subject: Proposed rate increase

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

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Coastal Texans cannot afford a rate increase!

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:15 PM
To: PublicComment
Subject: Voting NO 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.

Coastal Texans cannot afford a rate increase.

Times are tough as it is. The inflation that is through the roof, is making it hard for any of us to survive. Going up on rates, will make it hard, on alot of us texans. Who live pay check to pay check.

Voting NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:11 PM
To: PublicComment
Subject: NO Rate Increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:09 PM
To: PublicComment
Subject: Vote no to 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.

Coastal Texas can not afford a rate increase. VOTE no to any rate increase!

[REDACTED]
CrystalBeach,TX
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:07 PM
To: PublicComment
Subject: Windstorm

[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.

Coastal Texans cannot afford a rate increase! I vote NO to any and all rate increases!

Thanks,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:07 PM
To: PublicComment
Subject: Vote no on increasing by 10%

[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 area can't afford the constant increased costs of homeowners, windstorm and flood insurance. In the last 4 years, 2 of my homeowner insurance companies have stopped writing in Galveston county, allowing those who still write to increase their costs.

I had friends who needed to use their windstorm after Beryl who could not, because the deductible is \$20,000!! That means we are paying for insurance we will never be able to use. Please consider this and do not vote for an increase.
Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:06 PM
To: PublicComment
Cc: [REDACTED]
Subject: Texan coastal homeowner

[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 for TWIA rate increases. As a coastal owner, we carry 3 mandatory insurances on our home already- a rate hike would be unmanageable. Thank you.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:04 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.

Re: rate increase proposal

I would like it on record that we protest this rate increase. We are already held hostage with TWO expensive policies during an economic downturn for the last four years. The board that proposed this should be ashamed.

[REDACTED]

[Sent from AOL on Android](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:02 PM
To: PublicComment
Subject: Vote no to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sincerely
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:02 PM
To: PublicComment
Subject: Against Rate Increase

[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.

Dear TWIA,

It has come to my attention that the board of directors are meeting on August 6th to discuss a potential 10% rate increase. Coming from a fellow customer of TWIA, please stop destroying us and increasing our insurance premium!! Inflation is already screwing us all but we are required to have insurance and y'all are making it to where we cannot afford to have insurance! Also, meeting right after we have been deeply affected by Hurricane Beryl shows a lot. We are already struggling to get back on our feet and y'all are wanting to tear us back down. Please do not approve this rate increase. I hope you take this into deep consideration.

Best,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 2:01 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.

Do not increase rates/tax

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:59 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.

Coastal residents simply cannot afford an increase in windstorm rates. You are bleeding us dry. Some of us will have to TRY to sell because of insurance costs. Please do not raise rates. [REDACTED] Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:57 PM
To: PublicComment
Subject: Insurance 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.

Insurance rates are already to expensive. TWIA should not raise rates by any means.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:55 PM
To: PublicComment
Subject: Ridiculous 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,

Coastal Texans cannot afford a rate increase in this economy. As a majority bread winner for a family with an 18 month old, I'm already at the end of my rope trying to stay afloat. Vote no to any increase.

Regards

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:55 PM
To: PublicComment
Subject: Please Vote No!

[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.

Dear TWIA Board,

I have been a coastal Texas resident for 24 years. In that time I have owned two homes that have survived multiple storms.

A 10% increase to our required TWIA premiums would make this already difficult economy even more challenging. As a household with 2 public servants (an educator & police officer), our incomes are not increasing anywhere near as quickly as the cost of living.

Please do not add additional financial stress to my family & our community. I am asking you to please vote NO to a 10% rate increase on TWIA premiums.

[REDACTED]
Resident of Dickinson, TX (Galveston County)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:54 PM
To: PublicComment
Subject: NO Rate 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. I have never had a claim and even survived Hurricane Harvey with no damage. Now Beryl had destroyed my fences, but don't seem to be covered by TWIA. Even with my high deductible, it will not cover much of my damage if at all.

Again, please vote NO to any rate increase.

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:49 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.

Coastal Texans cannot afford another rate increase! Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:45 PM
To: PublicComment
Subject: TWIA 10% 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 opposed to this insurance rate increase of 10%. Our cost of living is already too high and we are retired and on a fixed income. This increase would create a huge burden on everyone, especially those people on fixed incomes.

Thank you

Gregory Sonnevile
[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:45 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.

I live on the coast, and I am not supporting a rate increase. I understand there is a meeting being held in Galveston regarding this topic on Tuesday. People simply can't handle all the increases it's not affordable.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:43 PM
To: PublicComment
Subject: Vote No for 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.

Please vote NO for a rate increase on insurance in August. We cannot afford anymore increases. Thank you.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:43 PM
To: PublicComment
Subject: TWIA RATE INCREASE MEETING

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

CAUTION: This email originated from outside of the 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 Gulf Coast residents cannot afford another rate increase. It's becoming ridiculously expensive to live near the coast and even multigenerational families will be forced to leave their homes.

[REDACTED]

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:38 PM
To: PublicComment
Subject: Public meeting comment

[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.

My name is [REDACTED]. I live in Galveston County at [REDACTED], and have been forced to purchase insurance from TWIA for many years due to the incompetence of the Texas Insurance Board. Raising rates will put me out of the home I've worked for all of my life. Rates are already ridiculously high and continue to go up with NO oversight or thought for those you continue to fleece. I say NO to any increase!!!

Thank You,
[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:36 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.

Coastal Texans cannot afford a rate increase! Vote NO to any rate increase!

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:27 PM
To: PublicComment
Subject: Please vote NO

[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.

Please vote NO to any rate increase!! Coastal Texans cannot afford a rate increase!

Thank you

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:20 PM
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.

We vote No to a rate increase on TWIA insurance.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:19 PM
To: PublicComment
Subject: No 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:15 PM
To: PublicComment
Subject: Insurance 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 paid TWIA insurance for years and have never had a claim yet my insurance rates rise. This year Beryl did damage to my home and I am still waiting for action from TWIA.

I cannot afford a rate increase. No one can, stop the insanity, your are ensuring that people can not have insurance.

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:11 PM
To: PublicComment
Subject: Windstorm insurance rate increase

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

Please vote no on rate increase. Costal Texans can not afford an increase. I am already paying \$392.00 a month in windstorm insurance premium simply to continue living in my home. I am 84 years old and my wish is that I can afford to spend my remaining years here in the home I love. Thank you [REDACTED] Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:06 PM
To: PublicComment
Subject: Coastal Texans cannot afford 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.

Vote NO to any rate increase. As it is, you have ripped me off by not paying for previous damages.



Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:07 PM
To: PublicComment
Subject: NO to wind insurance 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.

Coastal Texans cannot afford a wind insurance rate increase. Vote NO to any rate increase.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:07 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 cannot afford a rate increase to my windstorm insurance. This would create an unnecessary burden to my already challenging budget.

[REDACTED]

[Sent from Yahoo Mail on Android](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:05 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. NO! to TWIA rate increase. People cannot afford another insurance rate increase.

NO NO NO!

GALVESTON COUNTY
CHAMBERS COUNTY

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:05 PM
To: publicvomment@twia.org; PublicComment
Subject: Coastal Texans

[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.

Coastal Texans can not afford a rate increase. Vote NO

Thank you,
Galveston home owner

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:02 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.

Coastal Texans cannot afford a rate increase. We just spend hundreds of dollars on fuel for our generators and still have damage costs incurred from Hurricane Beryl.
Please vote NO to any rate increases.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:45 PM
To: PublicComment
Subject: Windstorm increasing

[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.

[REDACTED] here: State Representative Terri Leo Wilson

Windstorm Insurance Association (TWIA)

" Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:45 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.

Coastal Texas residents cannot afford an increase. Vote NO to any increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:42 PM
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.

Please vote against increasing Windstorm Insurance!! People are having a hard time with paying for it as it is! Please vote no increase!!

[REDACTED]
Galveston, Texas

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:41 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.

Absolutely ridiculous that this even being considered at this time. Allow us, your customers, an opportunity to recover from the pathetic economy without the worries of another price hike on something that is required for many to protect their homes for the sake of their family. Please consider the consumer and do NOT raise rates at this time. Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:40 PM
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.

Coastal Texas resident can't afford a rate increase Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:40 PM
To: PublicComment
Cc: [REDACTED]
Subject: Texas Windstorm Insurance Association (TWIA) PLEASE VOTE 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

Best Regards



Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:33 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.

We are seniors living on the Texas coast & cannot afford an increase in windstorm rates. Please vote NO.
Our rates & deductibles make it difficult or impossible to make necessary repairs after a storm.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:31 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:24 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:09 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:02 PM
To: PublicComment
Subject: Windstorm rate increase 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.

I am a resident of Ingleside Texas and I want to go on record OPPOSING a rate increase to the Texas windstorm program. Even though this has been an active season the windstorm trust is fully funded and there have been minimal payouts over the past several years. So the wind storm program has plenty of funds to cover projected expenses. So once again I say NO Rate increase

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:51 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.

We are retired and barely able to keep up with non insurance related expenses now after storms. Please do not raise our rates. Thank you

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:48 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 do not raise our rates in the Galveston area. We have been hit with too many non insurance related expenses(clean-up) and we are not able to keep up. Thank you

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:40 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:30 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. The proposed rate increase is terrible timing for so many coastal AND inland homeowners along the coast as we are dealing with rising cost of virtually EVERYTHING we need. I personally ask everyone on the board to either look elsewhere to cut or leave as is and exhaust every state , federal and or private funding available.

Kind Regards,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:30 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.

Coastal Texas CANNOT afford a rate increase!! Vote NO to ANY rate increase.

A Proud Texan!

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:23 AM
To: PublicComment
Subject: Vote No to rate increase

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

CAUTION: This email originated from outside of the 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,

Coastal Texans can not afford a rate increase. Please vote NO to any rate increase.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:18 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thanks,



Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:11 AM
To: PublicComment
Subject: TWIA Insurance 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.

Good morning,

Thank you for trying to stop this. We own 3 businesses and one house. 2 of the businesses are barely solvent and the 3rd was started to pay off the debts of the first two. That alone is insurmountable. We are trying to honor our debts at great personal and financial sacrifice.

Costs across the board have gone up to the point that there is no profit in a small business, there never has been for us. We have not taken a paycheck/draw in over 6 years but we have kept people employed and lost 100s of thousands of dollars. I work full time plus (at a regular job) as does my wife in the businesses; it wounds us every time someone else takes more money from us. We cannot raise prices to pass on to the consumer any more.

I can list the woes of business and how everyone else makes money but us but that is not what this is about.

We have never filed a claim and consider ourselves lucky. We pay no less than 30k and closer to 40k per year to insurance companies for everything. (housing, business, auto, flood, wind, workers comp) Not looking for a handout (although we would love one) but it needs to stop.

Please curb the cost!

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:06 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:05 AM
To: PublicComment
Subject: TWIA

[You don't often get email from [REDACTED] 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:02 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]
[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 11:01 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:58 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thanks,

[REDACTED]
Galveston County, TX

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:22 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:15 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase Coastal Texans cannot afford a rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:14 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:06 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

[REDACTED]
"Life is not about waiting for the storm to pass, but learning how to dance in the rain"

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 10:00 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

--



Virus-free. www.avast.com

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 11:33 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.

To Whom It May Concern:

The entire state of Texas and many businesses, including yours, benefits from the money generated in Galveston, Texas. The residents of Texas, and beyond, benefit with the availability of visiting, vacationing, and living on the Galveston coast.

However, those of us as permanent residents, can not afford a 10% increase to our windstorm insurance.

10% is almost triple a COLA for one year, and many residents on the island do not even receive a COLA. As a recently retired educator, if history repeats itself, I would not receive a COLA for about 15-20 years. So, where am I going to find an additional 10% for windstorm insurance???

Just like Texas educators and ISDs are having to make cuts, then perhaps an internal review is needed at TWIA to make cuts.

All I know is an insurance increase would have harmful effects on the citizens living here full time. This could cause permanent home owners, who genuinely care about the island, its upkeep, and its environment, to sell their properties to the many out of state developers, who are turning the island into a STR nightmare, which will eventually devalue the real estate properties in Galveston and cause harm to the overall economy and the state's citizens.

Many of the STR properties owned by companies were the ones that did not notify their renters after this last Hurricane about putting up their trash cans in a locked area because there would be no service. These companies did not prepare their properties, tie die furniture, prepare outside items, etc.

So what happened???

Tons of extra debris everywhere significantly slowing down repairs and causing additional damages to properties. This is what happens when permanent residents have to sell, not because they can't afford their homes, but because they can't afford their insurance.

I ask that you consider the outcomes of raising the insurance by 10% and make the decision not to for the sake of the island its people, and the state of Texas.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 11:29 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.

A rate increase would be crippling to Texans. The middle class is already struggling to make ends meet.

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 11:24 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.

No to a rate increase . Being retired on a limited income a rate increase is unaffordable for us. We seniors are being priced out of our homes.

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 11:24 AM
To: PublicComment
Subject: Rate Increase Comment

[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 am writing this email in the hopes it will reach a listening ear.
Prices are high everywhere and an increase of 10% is hitting us hard while we're all down.
Please reconsider this increase.

Thank you,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 11:08 AM
To: PublicComment
Subject: Coastal Texans

[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, Coastal Texans cannot afford a rate increase.

Please vote NO to any rate increase at this time!

Thank you

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 11:07 AM
To: PublicComment
Subject: TWIA proposed 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.

Costal Texans can not afford a rate increase. Please vote NO rate increase for the proposed 10%rate increase.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 11:01 AM
To: PublicComment
Subject: NO to 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.

Coastal Texans cannot afford a rate increase! Please vote NO to any rate increase.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 10:53 AM
To: PublicComment
Subject: PLEASE!! 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.

Between the skyrocketing costs of homeowners insurance, flood insurance, an auto insurance, it is slowly bankrupting us. My insurance company refused to cover my house, so I told them there was no way in hell they were going to get my auto insurance business. Please, please, please do not increase our rates. Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED] 🐱

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 10:48 AM
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.

NoCoastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 10:47 AM
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.

NoCoastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 10:17 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.

Vote NO for any Texas Windstorm Rate Increases --

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 10:15 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.

coastal Texans cannot afford a rate increase! Vote NO to any rate increase!!!

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 10:08 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.
I paid \$1410 for TWIA Ins, besides all the usual home insurances -- NO MORE RATE INCREASE,
PLEASE!!!

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 9:38 AM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase

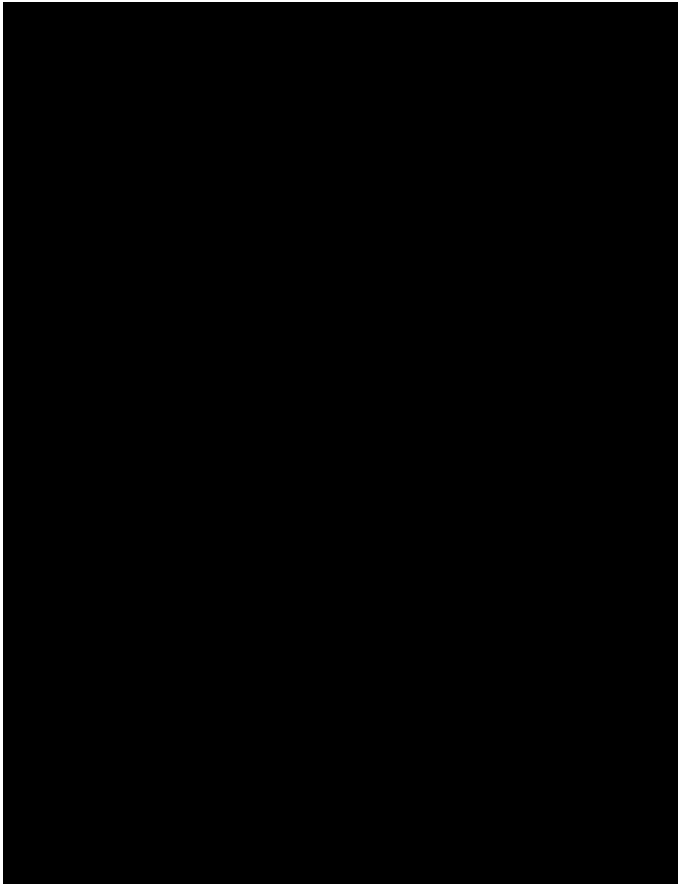
You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Good Morning,

As a small business owner and long- term resident I would appreciate the Windstorm Insurance not be increased by 10% . For many years there haven't been any claims at all on my properties in fact I have only made one claim in 35 years.

Kind Regards,



Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 9:35 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 9:35 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 vote no on any rate increase. The rates are already too high.

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 9:33 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.
Your rates are already high. I suffered damage from Beryl and had to pay for it all out of my own pockets. There should be no increase. Learn to fund the insurance program the same way I had to fund my damage expenses: from available funds!

[REDACTED]
Sent from iPhone 15

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 9:10 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 9:05 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.

Coastal Texans cannot afford another rate increase. Please vote no to any increase.

Thank you,

[REDACTED]

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

Public Comment

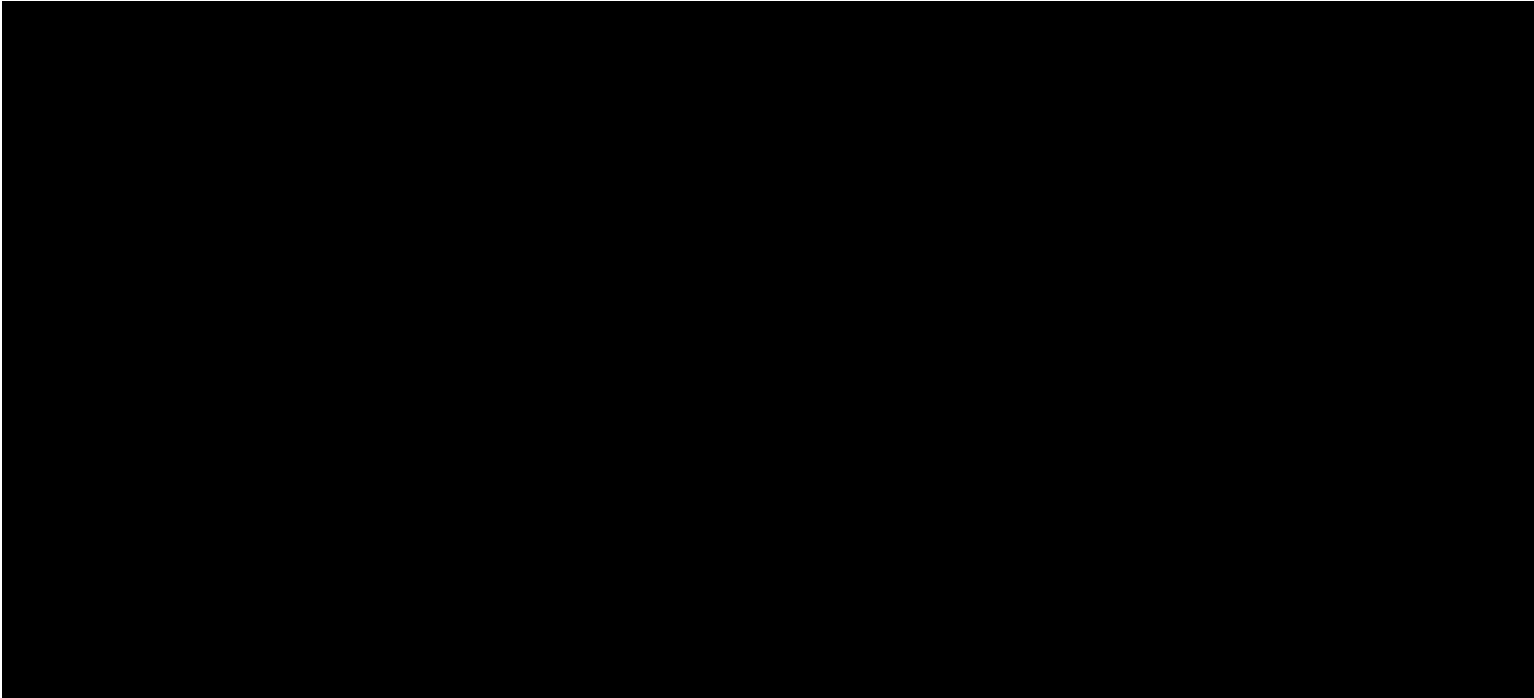
From: [REDACTED]
Sent: Sunday, July 28, 2024 8:59 AM
To: PublicComment
Subject: TWIA Rate Increase

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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

The Texas Real Estate Commission requires us to give you two notices: [CONSUMER INFORMATION](#) and [INFORMATION ABOUT BROKERAGE SERVICES](#).



Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 8:52 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.

To whom it may concern:

I am urging you to vote no to any increase for Texas Coastal folks.

Sincerely

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 8:32 AM
To: PublicComment
Subject: Texas Windstorm Insurance 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 a resident on Bolivar Peninsula living on a fixed income. Insurances on my home have become a huge cost burden. I am almost to the point that I must consider leaving the place that I love. Never have I filed a claim with TWIA, yet have paid premiums for 15 years. Many of my neighbors have or are planning to leave the Texas Coast as tax and insurance costs have become too expensive. No to the proposed 10% rate hike.

[REDACTED]
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 8:26 AM
To: PublicComment
Subject: Use Common Sense

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

CAUTION: This email originated from outside of the 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 executives

Your offices are located in Austin where Im sure you have plenty of office space for meetings. However, you feel the need to come to Galveston and hold a meeting at an expensive hotel. Heads up, those travel, meeting, expensive meals and undoubtedly happy hours with costly cocktails are ALL PAID BY US! And you're spending all this money to ask for a 10% rate increase because you just can't make ends meet. The irony

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 8:24 AM
To: PublicComment
Subject: Windstorm 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 can not afford a increase in windstorm insurance, vote "no"

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 8:22 AM
To: PublicComment
Subject: Coastal Texas proposed 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.

Dear Sirs,

Coastal Texas residents can NOT afford any rate increase at this time. Vote NO to any rate increases. Many residents are suffering the damages brought with Beryl and paying out of pocket expenses as deductibles are too high to reimburse anything short of catastrophic damage. Much like myself, on a fixed income and rampant uncontrolled inflation, this is not affordable and any rate increase would be impossible to bear.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 8:20 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 8:13 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 ridiculous. You propose a rate increase and yet your not paying out any claims! I have yet to here anyone that has gotten a check from TWIA

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 7:57 AM
To: PublicComment
Subject: No 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 7:54 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Not only do I say NO, I say HELL NO!!!

Public Comment

From: Mike Foreman <mforeman@friendswood.com>
Sent: Sunday, July 28, 2024 7:05 AM
To: PublicComment
Subject: NO Rate Increase

[You don't often get email from mforeman@friendswood.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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.
Mike Foreman
Mayor
City of Friendswood

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 6:48 AM
To: PublicComment
Subject: Say 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.

We bought a house in Mont Belvieu Texas in July of 2023. We just received our renewal and the policy increased \$500 for the next year. We have not had a claim. And now there's talk of further rate increases!

Coastal Texans cannot afford another rate increase! Please vote no to any more rate increases!

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 5:20 AM
To: PublicComment
Subject: rate hikes

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

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

No new rate hikes please!! Bidenflation is killing us already..

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 4:52 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.

Coastal Texans cannot afford a rate increase. No to this suggested rate Increase

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 3:41 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.

Coastal communities cannot afford a rate increase
Vote No to a rate increase

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 3:38 AM
To: PublicComment
Subject: No 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.

Coastal Texans cannot afford a rate increase . No rate increase

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 12:20 AM
To: PublicComment
Subject: Windstorm insurance 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 property owner in Galveston County I'm writing to raise my objection to the consideration of an increase in the rates for windstorm coverage. Considering the increase in property values and the proposed tax increase to be imposed as a result, an increase in insurance coverage is an undue burden on property owners in the coastal counties and will only drive residents, property owners and ultimately visitors away from the area. I urge you to reconsider.

Thank you.

[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 10:38 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. My claim from Beryl has been refused. No no no to Increase. [REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 10:13 PM
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.

An increase in our home insurance will bring us closer to selling our house. I am retired and my husband is about to retire. We will be on a fixed income. Insurance is already so high, it is a burden. I feel like the insurance companies know they have us over a barrel, these comments probably mean nothing to them. It is a shame to have to pick between having a house and possibly moving in with relatives.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 9:51 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.

[REDACTED]
Sent from my iPhone so please excuse any typos.

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 9:51 PM
To: PublicComment
Subject: Rate increase from Windstorm Insurance Association

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

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

Fellow Texan,
Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

publiccomment@twia.org

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 9:50 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.

Coastal Texans cannot afford a rate increase. Vote, NO for rate increase.

Thank you

[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 9:25 PM
To: PublicComment
Subject: Proposed Windstorm rate increase for Texas Gulf Coast

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

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

Coastal Texas CANNOT AFFORD a rate increase! Most of us have not even filed a windstorm claim since Ike in 2008. We are asking our state representatives to VOTE NO TO ANY TWIA INCREASE.

[REDACTED]
[REDACTED]

-

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 8:24 PM
To: PublicComment
Subject: I Vote 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.

TWIA customers already pay so much for homeowners' insurance. In addition, we have to buy flood and regular insurance. The total for insurance is higher than it is for my mortgage. We cannot afford another rate increase. I vote NO.

[REDACTED]
77571 zip code

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 8:15 PM
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.

Board,

Hurricane Beryl was an exception. As you apply data on hurricanes there are storms that do not follow any pattern. The hurricanes have moved east. Most Cane's now are Atlantic and eastern gulf Cane's. The ones that form in the southern Gulf usually go into Mexico or curve eastward to Alabama Mississippi and Florida.

Additional the tornado belt has also moved east. Now the belt runs predominantly way east of Austin to Kansas line. Check it.

Texas has seen less dangerous Hurricanes. The Hurricanes that form off Africa now go to the Atlantic and Florida. I attended Dr. Grey's class to train local EOC Red Cross Hurricane shelter reps on hurricanes in 1989. I have them studied ever since.

Check my claims...the dangerous hurricanes and Tornado belt have moved east.

Warmer water has changed the way Canes go.

The Texas Gulf is NOT going to see an increase of dangerous storms. The data supports it. (Nation Hurricane Center). The data does not support raising rates.

VOTE NO.

Do the research. Beryl was an exception to the historic patterns. One rogue hurricane does not a pattern make.

[REDACTED]

Sent from my T-Mobile 5G Device

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Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 7:14 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.

Coastal Texans cannot afford a rate increase.
Vote NO to a rate increase.

[REDACTED]
77515

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 6:14 PM
To: PublicComment
Subject: Say no to 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.

Texas coastal homeowners cannot afford a rate increase of any kind. This will kill the already distraught housing industry ! Borrowers cannot afford homeowners and windstorm insurance right now , so an increase of any kind will put the final nail on the coffin. Please consider future homeowners when making these decisions !

I'm betting most folks could hardly make a claim from Beryl due to their higher deductibles this time. A lot of out of pocket was paid instead of claims.

Thank you for your consideration and action in no increase.

Sent from [REDACTED]

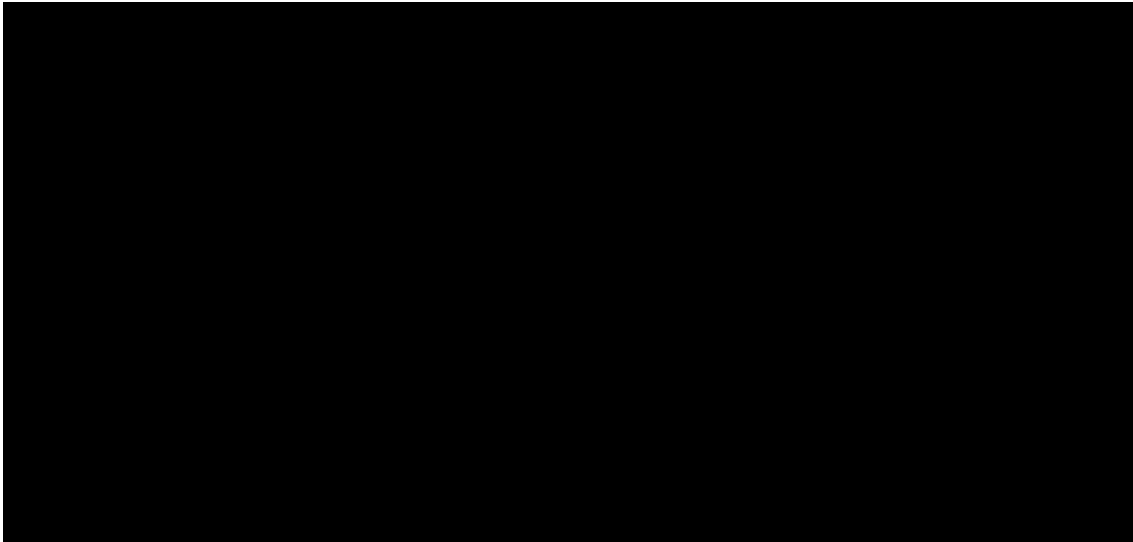
Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 6:03 PM
To: PublicComment
Subject: Insurance is too 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.

Coastal Texans cannot afford a rate increase. We cannot continue paying more... either the whole state should pay and share the costs or we should not pay for dallas tornadoes or normal insurance should not pay any windstorm claims in other counties



Required Documents Per Texas Law:

- [Information About Brokers Services](#)
- [Consumer Protection Notice](#)

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 5:38 PM
To: PublicComment
Subject: Windstorm 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 cannot afford higher rates. Inflation is killing the people. Please vote against any rate hike.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 4:54 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Any increase is going to cause a larger number of people who will seek commercial coverage or will simply be priced out of the home ownership market.

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 4:05 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.

Coastal Texans cannot afford a rate increase. Vote no to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 3:23 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 3:21 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 3:20 PM
To: PublicComment
Subject: Windstorm 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 request that you reconsider raising windstorm rates for homeowners in Texas again this year.

Increases made last year were significant and a hardship for Texans, especially with inflation making the cost of everyday living already difficult. We have families and are trying hard to make ends meet.

Another increase, in addition to the current cost of living, will tax Texans right out of their homes.

Instead, please give us another year, and the opportunity to wait for our economy to hopefully stabilize.

Respectfully,
[REDACTED]

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This e-mail communication and any attachments may contain confidential and privileged information for the use of the designated recipients. If you are not the intended recipient, (or authorized to receive for the recipient) you are hereby notified that you have received this communication in error and that any review, disclosure, dissemination, distribution or copying of it or its contents is prohibited. If you have received this communication in error, please destroy all copies of this communication and any attachments and contact the sender by reply e-mail or telephone ([REDACTED])

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 2:53 PM
To: PublicComment
Subject: Windstorm 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 the TWIA,

My wife & I are elderly and living on a fixed income In Jamaica Beach since 1994. Inflation is causing us great harm because everything costs more, food, medicine, other taxes. We can Not afford a 10% increase in our windstorm insurance. Please don't penalize the old folks in Texas, so insurance companies can make more money.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 2:35 PM
To: PublicComment
Subject: Vote NO

[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 to a rate increase August 6th. With inflation out of control, property taxes arbitrarily increasing by monumental and ridiculous amounts and insurance more than doubling - this is one more step in making it impossible to own down here in Galveston .

VOTE NO!

[REDACTED]

Typos courtesy of iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 2:33 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.

Please do not increase the rate using the inflated numbers as shown on your report. We are already paying too much for insurance and many people can't afford it.

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 2:24 PM
To: PublicComment
Subject: No Rate Hike

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

Please do not raise the windstorm rates! The economy is so bad right now for those of us who are working hard and can barely afford groceries. Everything is so expensive, this would add undo stress to the citizens of South Texas.

Thank you,

[REDACTED]

Portland, TX

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 2:02 PM
To: PublicComment
Subject: Windstorm Insurance 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 husband and I are retired on limited income. We live in a small 24x48 foot wood frame house on blocks. Our Texas Windstorm insurance is almost \$2500 a year. Then add general homeowner insurance and property taxes, we pay just over \$1000 a month for all this.

Any additional increase in any of these would adversely affect us.

DO NOT INCREASE OUR INSURANCE COSTS.

[REDACTED]
Chambers County Texas

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 1:33 PM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase. VOTE NO to any 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.

No need for a rate increase for my wind insurance!! It's not cheap, but I'm paying the premium for peace of mind.

I'm not getting ahead on my social security with the THREE health insurance premiums I have to pay and, of course, they will increase this year AGAIN also.

You've managed to keep my premium every year without a claim from me and you don't hear me complaining do you? You. Have. One. Job.

VOTE NO!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 1:33 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 1:29 PM
To: PublicComment
Subject: Insurance 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,

Good afternoon, I am writing today in regards to windstorm insurance, to say that

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

It is ridiculous that this is even being considered, especially so soon after a hurricane in our area. It seems that someone saw all the claims coming in after a hurricane and decided it would be a good time to skyrocket insurance rates as a way to make a whole bunch of extra money. This is ludicrous. If anything, we should see a DECREASE in rates because of all the claims. Stop trying to bury people in fees and rate increases. VOTE NO TO ANY RATE INCREASE.

In Health and Harmony,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 12:12 PM
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.

Coastal Texans cannot afford a Rate Increase VOTE NO to any rate increase

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 12:03 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.

Coastal Texans cannot afford a rate increase. Vote no to any rate increase.

Sent from my iPhone



Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 12:02 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 11:59 AM
To: PublicComment
Subject: Potential 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 -

Please, please, please, we are begging you not to increase the windstorm rates!!

My husband and I are retired and can barely afford to buy the basic needs for everyday living. The price of everything right now is so detrimental to all of us.

ALL insurance rates have gone up so much the past few years that another rate hike will probably bankrupt us! 😞

Please reconsider not to increase the rates!

Sincerely,

[REDACTED]

Sent via the Samsung Galaxy S23 Ultra 5G, an AT&T 5G smartphone

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 11:41 AM
To: PublicComment
Subject: No to 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.

!!Say NO to TWIA Rate Increase
Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

Thank you
[REDACTED]
Sent from my iPhone



CONNIE SCOTT
NUECES COUNTY JUDGE

July 24, 2024

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

RE: TWIA Rate Hike

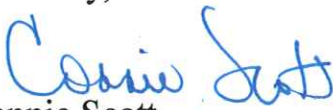
Dear Chair Womack:

On behalf of the residents, premium holders and businesses of Nueces County I am writing to express my strong opposition to any potential Texas Windstorm Insurance rate increase. The Texas coastal community continues to not only recover from damages from Hurricane Harvey but is now in full recovery from the recent devastation from Hurricane Berly.

I encourage you to work with our legislators to find solutions that will not negatively impact our coastal communities. The Nueces County Commissioners Court, on behalf of our 350,000 plus residents, respectfully ask that you do **NOT** vote for a rate increase at your upcoming August Board meeting.

Thank you for your time and consideration and please feel free to reach out if you have any questions.

Sincerely,


Connie Scott
Nueces Count Judge

cc: Chairman Todd Hunter, HD 32
Senator Chuy Hinojosa, SD 20

County of Nueces

2.L

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 hardship caused by rebuilding after Hurricane Harvey, as well as the continued rising inflation;

WHEREAS, coastal residents and communities were recently impacted significantly by Hurricane Beryl throughout the Texas Coast and communities, businesses, and premium holders are bracing for increased hurricane activity this hurricane season;

WHEREAS, preliminary estimated economic impact reports estimate \$30 billion in damages with the brunt of the loss coming from the damage to homes, businesses and infrastructure, facilities, roadways, and vehicles;

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 24th DAY OF JULY, 2024.



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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:58 AM
To: PublicComment
Subject: NO Rate 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.

We are senior citizens, 80 and 75, and our recent windstorm bill took up 2.5 months of our combined social security income! Windstorm insurance is our biggest bill all year – higher than taxes, medical costs, and groceries! We absolutely can't take another rate rise!

We've only used Windstorm insurance once.

Can you PLEASE forgo rate hikes – or at least exempt Senior citizens, handicapped, and veterans from increased prices? We're all three ! Seniors, handicapped, AND military veterans!

I know you don't care about us little people, but I'm writing the governor, lieutenant governor, my state senator and representative to PLEASE rein in these arbitrary and terrible rate hikes on poor and old people!

Your sincerely,

[REDACTED] citizens of northern Galveston County Texas

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:50 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: Monday, July 29, 2024 10:49 AM
To: PublicComment
Subject: NO RATE INCREASE FOR 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.

To Whom it May Concern,

I am a resident of Galveston, Texas, and I would like for you to vote NO to a rate increase. Coastal Texans CANNOT afford a rate increase. We are overburdened with rate increases, property taxes, and inflation.

Sincerely,

[REDACTED]

Public Comment

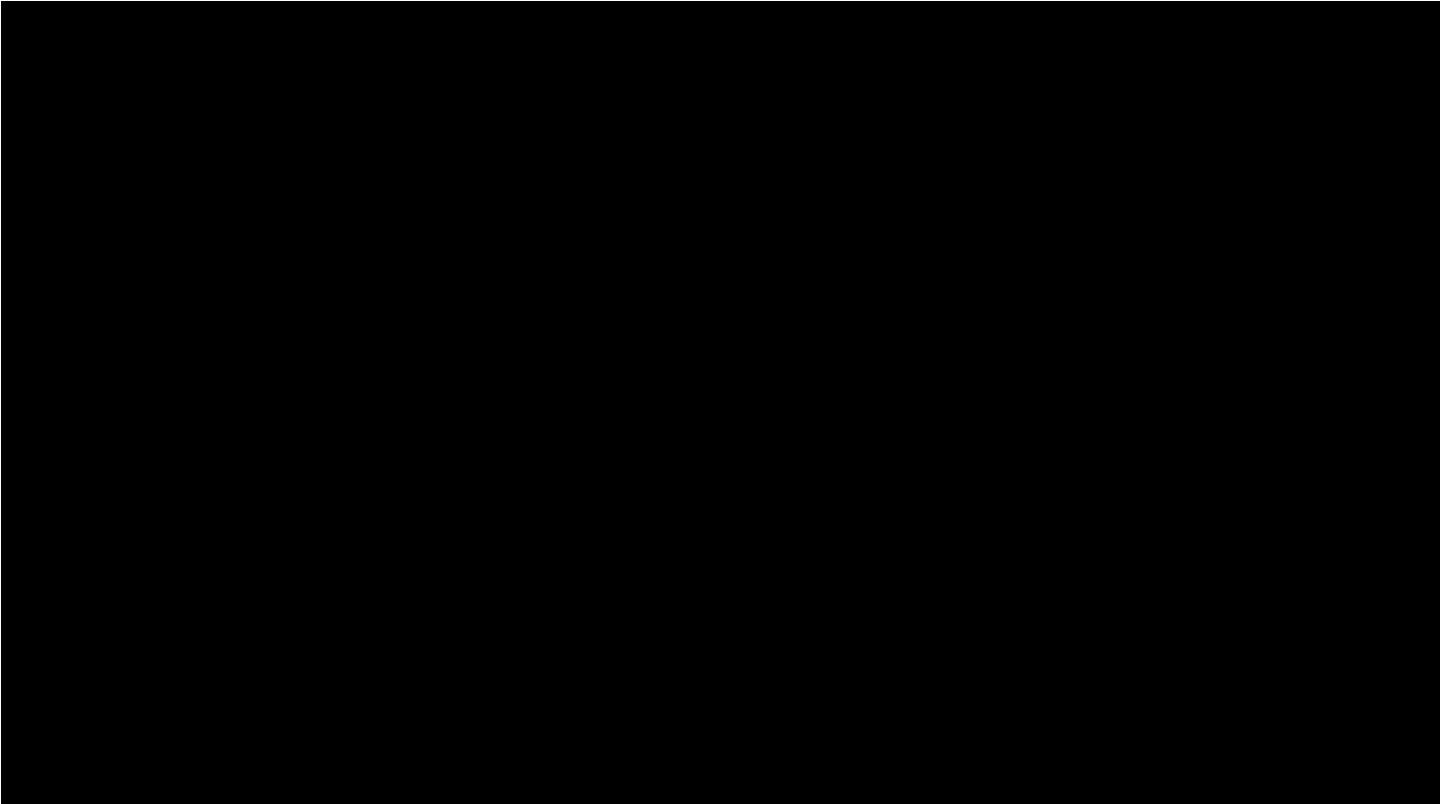
From: [REDACTED]
Sent: Monday, July 29, 2024 10:39 AM
To: PublicComment
Subject: Rate Hike

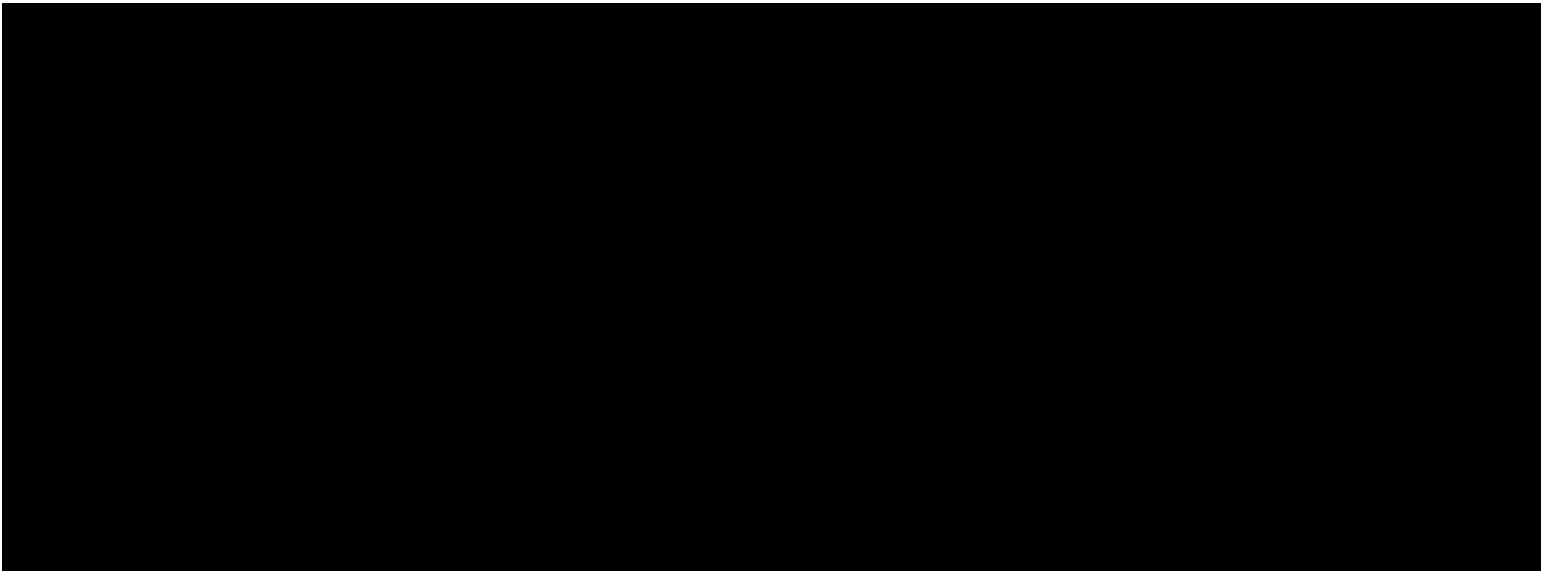
You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Hello, I am writing to voice my opposition to a windstorm rate hike. I realize inflation and rising costs make it hard to keep rates down, but costs to live in TX are already higher than most states. I come from Illinois, and my car insurance, property taxes, homeowners insurance including windstorm, and utility bills are more expensive here than they were up in Bartlett, IL (A suburb of Chicago) for almost the same size/value of home. Moving from a liberal state, we were told it would be cheaper to move here, but that is not the case. The premiums homeowners pay their insurance, should be making lots of money in interest if invested properly, and not just paid toward salesperson commissions and operating costs. Many people are already selling their homes in the coastal bend because they cannot afford the taxes and insurance. Wise spending can cut costs; we don't need to increase rates to stay solvent.

Thank you,





Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:13 AM
To: PublicComment
Subject: Vote NO to TWIA 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.

Coastal Texans cannot afford ongoing increases to their premiums. We are all doing the best we can to manage through difficult weather/storms and most come out of pocket an incredible amount. Increasing premiums makes living on the coast too difficult and unaffordable for many. Vote NO to rate increases.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:04 AM
To: PublicComment
Subject: ANNUAL RATE FILING AT AUGUST 2 MEETING

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

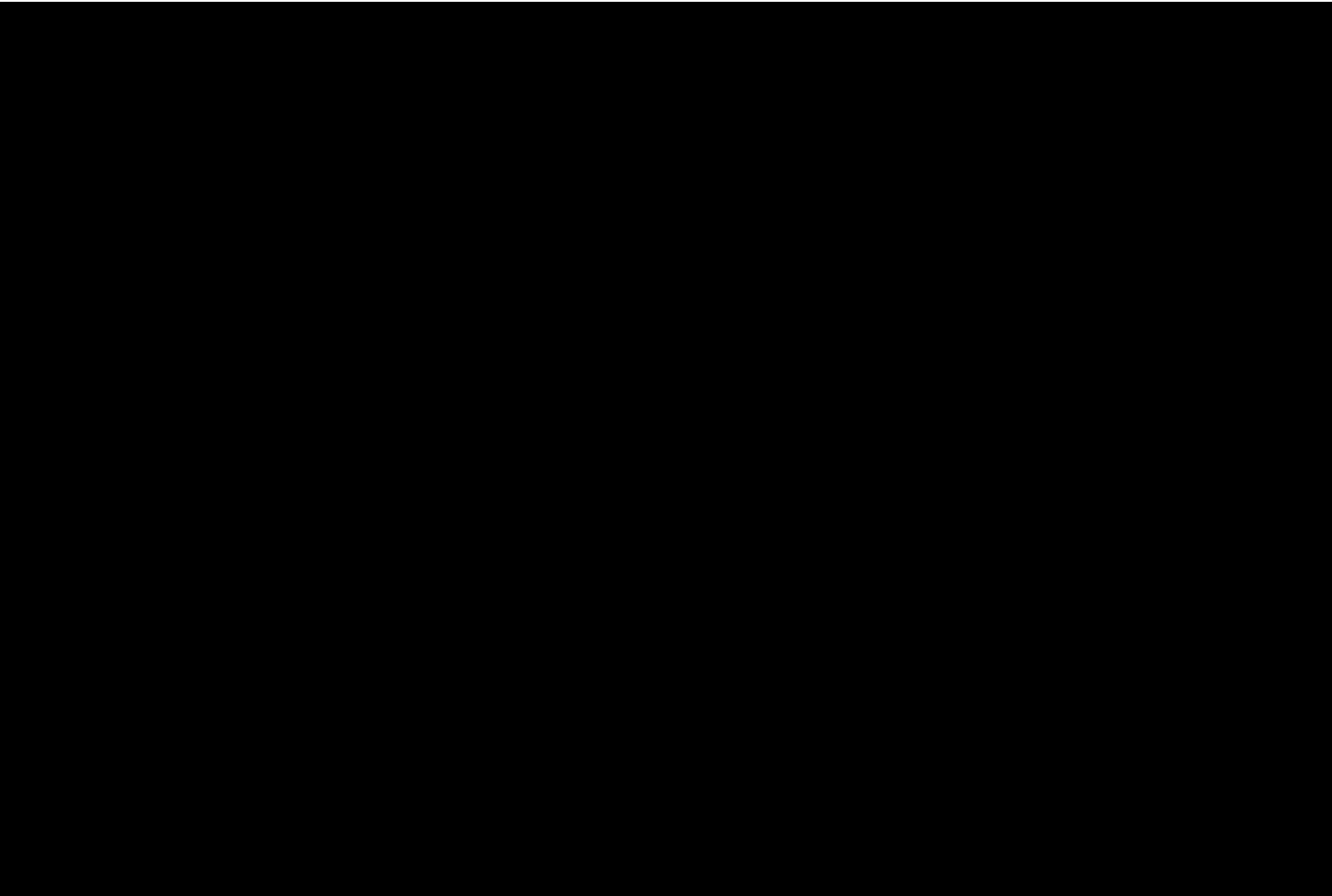
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Hello,

Coastal Texans cannot afford a rate increase. I vote no to any increase. New homeowners are already facing higher rates and costs of insurability..

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

At your service,



Public Comment

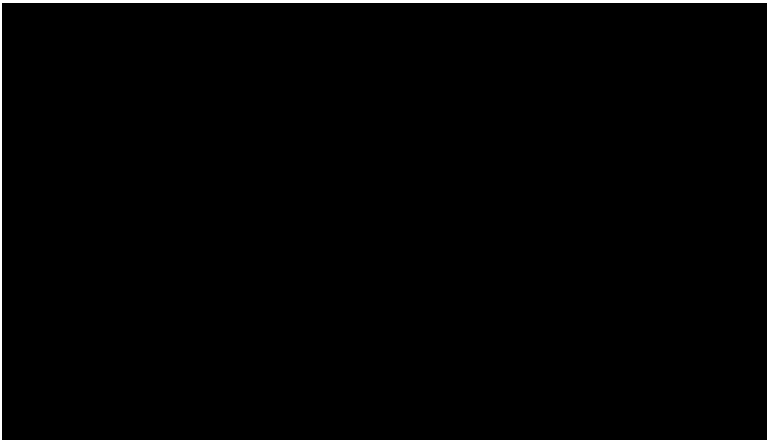
From: [REDACTED]
Sent: Monday, July 29, 2024 9:48 AM
To: PublicComment
Subject: Objection to Proposed Rate Increase in Galveston County

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

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Coastal Texans cannot afford a rate increase. Please don't do this to us.

Thanks,



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:43 AM
To: PublicComment
Subject: Rate Increase in Premiums

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

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

Coastal Texans cannot afford a rate PublicComment@TWIA.org increase. Please vote **NO** to any rate increase.

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 12:16 PM
To: PublicComment
Subject: Vote NO to rate increase! Coastal Texans cannot afford this!

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

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Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 6:26 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.

We are an older couple on a fixed income. Just went through Beryl and sky rocketing insurance premiums. We simply cannot afford another increase in our premiums. Please vote no. Thank you for your consideration.

[REDACTED]
Brazoria County residents

Public Comment

From: [REDACTED]
Sent: Sunday, July 28, 2024 8:31 AM
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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Board of Directors,

I have a beach shop on coastal Texas in Crystal Beach. With 95% of my revenue received during 6 months of the year, my business is seasonal and depends on strong tourism. A 10% increase in windstorm insurance is too big a hit for us.

This increase hits my house, my business, and my customers. Rate increases are passed on to the renters. These added costs push tourism away from Texas to other states. It also lowers available spending money for tourists to spend at local businesses. It is not just the business income that takes a hit but employment. If my costs increase and revenue decreases, I will have to reduce employee headcount, pay, or both.

This is bad for Texas, bad for tourism, and will exponentially impact small and local businesses, and employees (local residents).

Vote NO to a rate increase!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 11:09 PM
To: PublicComment
Subject: NO to wind 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.

You are kidding me!!! We already pay enough!!! Areas that are not affected at all, and the worse areas.... it all comes out in the already shotty coverage and then go up 10 % ridiculous.... but then again, this is pointless as it is out of our control. If you keep doing this no will be able to sustain living on this island, which I do not the city of Galveston wants! Permanent Residents

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 8:13 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thank you,
[REDACTED]

Homeowner
Dickinson, Texas

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 4:34 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:36 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.

Coastal Texas cannot afford a rate increase. Please vote "NO" to any rate increase.
Thank you

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

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 9:34 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.

Dear TWIA,

As a home and business owner in Galveston, we oppose a 10% price increase. With already high inflation and high tax and insurance rates, Texans are getting priced out of their homes and businesses.

Please help keep Texas strong and do not raise rates any further!

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, July 26, 2024 8:37 PM
To: PublicComment
Subject: Windstorm 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:

My name is [REDACTED] and I do not agree with a 10% rate increase of windstorm in SE Texas. I live in Hankamer, Chambers County and insurance rates are too high already.

I vote NO to any rate increase.

Thank you in advance for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:06 AM
To: PublicComment
Subject: NO Rate Increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:42 AM
To: PublicComment
Subject: Windstorm Insurance 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. This is unacceptable.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:11 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase please.

I am a senior citizen that lives in Galveston County and I definitely cannot afford an increase. Vote no!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:05 AM
To: PublicComment
Subject: PLEASE HELP US WITH 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]
Bacliff Texas

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Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:04 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.

Please vote NO to any rate increase. Coastal residents cannot afford any rate increase.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:04 AM
To: PublicComment
Subject: Raising cost of 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.

Our rates are too high, already. You're going to cause everyone to move away from the island.
Please don't increase our windstorm insurance.

[REDACTED]
Tiki island, TX

[Sent from AT&T Yahoo Mail for iPad](#)

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:03 AM
To: PublicComment
Subject: PLEASE HELP US WITH 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

In the Galveston County area we are struggling enough to just survive. Between taxes and insurance, I spend 10,000 a year for a house note of 600.00 per month.

Please help the citizens in Galveston county.

The information contained in this e-mail message may be privileged, confidential, and/or protected from disclosure. This e-mail message may contain protected health information (PHI); dissemination of PHI should comply with applicable federal and state laws. If you are not the intended recipient, or an authorized representative of the intended recipient, any further review, disclosure, use, dissemination, distribution, or copying of this message or any attachment (or the information contained therein) is strictly prohibited. If you think that you have received this e-mail message in error, please notify the sender by return e-mail and delete all references to it and its contents from your systems.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 7:42 AM
To: PublicComment
Subject: No 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.

To whom it may concern,

Texans along the gulf coast including our community, Jamaica Beach on Galveston, cannot afford a rate increase. We urge everyone to vote NO to any rate increase at this time. We already have to carry multiple types of insurance and it is not reasonable to hike the rates by this much at this time.

Thank you for consideration,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 7:26 AM
To: PublicComment
Subject: Vote NO

[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.

Vote NO on tax increase
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:14 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.

I live in Southeast Texas very near the Gulfcoast. I was recently widowed and am on my retired teacher's salary. Please do not increase the insurance rates. No one can afford that. You will be encouraging generations of home owners and small businesses to relocate and move their families. As humans, we are not in control of the weather so please do not make us pay for it.

Sincerely,

[REDACTED]
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:20 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

[REDACTED], REALTOR

Texas Law Requires All License Holders to Provide the following forms to prospective clients:

[Information About Brokerage Services](#)

[Consumer Protection Notice](#)



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:08 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.

Hello

We live on North Padre Island and cannot afford a TWIA rate increase.

Do not raise our rates!

Thank you

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:16 PM
To: PublicComment
Subject: Port Aransas, Texas Homeowner

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.

To whom it may concern:

As a homeowner on the Texas Gulf Coast in the town of Port Aransas, Texas I am writing today to let you know that I STRONGLY OPPOSE the proposed rate increase for windstorm insurance.

I urge you to please reconsider and find another avenue that will not place financial burdens on homeowners and business owners.

Thank you for your attention to this matter.

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:10 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:53 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:36 PM
To: PublicComment
Subject: Oppose 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.

TWIA,

I am writing today to make my opinion known that I highly disapprove any rate increase. We are a small veteran owned business barely making ends meet as it is. Any sort of increase will likely push us out of our home which will in turn force us to close the business. This not only negatively impacts us personally but also the employees we have on staff. And we will no longer be able to provide a welcome and needed service to the community.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:31 PM
To: PublicComment
Subject: Windstorm Insurance

[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.

Coastal Texans CANNOT afford a rate increase! Vote NO to any rate increase!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:28 PM
To: PublicComment
Subject: NO RATE HIKE

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

TWIA,

I am on a fixed income and live in a 2 bedroom townhome and still have not finished paying for last years Windstorm Insurance. The majority of residents are on a fixed income and can't afford food or medication muchless the exhorbatent Make it equitable throughout the State. EVERYONE PAYS THE SAME!!

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

Sincerely,

NO RATE HIKE!!

DISCLAIMER: Please match the sent FROM email address to the DISPLAY NAME email address. If the sent FROM email address does not match, it is not verified to be sent from [REDACTED] please DELETE.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:27 PM
To: PublicComment
Subject: Opposition to prior 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 oppose the proposed 10% rate increase. Coastal Texans cannot afford such a drastic price hike in our insurance that is already too expensive.

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:08 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:03 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:03 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 4:00 PM
To: PublicComment
Subject: Oppose 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,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:58 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:30 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:29 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.

Coastal Texans can't afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:26 PM
To: PublicComment
Subject: VOTE NO!!

[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.

Vote NO to any type of TWIA rate increase!
No reason for increase is acceptable.
PLEASE AND THANK YOU.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:24 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

NO NO NO NO!!! I have had NO CLAIMS and still my rates go through the roof!!! Paying more for insurance than I have my HOUSE!!!

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:16 PM
To: PublicComment
Subject: Oppose 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,

As a business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges. This would have significant negative impacts on small businesses like mine.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:07 PM
To: PublicComment
Subject: Please, vote NO to any TWIA rate increases ... keep Coastal Texans living and working on the Texas Gulf Coast!

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

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

TWIA,

Please, vote **NO** to any TWIA rate increases to:

- (1) Allow Coastal Texans, as opposed to corporations that own rent houses, to continue living and working along the Texas Gulf Coast, and
- (2) Prevent the Texas Gulf Coast from slowly turning into a place of deteriorating taxable value and quality of life.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:00 PM
To: PublicComment
Subject: Vote no to a 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.

Coastal Texans cannot afford a rate increase. Please vote no to a rate increase.

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:56 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.

Coastal Texans cannot afford a rate increase. Please vote NO to any rate increase.

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:46 PM
To: PublicComment
Subject: Vote No to Coastal 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 a home owner in Crystal Beach, Texas. Coastal Texans cannot afford a rate increase.

I vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:44 PM
To: PublicComment
Subject: TWIA Rate Increase Vote 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.

Coastal Texans cannot afford a rate increase. Vote No to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:38 PM
To: PublicComment
Subject: Vote no 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.

Coastal Texans can not afford a rate increase.

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:32 PM
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.

At a time when middle class can't afford to eat and credit card debt is at an all time high, you want to raise rates? Really? If you want people's homes just send them an offer! No rate increase at all!

[REDACTED]
Gilchrist Texas

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:24 PM
To: PublicComment
Subject: Vote NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:11 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.

Coastal Texans cannot afford a rate increase.
I vote **NO** to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:52 PM
To: PublicComment
Subject: No TWIA Rate Hike - Don't Kill the TX Coast

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

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

I am a resident, business owner, and REALTOR® in the Corpus Christi, Texas area in Nueces County. I was also the 2023 President of the Corpus Christi Association of REALTORS. I also have my windstorm insurance through TWIA on my personal Homestead.

Our Texas legislature has been hard at work keeping up abreast as to the proposed changes to TWIA and the proposed rate hike. TWIA and the insurance system in Texas is broken and needs reform. The entire state should share in the offset of costs and premiums because of wildfires, straight line winds, tornadoes, etc. Not just the Texas coast with regards to Tropical systems. In fact, parts of Northeast Texas near Galveston aren't even included in the TWIA coverage area. How is that fair?!

I respectfully ask that you do NOT raise premiums/rates on TWIA policies. Thank you.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:49 PM
To: PublicComment
Subject: TWIA INCREASE

[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.

Coastal residents in Galveston County cannot afford another rate increase of this magnitude. We vote "NO" to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:48 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:43 PM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

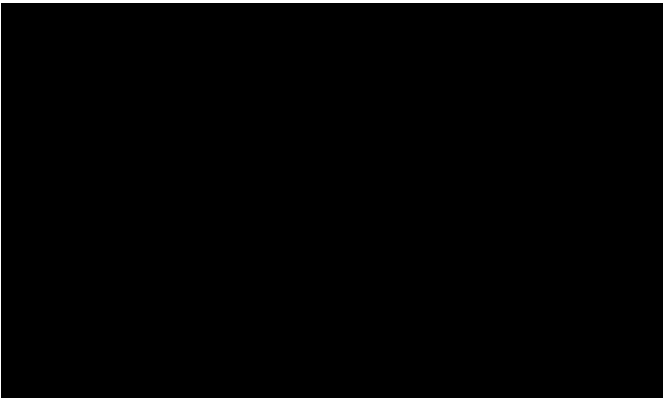
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA Board,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:41 PM
To: PublicComment
Subject: Raising Rates by 10%

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

CAUTION: This email originated from outside of the 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 has come to my attention that the Texas Windstorm Insurance Association (TWIA) is considering raising rates by 10% in the coastal bend. I highly disagree with this future decision. TWIA is already boarding on unaffordable for most homeowners in the area. I urge you to reconsider this decision and leave your rates as they are. Thank you for your time.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:35 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.

As a business owner and property owner, I oppose any rate hikes. In Texas, we already pay some of the highest insurance rates in the country and we have to have 3 policies for each property, including flood, windstorm, and Multi peril. We also pay some of the highest property taxes in the country, making Texas one of the most expensive states in the nation to own property.

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:32 PM
To: PublicComment
Subject: TWIA DO DONT 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.

I would like to send a letter asking to stop the rate increase from happening. Cost of insurance is already threw the roof.

I will voted NO to any increase in TWIA premiums.

[REDACTED]
Galveston, Tx

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:09 PM
To: PublicComment
Subject: NO Rate Increase

You don't often get email from thedunamisgroup@sbcglobal.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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.
As a small business owner, I can't afford an increase. I appeal to on behalf of other small business owners like ours to not add insult to injury by increasing our insurance rate. I repeat, Vote NO, NO, NO to any rate increase.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:19 PM
To: PublicComment
Subject: Coastal business owner

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

CAUTION: This email originated from outside of the 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 resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:17 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 completely disapprove and disagree with the purposed 10% rate hike.
Thank you. [REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:17 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.

We are a small business here in Port Aransas, this rate increase would make things very difficult for us to afford. Please do not raise the rate at this time, Thanks.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:03 PM
To: PublicComment
Subject: Vote No

[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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Best Regards:

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 1:00 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:58 PM
To: PublicComment
Subject: Please

[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 hikes.

[REDACTED]
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:57 PM
To: PublicComment
Subject: A plea to 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.

In an unprecedented time of inflation this is not the time to raise our rates. We continue to be under significant pressure financially from all fronts and this will only make it worse. Vote no!

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:55 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.

Dear TWIA

I oppose any rate increases to my TWIA policy. It's hurricane season for petes sake. Its expensive enough for regular insurance. You all are not being fair. We pay enough!

Thank you,
[REDACTED]

Powered by Cricket Wireless
Get [Outlook for Android](#)

Public Comment

From: County Judge Connie Scott <Connie.Scott@nuecescountytx.gov>
Sent: Monday, July 29, 2024 12:49 PM
To: PublicComment
Subject: Nueces County TWIA Resolution
Attachments: 2.L_Resolution-In Opposition to TWIA Rate Increase.pdf; TWIA No Rate Hike Letter 2024.pdf

You don't often get email from connie.scott@nuecescountytx.gov. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 see attached fro offical comments in regard to TWIA- NO RATE HIKES for Nueces County.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:26 PM
To: PublicComment
Subject: Opposition 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,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:14 PM
To: PublicComment
Subject: Opposed 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,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses,

Thank you for your attention to this matter.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:14 PM
To: PublicComment
Subject: 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.

Dear TWIA Board,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:12 PM
To: PublicComment
Subject: Oppose 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,

As a resident and business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

An alternative solution that I suggest is to only increase rates on non-homestead properties. Residents are always diligent in protecting their homes and investments. Non-residents with second homes typically won't ever board up for a storm and rely on insurance to cover their losses because they typically don't live in the same city their second homes are in. I've heard several say, "no need to board up, insurance will cover it." That's why I would propose more strict regulation on second home owners. If they fail to attempt to protect their properties during a storm then they should be the ones responsible for paying higher rates and not receive any insurance coverage in the event of a storm, not the local residents that are doing everything they can to protect their homes and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:11 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.

Dear TWIA Board,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:09 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.

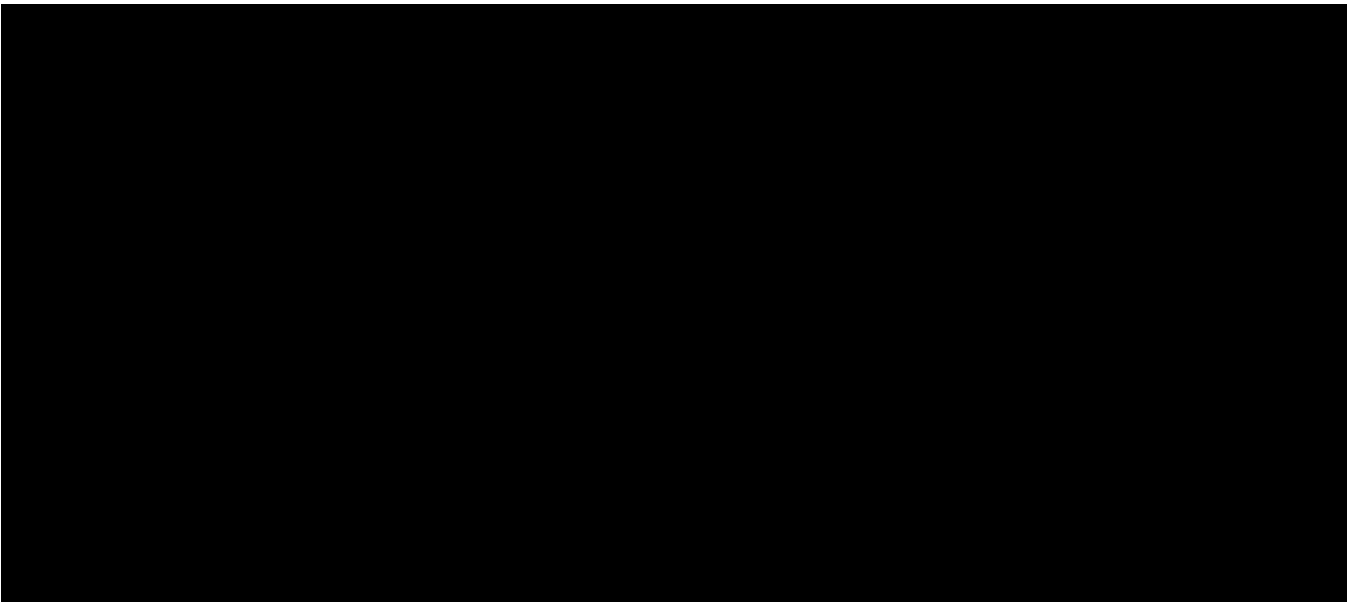
Dear TWIA Board,

As a resident in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:09 PM
To: PublicComment
Subject: Oppose 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,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:00 PM
To: PublicComment
Subject: Oppose 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-

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:00 PM
To: PublicComment
Subject: Oppose 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 opposed the proposed TWIA rate increase. These rates would place an undue financial burden toward the affordability of insurance in our coastal communities.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 11:43 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

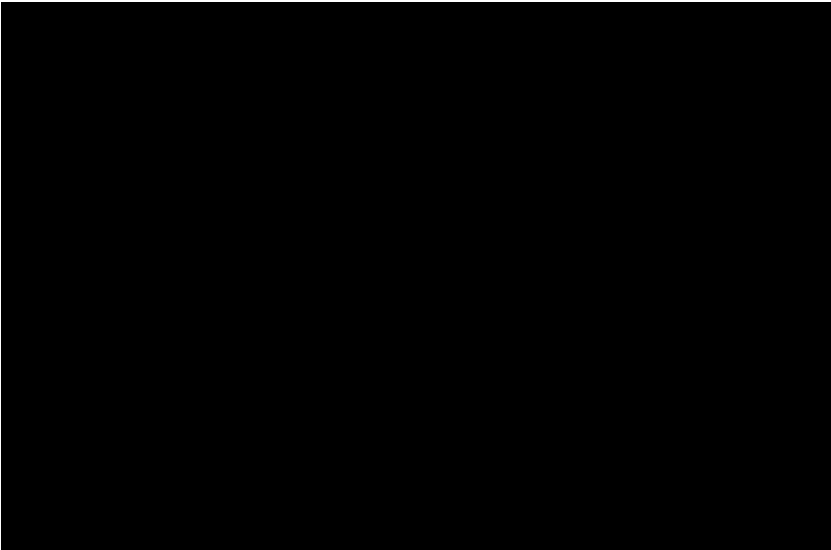
Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 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.

Windstorm insurance is an unfair tax to Texans who live in coastal communities, making it more difficult for seniors and others on a fixed income to live in the area, businesses to recruit employees, and small businesses to prosper. Natural disasters occur all over the state and insurance should cover these repairs without taxing coastal residents with the necessity to buy extra insurance.



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 11:21 AM
To: PublicComment
Subject: TWIA Rate Hike

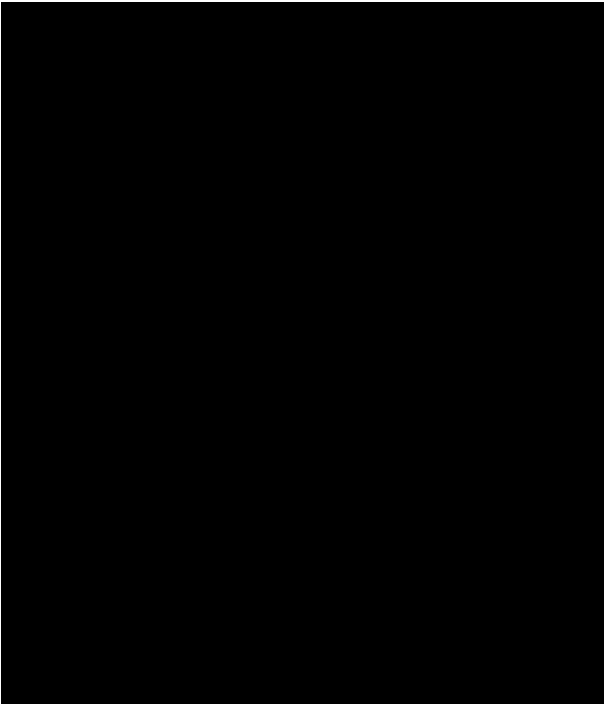
You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Hi,

NO RATE HIKE>

As the person responsible to bring companies to Texas, this is a very bad idea to raise rates at a time when we are trying to get companies to move to Texas. They all need employees and this hits them hard in recruiting workers to Texas.



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 11:14 AM
To: PublicComment
Subject: NO Rate Increase

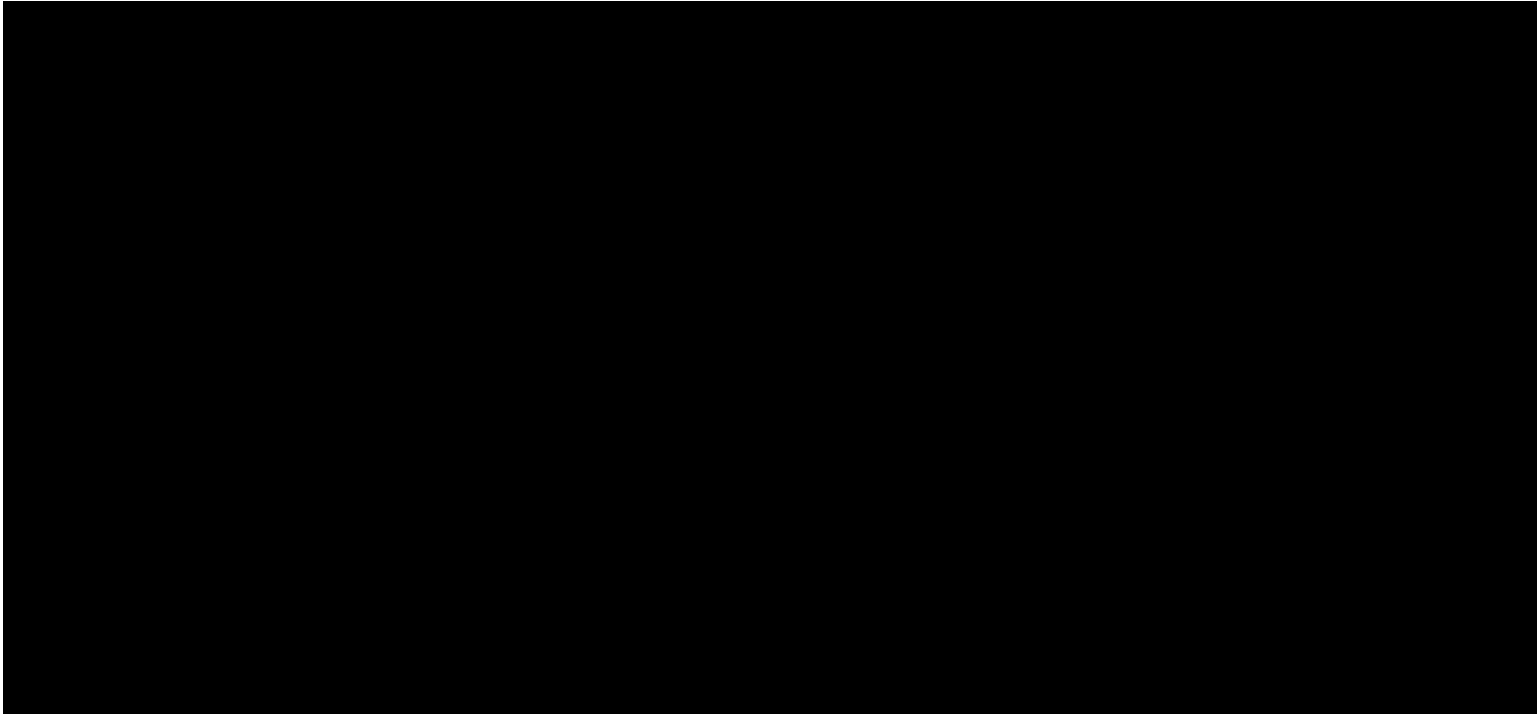
You don't often get email from [REDACTED]. [Learn why this is important](#)

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.

Dear Sirs,

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. We are struggling to survive with the rates as high as they are now. Many people are being forced to sell their coastal property and relocate. Please vote NO to any rate increase.

Many thanks,



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 11:33 PM
To: PublicComment
Subject: No 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.

Vote NO to rate increases

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:48 PM
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.

Vote NO to a rate increase. Thank you, [REDACTED] Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:42 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:41 PM
To: PublicComment
Subject: Voting No To Increased INSURANCE RATE

[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 own property at Crystal Beach and our insurance rates are already outrageous. We don't need another increase!

[REDACTED]
Crystal Beach, Texas

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 9:28 PM
To: PublicComment
Cc: [REDACTED]
Subject: TWIA Rate Hike- NO!

[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 contacting you to let you know that my family and I oppose the proposed TWIA Rate Hike

No to the rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:42 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:39 PM
To: PublicComment
Subject: No increase in 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.

Increasing Texas Windstorm Insurance Association (TWIA) rates by 10% is unacceptable. This is simply unacceptable and unaffordable for Coastal Bend families. Stand with the people.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 8:14 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.

NoCoastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 7:26 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.

Coastal Texans cannot afford any more increases. Vote NO to any rate increase in Windstorm Insurance!!!

Thank you-

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 6:54 PM
To: PublicComment
Subject: Re: 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.

Please do not raise the TWIA insurance rates! Most Texans can't afford the current coverage. If your goal is to run everyone out of their hard earned homes, you will do it by continuing to raise rates!

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 6:43 PM
To: PublicComment
Subject: No Rate Increase on 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,

I have recently become aware of the possibility of a 10% rate increase for windstorm insurance. The people of our community cannot afford this increase! This would significantly impact our community in a horrendous way. Have compassion for your fellow citizens and think about the significant and negative impact this will have on families that are already struggling.

Vote no on Any rate increase for windstorm insurance!

Sincerely,

[REDACTED]
Precinct Chair 191

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 6:34 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.

NO RATE HIKE!

To your success,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 6:08 PM
To: PublicComment
Subject: TWIA 10% 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.

Residents of the Texas Coast cannot afford a rate increase to already staggeringly expensive current rates. A 10% raise in rates will break most coastal residents forcing relocation. Windstorm insurance already exists as a monopoly for insuring coastal properties. Isn't that unfair enough without raising rates with no competition. Please vote NO to rate increases!

Public Comment

From: Brett Stawar <bstawar@visitportaransas.com>
Sent: Monday, July 29, 2024 5:58 PM
To: PublicComment
Subject: Port Aransas Community Urges Other Solutions - NO TO RATE HIKE!!!!

You don't often get email from bstawar@visitportaransas.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.

Dear TWIA Board,

On behalf of the Port Aransas Tourism Bureau & Chamber of Commerce and its 350 partners, we strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and **find alternative solutions** that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,
Brett Stawar
403 W. Cotter Ave.
Port Aransas, TX 78373
bstawar@visitportaransas.com and 361/749-5919



BRETT STAWAR

PRESIDENT & CEO

Port Aransas Tourism Bureau &
Chamber of Commerce

bstawar@visitportaransas.com

visitportaransas.com

[361.749.5919 ext. 808](tel:361.749.5919)

[c. 618.696.6477](tel:618.696.6477)

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:56 PM
To: PublicComment
Subject: Opposed to 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,

I am opposed to the proposed rate hike as it will make living here in the costal bend unaffordable. As well as it would force me to close my small business. Please reconsider and stop the rate hike now.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:52 PM
To: PublicComment
Subject: Oppose 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,

As a resident and business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 5:48 PM
To: PublicComment
Subject: Ridiculous

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

CAUTION: This email originated from outside of the 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 resident in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

What a great idea to make us pay more when we don't even get the coverage we should get - ridiculous.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses. Yeah, like maybe stop making others pay for the multi-million dollar ceos in your company.

Do better.

Thank you for your attention to this matter.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 11:38 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 11:04 PM
To: PublicComment
Subject: NO to rate increase for Gulf Coast residents

[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.

Coastal Texans cannot afford a rate increase! Especially after Beryl hit us in July. Vote NO to any rate increase!

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:35 PM
To: PublicComment
Subject: TWIA proposed increase - public comment from Galveston resident

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

CAUTION: This email originated from outside of the 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 increase TWIA premiums for Galveston residents. We are already going to be footing the bill for Centerpoint's electricity losses during Hurricane Beryl, per their statements. In addition, many of us suffered losses or are in need of home repairs/improvements before the next storm or season. We have been struggling continuously for 4 years without reprieve, due to the pandemic. It would be more productive to keep premiums the same and maybe even offer some incentives for home improvements that help prevent storm damage. If you want to make up costs, please consider ONLY raising premiums on non-homestead properties (second and third homes). Residents in this tourist town are having a hard enough time staying afloat to stay here full-time.

Thank you for your consideration.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:28 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.

Dear Board of Directors,
Please do not raise TWIA rates at this time. Homeowners are already struggling with repairs from Beryl, followed by increased electrical rates to recoup Centerpoint's costs. We can't afford another increase right now.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:15 PM
To: PublicComment
Subject: Against 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.

Subject: Oppose TWIA Rate Increase

Dear TWIA Board,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:39 PM
To: PublicComment
Subject: Please 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.

Our growing family wants to continue to establish roots in Galveston. However, it is exceptionally difficult to pay into higher premiums.

Please do not increase the rates.

With Peace from a local,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:33 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:32 PM
To: PublicComment
Subject: Oppose 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,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges. We just recently received our FEMA funds for reconstruction of our law enforcement and emergency facilities 7 years after we were devastated by Harvey.

- We have two separate buildings that we requested FEMA reimbursement on. The Public Safety Building (Police, Constable, etc) building which we have received commitment on from FEMA and the Fire/EMS building, which we are still waiting on FEMA to respond on how much money they will commit to reimburse us on once we finish the building. This has been a grueling experience for our local government.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:31 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:27 PM
To: PublicComment
Subject: Fw: 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!!!

----- Forwarded Message -----

[REDACTED]
[REDACTED]
Sent: Tuesday, July 30, 2024 at 09:21:10 PM CDT
Subject: NO RATE INCREASE!

WHY? I have lived in Galveston County 71 years. And In Galveston 32. I have had TWIA on my home for 32 years, only using it one time after IKE. I'm on a fixed income and I don't have alot of capital. I try to do the right thing, so I insure my property. Instead of an increase you should be proposing a decrease for seniors, no gaps, good credit, etc. You are pushing people like me from insuring, instead I'll be like a lot others and not have insurance and let the Federal govt help me out in the event of a windstorm.
Do the right thing and SAY NO TO A RATE INCREASE!! Thank you.

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:34 PM
To: PublicComment
Subject: Proposed 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.

As a homeowner on the West end of Galveston Island, I am opposed to a windstorm insurance policy increase of any kind. This will undoubtedly contribute to homeowners' ability to afford their home and associated expenses.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:29 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:28 PM
To: PublicComment
Subject: Vote 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.

Vote NO to Coastal Texans can not afford a rate increase

Vote NO to any rate increase

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:26 PM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase. Vote NO to any 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 evening,

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thank you.

A costal property-owning Texan,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:06 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:04 PM
To: PublicComment
Subject: Do not raise premiums

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

CAUTION: This email originated from outside of the 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 premiums.

Thank you Jesus



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

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:03 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:52 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:42 PM
To: PublicComment
Subject: Coastal Texans cannot afford a 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.

Vote no for windstorm increase it's already expensive [REDACTED] Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:26 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:24 PM
To: PublicComment
Subject: Costal Texas 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.

Costal landowners in Texas cannot afford a rate increase. Please vote NO on any rate increase.

Thank you from a Galveston Costal Landowner.

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:24 PM
To: PublicComment
Subject: Vote NO Texas Coastal 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.

Costal landowners in Texas cannot afford a rate increase. Please vote NO on any rate increase.

Thank you from a Galveston Costal Landowners.

[REDACTED]
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:23 PM
To: PublicComment
Subject: Property insurance increase 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.

[REDACTED]

TWIA Board of Directors ;

I am writing in regards to the proposed rate increase for the island. Please reconsider this proposal at this point the island just got hit with a HUGE property tax increase and at this point the property owners are at their breaking point like myself. I am trying to send two kids to college abd make ends meet.





Now when we get just a simple rain storm it floods rivers down our streets. I am begging you please reconsider. I have attached several photos showing what the island has been looking like after a few showers.

Kind regards,

A solid black rectangular redaction box covering the signature area.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:53 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.

No rate hike

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:52 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 to Rate Hike”

Blessings,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:50 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.

We don't need a another increase in our windstorm policy

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:41 PM
To: PublicComment
Subject: NO TO 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. We are already paying more than we can reasonably afford.

[REDACTED]
Beaumont, TX

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:38 PM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:15 PM
To: PublicComment
Subject: 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 vote no the the increase for our insurance

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:12 PM
To: PublicComment
Subject: No 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.

Please vote no on the rate hike. It is already very expensive to own property at the beach.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 2:38 PM
To: PublicComment
Subject: Vote no 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.

Coastal Texans can not afford a rate increase.

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:57 PM
To: PublicComment
Subject: No to 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.

Coastal Texans can not afford a rate increase

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:56 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.

Hi,

I am opposed to this ludicrous rate increase. With inflation and skyrocketing insurance premiums, people across our community are already hurting. An increase in windstorm insurance rates would be disastrous for homeowners and small businesses on the Gulf Coast.

Thank you for your time and consideration in this matter.

Sincerely,

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:50 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.

I urge you to vote against any increase in Windstorm Insurance for coastal counties. I live on Galveston Island and I think it's unfair to increase my insurance premiums simply because of where I live. Thankfully I have not filed a claim in the last 16 years. We don't deserve to be dumped into a group that includes the Houston metropolitan area.

Thank you for your fairness and for voting against a rate hike for Galveston.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:44 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.

Coastal residents cannot afford a TWIA increase.
Vote NO to any rate increase.
THANK YOU

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:31 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:25 PM
To: PublicComment
Subject: Windstorm Insurance

[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 opposed to a rate increase for windstorm insurance. In the current inflationary economic environment a rate increase would be especially burdensome to homeowners and small businesses. If rates are increased I will remember the elected officials associated with this when I cast my ballot in upcoming elections and will encourage others to do the same.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:24 PM
To: PublicComment
Subject: NO to 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 saying NO to a rate increases. I have opposition to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:19 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase

--

Cheers,

[REDACTED]

"When you want to succeed as bad as you want to breathe, then you will be successful" - Eric Thomas

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:18 PM
To: PublicComment
Subject: NO to TWIA 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'm in opposition to this ridiculous rate increase. Inflation, cost of homes, Food, Gas, Electric, appliances, are all skyrocketing. Insurance premiums are going through the roof hurting everyone across our community. An increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

There needs to be limits on the profits insurance companies make and each year and, be required to reimburse home and business owners when cost of coverage exceeds actual insurance needs.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:08 PM
To: PublicComment
Subject: Insurance 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 a home owner who has paid insurance for years, I am asking that the rates not be raised to higher levels. They are becoming unaffordable for most people, including me. We are already insurance poor since all rates continue to rise for flood, cars, health,etc. And deductibles are, for the most part, unobtainable. Please hear the plea of us as homeowners.

Thank you for your time and do please understand for what we are asking.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:01 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

I VOTE NO TO RATE INCREASE

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 12:50 PM
To: PublicComment
Subject: 10% Rate Hike Opposition

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

CAUTION: This email originated from outside of the 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 totally opposed to the 10% rate hike. A 10% rate hike is unacceptable and not affordable. I am currently struggling to pay for my current TWIA coverage (which increased from previous year). A 10% rate hike will be unaffordable to continue coverage.

Thank you,
[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:52 PM
To: PublicComment
Subject: Coastal Texans cannot afford an 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 VOTE NO to an increase in rates.
77541

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:49 PM
To: PublicComment
Cc: Mayes Middleton
Subject: No to a 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.

Dear TWIA Board,

I am opposed to the proposed TWIA rate increase. While I think you need to be fiscally responsible with the fund, by ensuring that claims are not inflated, you do not need to add to inflation (or incentivize inflated costs of repairs), with a significant rate hike.

The unintended consequences will be that more and more people will forego windstorm insurance (if they don't have a mortgage) leaving fewer people to carry the load, due to the very high rates.

My suggestion is to vote NO on a TWIA rate increase!

Regards,

[REDACTED]

CC: State Senator Mayes Middleton

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:42 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.

I am in opposition to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:42 PM
To: PublicComment
Subject: Opposing 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.

TWIA,

There should be no rate increase for TWIA insureds.

In these times, cost of claims will surely be up because home values are up.

Since home values are also up insurance premiums will go up without an increase in rates.

If there is a rate increase on any kind of insurance that is based on the value of the property it should not be approved on basis of inflation because both the value and the cost to replace go up in parallel.

If there was an increase in risk, then a rate increase would be appropriate.

There has been no increase in risk of wind or hailstorm damage since the last rate increase.

Therefore, there should be no rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:38 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.

I am opposed to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast. I can barely afford now to pay my insurance premiums. Any further increase and I won't be able to!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:36 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:27 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:14 PM
To: PublicComment
Subject: Vote NO to Texas Windstorm Increases - Coastal Texans Cannot Afford 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.

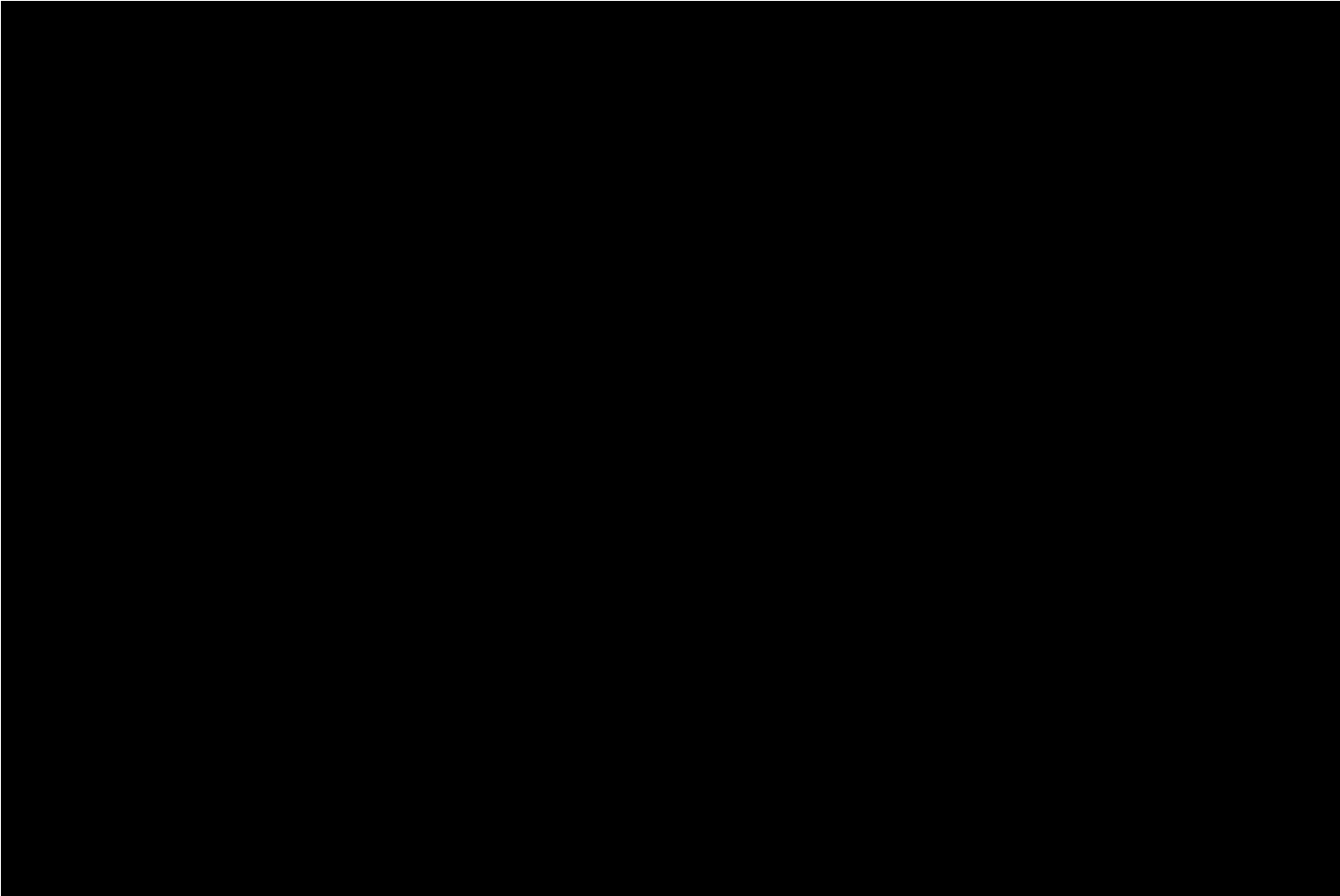
Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:14 PM
To: PublicComment
Subject: Windstorm Insurance 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 vote NO for the 10% rate increase on all windstorm insurance policies. Windstorm policies are already extremely high and any time we try and get help for damages during hurricane we have to fight and argue with the amounts with TWIA. So no I think the rates should not be increased.



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:08 PM
To: PublicComment
Subject: Vote No on any 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.

Galveston County cannot absorb any rate increase! Vote NO!



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:04 PM
To: PublicComment
Subject: Vote No to Any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thank you,

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:03 PM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase. Vote NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:00 PM
To: PublicComment
Subject: DO NOT RAISE 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.

Not my issue that your company does not have enough money For years I have paid into TWIA. And a lot of people have in Texas. Makes no sense that your company does not have enough funds. That to me is poor management of funds in your part. I DO NOT agree on any 10% raise. That is uncalled for period. You guys should be ashamed of yourself and have someone else run ur business.

Thank you

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:52 PM
To: PublicComment
Subject: TWIA 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.

Date 30 July 2024

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:49 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:48 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.

Hello,

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Please!

Sincerely,

[REDACTED]
Texas City, TX

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:47 PM
To: PublicComment
Subject: 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.

Hello,

I am writing to inform TWIA NOT to increase homeowners premiums. The federal government needs to foot the difference not homeowners. TWIA in Texas should pound the federal level (like the banks do) to bail out the people instead of bailing out corporations and other countries. Demand the money to come from elsewhere to bridge the gap.

Regards,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:43 PM
To: PublicComment
Subject: coastal Texans cannot afford a rate increase!

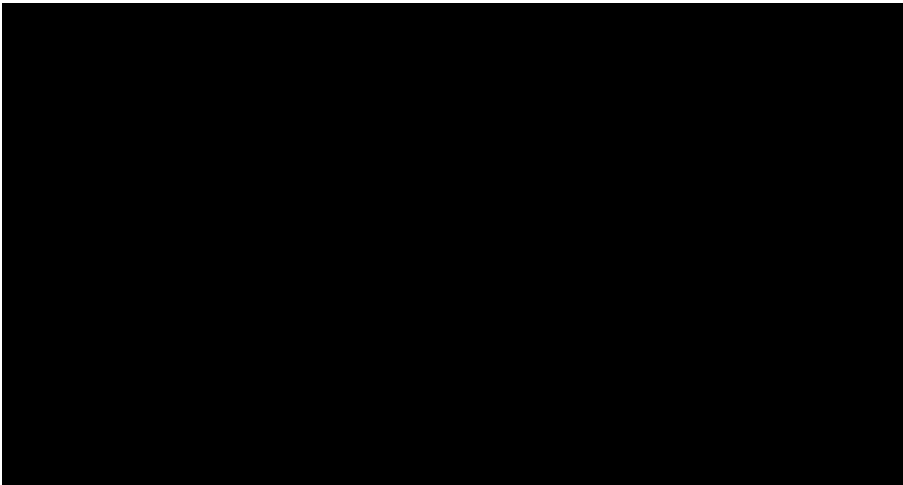
You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Please do not increase the rates on TWIA for Coastal Texans!

Do you lower rates when we don't have claims NO! So it is NOT appropriate for you to increase the rates due to recent storms.

just say NO- !



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:34 PM
To: PublicComment
Cc: [REDACTED]
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.

Dear TWIA Board members and representatives

We have owned our home in Texas for over 35 years. Recent increases in property taxes and insurance premiums have place a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:11 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.

I vote NO rate increase for Galveston
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:10 PM
To: PublicComment
Subject: No to 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 vote NO to any increase in insurance rate increases!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:09 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:08 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:06 PM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase. Vote NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:07 PM
To: PublicComment
Subject: NO RATE HIKE for 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.

TWIA's reinsurance costs are artificially high and driven by broken modeling predictions. We know what you are doing and we request 'NO RATE HIKE''

[REDACTED]

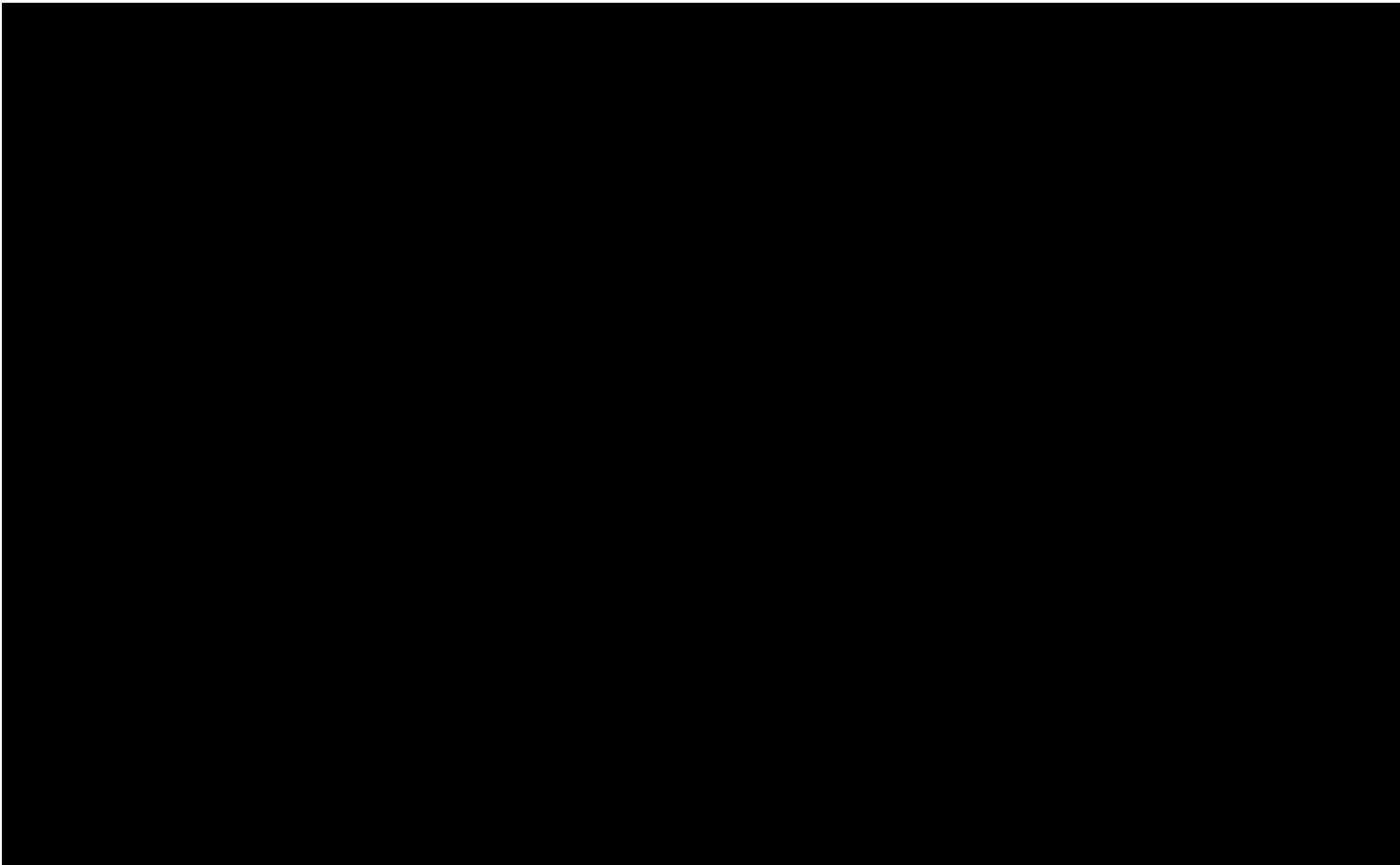
Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:04 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 2:54 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 2:50 PM
To: PublicComment
Subject: Costal Texans cannot afford a rate increase. Vote NO to any 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.

Costal Texans cannot afford a rate increase. Vote NO to any rate increase Sent from my iPhone

Public Comment

From: David Parsons <davidparsons@cityofportaransas.org>
Sent: Tuesday, July 30, 2024 2:21 PM
To: PublicComment
Subject: Port Aransas against rate hike
Attachments: TWIA No rate hike resolution 2024.pdf

You don't often get email from davidparsons@cityofportaransas.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.

Dear TWIA Board members –

Please see attached City of Port Aransas city council passed resolution against TWIA rate hike. Please read this resolution into the August 6th, TWIA rate hike meeting.

Thanks,

David

David Parsons
City Manager
City of Port Aransas, TX
361-749-4111

RESOLUTION NO. 2024-R51

A RESOLUTION OF THE PORT ARANSAS CITY COUNCIL OF THE CITY OF PORT ARANSAS, TEXAS, URGING THE COMMISSIONER OF INSURANCE TO OPPOSE AN INCREASE IN WINDSTORM INSURANCE RATES BEING CONSIDERED BY THE TEXAS WINDSTORM INSURANCE ASSOCIATION (TWIA).

WHEREAS, the City of Port Aransas City Council, is charged with leading efforts to enhance and preserve the economic development and vitality of the City; and

WHEREAS, the Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee recommends a 10% increase in 2024 residential rates and an 10% increase in 2024 commercial rates; and

WHEREAS, the proposed rate increase, on top of the challenges caused by record inflation, will severely impact the cost of living and economic vitality along the Texas coast; and

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

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

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

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PORT ARANSAS, TEXAS:

Section 1: That City opposes any increase in Texas Windstorm Insurance Association (TWIA) annual rates, as such a rate increase would significantly stifle economic development and increase the cost of living along the Texas coast.

Section 2: The City requests that the TWIA Board of Directors vote not to increase any TWIA annual rates.

Section 3: The City requests that the Commissioner of Insurance disapprove any proposed TWIA annual rate increases.

Section 4: It is hereby officially found and determined that the meeting at which this resolution is passed is open to the public as required by law, and that public notice of the time, place and purpose of said meeting was given as required.

PASSED and **APPROVED** by the Port Aransas City Council, County of Nueces, State of Texas, on this the 18th day of JULY, 2024.



CITY OF PORT ARANSAS, TEXAS

A handwritten signature in black ink, appearing to read 'Wendy Moore', is written over a horizontal line.

Wendy Moore, Mayor

ATTEST:

A handwritten signature in black ink, appearing to read 'Francisca Nixon', is written over a horizontal line.

Francisca Nixon, City Secretary

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 2:07 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.

The people of the Texas coastal area cannot afford a rate increase!

[REDACTED]

Public Comment

From: Brett Oetting <brett@visitcorpuschristi.com>
Sent: Tuesday, July 30, 2024 1:51 PM
To: PublicComment
Cc: Sam Canavati; Rick Patel
Subject: TWIA Rate Increase Opposition
Attachments: VCC - TWIA.pdf; TPID TWIA Executed.pdf

You don't often get email from brett@visitcorpuschristi.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.

Dear TWIA Board,

On behalf of the Corpus Christi tourism and hospitality industry, we strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences to our local tourism industry that is already facing numerous challenges.

We urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on our 28,000 hospitality workers. Tourism is the 2nd largest industry in the Coastal Bend and this increase would have a devastating impact on the local businesses supporting tourism that already operate on razor thin margins.

Attached are two letters from the Visit Corpus Christi Board of Directors and the Corpus Christi Tourism Public Improvement District Board of Directors opposing this proposal.

Thank you



Brett Oetting

President & CEO

D 361-881-1877

E brett@visitcorpuschristi.com

W visitcorpuschristi.com



ANNUAL POWER OF TRAVEL IN CORPUS CHRISTI

28,000 Hospitality Employees; Welcoming
9 Million Coastal Bend Visitors; Spending
\$1.4 Billion Per Year; Generating
\$30 Million In Sales Tax Revenues

A RESOLUTION opposing Texas Windstorm Insurance Association rate increases.

WHEREAS, affordable windstorm insurance coverage is vital for the stability and prosperity of the 14 coastal counties of Texas including Corpus Christi as a tourism destination; and

WHEREAS, tourism to the Texas Gulf Coast is an annual economic driver of \$1.45 billion in spending to the Texas economy, and

WHEREAS, the Corpus Christi hotel industry is comprised of over 110 hotels with over 10,000 hotel rooms and another 3,500 individual short-term rental units, and

WHEREAS, TWIA's recent proposals forecast a notable increase in insurance rates, which could create substantial economic challenges for property owners and tourism businesses in the 14 coastal counties;

WHEREAS, the rate increase proposed by TWIA overlooks the significant economic challenges faced by tourism businesses, particularly those impacted by recent natural disasters;

WHEREAS, the local Corpus Christi hospitality and tourism industry provided jobs for over 28,000 residents, and


WHEREAS, Higher insurance rates may cause economic difficulties, force relocations, and reduce property values for individuals and enterprises across the 14 coastal counties.

WHEREAS, It is essential to safeguard the economic health of coastal tourism businesses and communities, which depend significantly on affordable insurance coverage from TWIA;

WHEREAS, the TWIA Board of Directors voted for no rate increase for the past five consecutive years; and

WHEREAS, the State Legislature is developing a comprehensive catastrophe plan for the ENTIRE state; and

NOW, THEREFORE, BE IT RESOLVED, Visit Corpus Christi urges the TWIA Board of Directors to exercise restraint and allow the State Legislature, which convenes in January of 2025, the opportunity to implement a statewide comprehensive catastrophe plan.


Brett Oetting (Jul 30, 2024 11:58 CDT)

Brett Oetting
President & CEO

July 29, 2024

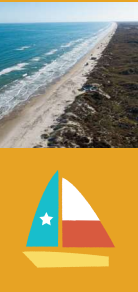
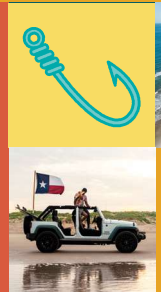
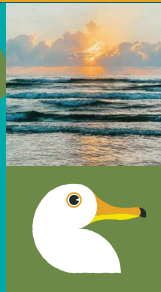
Date


Sam Canavati (Jul 30, 2024 11:19 CDT)

Sam Canavati
Chair, Board of Directors



Main Office
400 Mann St. Suite 1100
Corpus Christi, TX 78401
(361) 881-1888



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 1:34 PM
To: PublicComment
Subject: Oppose 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,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 1:22 PM
To: PublicComment
Subject: Fwd: VOTE 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.

Coastal Texans cannot afford a rate increase.

Vote NO to any rate increase!!!

Kindest Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 1:10 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 12:48 PM
To: PublicComment
Subject: NO Rate Increase

[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.

Coastal Texans cannot afford a rate increase. I Vote NO to any rate increase.

Public Comment

From: Rochelle Limon <RochelleL@cctexas.com>
Sent: Tuesday, July 30, 2024 12:07 PM
To: PublicComment
Subject: test

You don't often get email from rochellel@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.

Rochelle A. Limon

Executive Assistant | Office of the Mayor
City of Corpus Christi
Office: 361-826-3100
rochellel@cctexas.com
1201 Leopard Street
Corpus Christi, TX 78401

To place a Mayoral Request for a meeting or event appearance, please visit [Mayoral Request | City of Corpus Christi \(cctexas.com\)](#)



OFFICE OF THE MAYOR



NEED HELP WITH
CITY SERVICES?
**CALL 311 TO REACH OUR
CUSTOMER CALL CENTER**

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 11:25 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.

I am a resident and real estate agent in Aransas County. I OPPOSE any rate increase. PLEASE DO NOT INCREASE THE COST. It is crucial to the survival and well being of our community.

[REDACTED]

Texas Law requires all Real Estate License holders to provide Information About Brokerage Services notice to prospective clients.

<http://https://www.trec.texas.gov/forms/information-about-brokerage-services>

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 11:25 AM
To: PublicComment
Subject: FW: Message received by TDI Media Relations today

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:10 AM
To: MediaRelations [REDACTED]
Subject: Media Relations question

ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown or unexpected emails.

Please pass this email to the Board of Directors as they consider an increase as per this article.



Insurance rates could climb for some Texas coastal homeowners, businesses
texastribune.org

I am so sick of organizations constantly looking for ways to raise the cost for people being responsible by having insurance. I wish there was a mechanism, where insurance companies would return revenue, if there were no claims for a whole year. Unfortunately once the fees are raised, they never come down.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:45 AM
To: PublicComment
Subject: 2025 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 Board,

As a property owner in the coastal community, our family is strongly against the proposed windstorm insurance rate increase.

We ask that you consider not placing an increased financial burden on the coastal property owners.

We will be praying about your Aug 6th meeting.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:40 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:36 AM
To: PublicComment
Subject: No 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.

This increases to our TWIA will put us in a huge strain to our household income.
Please reconsider this for the sake of loss....
Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:32 AM
To: PublicComment
Subject: Rate hike

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

NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:26 AM
To: PublicComment
Subject: 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.

Dear TWIA Board,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 10:19 AM
To: PublicComment
Subject: 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.

I oppose the proposed increase in insurance premiums by TWIA. Premiums are already sky high and this proposal will only push coastal homeowners to lower or drop all their coverage.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:59 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:55 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:50 AM
To: PublicComment
Subject: Opposition to rate increase for 2024

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

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

Good morning,

As a property owner in coastal Chambers County, Texas, I want to voice my opposition to the proposed 10 percent increase in premiums passed on to property owners. I had minor storm damage to my garage walls and elected to do the repairs myself. A lot of property owners probably do the same as the cost of filing a claim comes back in the form of higher premiums. I hold the opinion a claim should only be filed when damage is severe.

We as coastal property owners already pay some of the highest premiums in the nation according to media reports.

Please do not increase the already high rates on those who have suffered from Hurricane Beryl and who will suffer from future storms. We have no other options to protect our properties and most people mitigate and avoid claims for minor damage in the hopes of keeping premiums low and resources available for those who truly need them.

Thank you,

[REDACTED]
Policy holder and property owner

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:48 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase please, we are bleeding.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 9:26 AM
To: PublicComment
Subject: NO 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 a Rockport, TX resident. NO TWIA rate increase!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:29 PM
To: PublicComment
Attachments: 07-22-2024 Resolution R-17-2024 TWIA Rate Increase.pdf

[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

THE STATE OF TEXAS §
 §
COUNTY OF ARANSAS §



COMMISSIONERS' COURT

RESOLUTION #R-17-2024

A RESOLUTION OF THE COMMISSIONERS COURT OF THE COUNTY OF ARANSAS, TEXAS, TO OPPOSE THE PROPOSAL OF THE TEXAS WINDSTORM INSURANCE ASSOCIATION (TWIA) TO INCREASE RATES:

WITNESSETH:

****WHEREAS****, the Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee recommends a 10% increase in 2025 residential rates and also a 10% increase in 2025 commercial rates; and

****WHEREAS****, the proposed TWIA rate increase, on top of the challenges caused by record inflation, will severely and negatively impact the cost of living and economic vitality along the Texas coast; and

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

****WHEREAS****, affordable windstorm coverage is important to retain and attract industries along the Texas coast that provide critical services for the counties, state and nation;

NOW, THEREFORE, BE IT RESOLVED by the Commissioners' Court of Aransas County, Texas, that the Commissioners' Court hereby approves Resolution R-17-2024 to oppose the proposed rate increase by TWIA:

RESOLVED AND PASSED by the Aransas County Commissioners' Court by affixing our signatures this 22 day of July , 2024.

RAY A. GARZA, County Judge

Jack Chaney

JACK CHANEY, Commissioner Pct. 1-1A

Leslie Casterline

LESLIE CASTERLINE, Commissioner Pct. 2

Aransas County Judge Pro Tem

Pat Rousseau

PAT ROUSSEAU, Commissioner Pct. 3

Bob Dupnik

BOB DUPNIK, Commissioner Pct. 4-4A



Misty Kimbrough

MISTY KIMBROUGH, County Clerk



Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 3:54 PM
To: PublicComment
Attachments: TWIA No Rate Hike Letter 2024.pdf

[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



**CORPUS CHRISTI REGIONAL
TRANSPORTATION AUTHORITY**

602 N. Staples St.
Corpus Christi, TX 78401

361-289-2712
ccrta.org

July 23, 2024

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

Dear TWIA Board of Directors,

Corpus Christi Regional Transportation Authority's (CCRTA) mission is to provide our riders with safe, accessible, convenient, and sustainable transportation solutions that unite communities and promote local economic growth.

Raising windstorm insurance rates for Corpus Christi residents and our neighboring communities would hinder economic development and prosperity in the region. These additional costs would adversely affect both current and potential residents, as well as our local business owners and entrepreneurs. Such financial pressures could force businesses to shut down or relocate, further disrupting our community's economic growth.

Given the negative consequences that an increase in windstorm insurance rates would have on the public served by the CCRTA, we respectfully request that any proposed increases currently under consideration by TWIA be withdrawn.

On behalf of the CCRTA Board of Directors and all those we serve, thank you for considering our concerns.

Sincerely,

A handwritten signature in black ink, appearing to read 'Derrick Majchszak'.

Derrick Majchszak
Chief Executive Officer

A handwritten signature in black ink, appearing to read 'Arthur Granado'.

Arthur Granado
Board Chair

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 12:47 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.

Coastal Texans cannot afford a rate increase.

Public Comment

From: [REDACTED]
Sent: Monday, July 29, 2024 10:49 AM
To: PublicComment
Subject: Windstorm 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.

Hello,

I understand that the board for TWIA will be meeting soon to discuss windstorm rate increases. I request that there be no rate increases as it's effecting whether people can own homes anymore. Pricing in general from insurance companies is outrageous and rates have seen dramatic increases every year with no end in sight. . No more rate increases for a while!!

Sincerely,

[REDACTED]

[Sent from AOL on Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:46 AM
To: PublicComment
Subject: Oppose 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,

As a resident in the coastal community of North Padre Island in Corpus Christi, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:38 AM
To: PublicComment
Subject: Vote NO to insurance 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.

Hi TWIA,

Coastal Texans cannot afford a rate increase! We can barely afford keeping up with our current taxes and insurance payments. PLEASE help us Vote NO to any rate increase!

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:40 AM
To: PublicComment
Subject: Vote no

[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.

Texans cannot afford a rate increase. Vote no to any rate increases.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:39 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.

Please do not raise the rates. Many people are tapped out financially. With the inflation people can barely feed their families. Another rate increase will push people out of homeownership. Do the right thing for the people & do not raise the rates.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:38 AM
To: PublicComment
Subject: Fwd: No 2025 rate increase

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

Please see corrected e-mail below. Please disregard first one sent yesterday (it had several type-os but the overall message is exactly the same). Can you please confirm you will remove the first version from the records

[REDACTED]

To the TWIA Board,

I represent 276 owners of the Casa Del Mar condominiums in Galveston. I am also a homeowner on the Island and can attest that TWIA's rates are already becoming unsustainable for commercial as well as residential customers.

We understand the main justification for the proposed rate hike is reinsurance costs. However, we also understand that those costs are artificially based on broken modeling predictions.

Last session, Senate Bill 1217 and House Bill 1588 would have addressed these issues but unfortunately the House failed to support this legislation. We intend to strongly support these legislative efforts again in the next session.

In the meantime, until these flawed methods in estimating reinsurance are addressed, we will adamantly opposed a rate increase.

On another front, the service levels at TWIA do not justify an increase either. Having tried to file claims in the past, I have first hand experience that supports the statement "Insurance is always there until you need it"!

In order to even afford the cost of coverage, most folks have such high deductibles that claims often fall entirely on the insured. Additionally, red tape and increases in costs for construction due to over the top building requirements have continually mounted.

But for today, absolutely no rate increase should be considered until the “broken” reinsurance modeling system is addressed. After that, we need to tackle many other Insurance issues so that Texans can afford and receive better insurance benefits.



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:35 AM
To: PublicComment
Subject: Oppose 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

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:28 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase

Thanks
[REDACTED]

Public Comment

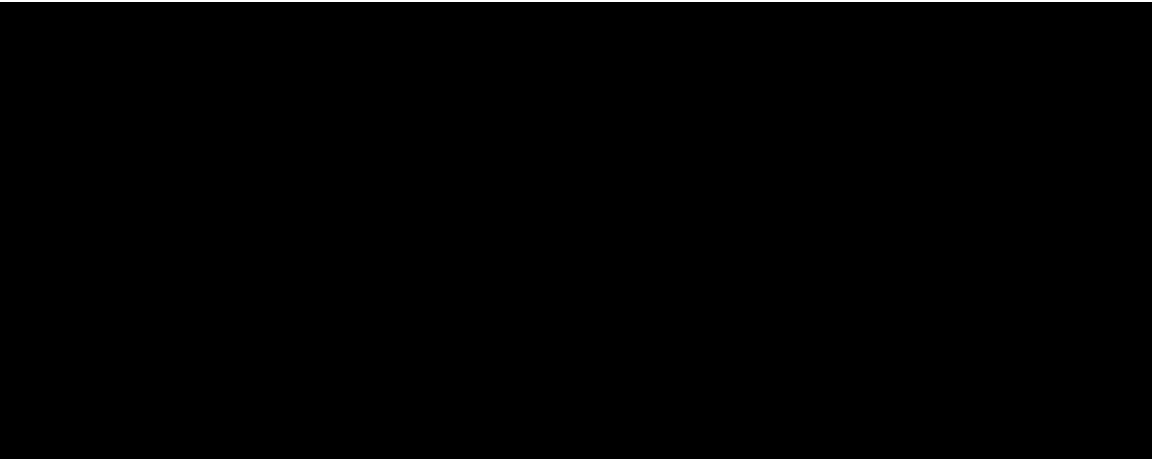
From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:27 AM
To: PublicComment
Subject: no rate hike

You don't often get email from lshelton@visitportaransas.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.

Please take this as a formal request to NOT RAISE OUR RATES!
Thank you

[REDACTED]



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:26 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! Thank you.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:21 AM
To: PublicComment
Subject: Gulf Coast Texans

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

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TWIA,

I am a resident in Tiki Island Texas and want to voice my concerns over the upcoming meeting to raise windstorm rates yet again. Being one that has never filed a claim and being mindful for inflation, we can't afford another rate increase.

My windstorm has doubled in a short period of time and there has been hardly in damage in the area where I live. This blanket approach is unjust and unfair to everyone.

With the current economic situation, you're placing additional undo burdens on people in my community.

There should not be any rate increases after what we have been paying through continued rate hikes. I am currently paying \$4600 per year which is already a ridiculous amount.

Best Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:19 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.

People in the coastal counties cannot afford another insurance increase!!
Vote NO to proposed TWIA rate increase!!!

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:18 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.

Coastal Texans cannot afford a rate increase. I vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:14 AM
To: PublicComment
Cc: [REDACTED]
Subject: Commercial Rate Increase

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

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sMy name is [REDACTED] and I am President of the corporation that owns The Tarpon Inn in Port Aransas, Texas. To those of you unfamiliar with The Tarpon Inn, it is a historic inn located across from the turning basin in Old Town, Port Aransas. As is the case with most historic inns, it struggles to make a profit with the two biggest expenses being insurance and property taxes. I would hope that the TWIA board is comprised of people with business management experience, and as a result, are cognizant of the impact that a 10% rate increase will have on the businesses that are already struggling to make a profit. As a hotel owner, to overcome the loss of revenues, the property damage and the loss of workforce and workforce housing this area has and is suffering from is virtually unfathomable! We then had to contend with government mandated shut downs due to Covid on the heels of Hurricane Harvey. The bad economic conditions did not end there, next came 10 days of temperatures in the teens, which killed water supplies destroyed the plumbing and was generally financially devastating to our small (less than 3000 population town).

As a business owner in this community with a hotel, two restaurants and two bars, any increase in insurance rates prior to financial recovery from our previous disasters will only further destroy the incentive for entrepreneurs to invest their capital in our area and will ultimately result in irreparable damage to the business sector in this community and most likely in this entire area of the state.

At some point these businesses have got to have a reasonable rate of return on their capital outlays! We have not seen that since the period prior to Hurricane Harvey!

I hope that you board of directors have enough business experience collectively to understand the very real economic threat insurance rates have on every single business in this part of the state!

The burden on your shoulders is great and I truly hope you heed my warning, as I think your decisions may well be more important now than at any other time in your agency's history!

Sincerely
[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:09 AM
To: PublicComment
Subject: Oppose TWIA rate hike

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

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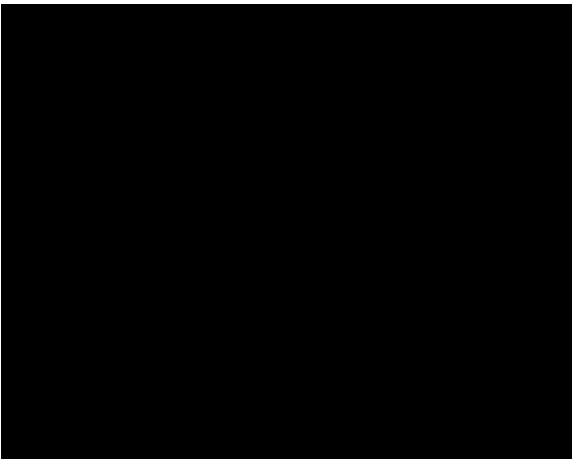
Dear TWIA Board,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 8:03 AM
To: PublicComment
Subject: Rate increase

[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.

Coastal Tex can not afford a rate increase Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:47 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.

We cannot afford another rate hike from TWIA. The reinsurance costs are highly inflated and based on prices that are no longer applicable. Please vote NO to a rate hike.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:42 AM
To: PublicComment
Subject: Windstorm premium 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 cannot afford more increases on insurance. Vote NO on the proposed windstorm premium increase.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:32 AM
To: PublicComment
Subject: 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.

Please vote no on the proposed rate increase. People are being increased in all areas of insurance and have gotten to the point where they cannot afford any more increases.

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:32 AM
To: PublicComment
Subject: Oppose 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,

As a resident in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:32 AM
To: PublicComment
Subject: NO Rate Increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:31 AM
To: PublicComment
Subject: No 2025 rate increase

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

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To the TWIA Board,

I represent 276 owners of the Casa Del Mar condominiums in Galveston. I am also live on the Island and can attest that TWIA's rates are already becoming unsustainable for commercial as well as residential customers.

We understand the main justification for the proposed rate hike is reinsurance costs. However, we also know that those rates are artificially based on broken modeling predictions.

Last session, Senate Bill 1217 and House Bill 1588 would have addressed these issues but unfortunately the House failed to support this legislation. We intend to strongly support these legislative efforts again in the next session.

In the meantime, until these flawed methods in estimating reinsurance are addressed, we will adamantly opposed a rate increase.

On another front, the service levels at TWIA do not justify an increase either. Having tried to file claims in the past, I have first hand experience that supports the statement "Insurance is always there until you need it"!

In order to even afford the cost of coverage, most folks have such high deductibles that claims often fall entirely on the insured. Additionally, red tape and increases in costs for construction due to over the top building requirements have continually mounted.

But for today, absolutely no rate increase should be considered until the "broken" reinsurance modeling system is addressed. After that, we need to tackle many other Insurance issues so that Texans can afford and receive better insurance benefits.

Thanks so much,

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:29 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.

Texans CANNOT afford an increase!!! NO INCREASE!

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 7:20 AM
To: PublicComment
Subject: Oppose 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,

As a business owner and resident of Port Aransas and North Padre Island, I vehemently oppose the proposed windstorm insurance rate increase. This substantial cost hike will inflict significant economic hardship on our already struggling community.

I urge the TWIA Board to reconsider this detrimental proposal and explore alternative solutions that avoid placing an additional financial burden on coastal residents and businesses.

Thank you for your attention to this critical matter.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:36 AM
To: PublicComment
Subject: Proposed 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.

Dear Sir/Madam,

I am contacting you to inform you of my objection to your proposed rate increase.

Property owners in Aransas County are being priced out of home ownership with the local government's outrageous property tax increases. We simply cannot continue to sustain home ownership with a TWIA rate increase on top of the out of control property taxes.

I respectfully request that TWIA abandon this proposed rate increase.

Sincerely,
A TWIA Policy Holder

[REDACTED]

Sent from my [REDACTED] iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:15 AM
To: PublicComment
Subject: Insurance rate increase

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

[REDACTED]
Wallisville TX

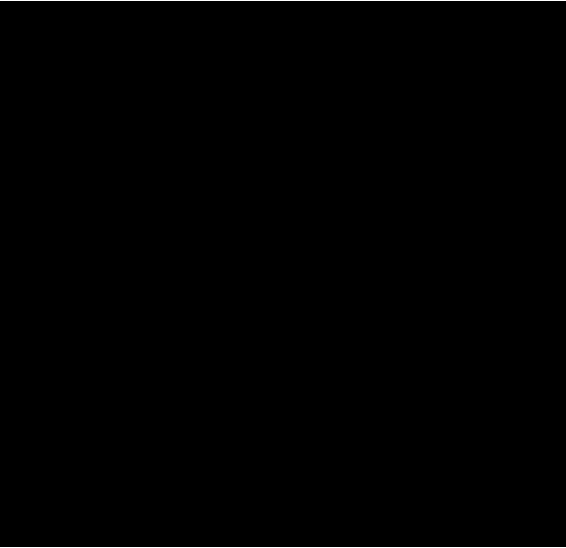
Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 6:12 AM
To: PublicComment
Subject: Insurance 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.

Coastal Texans cannot afford a rate increase. PLease vote NO to any rate increase. Insurance premiums for my small business has skyrocketed in the last few years.



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 12:53 AM
To: PublicComment
Subject: Rate Hike Coastal Bend

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

CAUTION: This email originated from outside of the 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 the coastal bend area, Aransas Pass to be exact. I am also a local realtor in my area and would like to speak out against any rate hike! I personally cannot afford windstorm due to the current rates and most of my clients have been unable to obtain funding for a home because when you factor in the windstorm insurance cost it's just not feasible. Any rate hike should be denied!! The rest of texas should have to pay their fair share and if everyone contributed equally there would be no need for a rate hike.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 11:22 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 11:22 PM
To: PublicComment
Cc: [REDACTED]
Subject: Opposition to Insurance Rate Hikes for Coastal Cities

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

CAUTION: This email originated from outside of the 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,

I am writing to express my strong opposition to the proposed insurance rate hikes for cities near the coast. As a resident of Robstown, I believe it is unfair to penalize homeowners and businesses in coastal areas with higher insurance rates.

The proposed rate hikes would disproportionately affect those of us who live and work in coastal cities, causing financial hardship and potentially forcing people out of their homes. I urge you to consider the economic and social impacts of such a decision and explore alternative solutions that do not unfairly target coastal communities.

Thank you for considering my opinion.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 11:19 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 11:10 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 11:09 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 11:00 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!!

[REDACTED]

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:46 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:44 PM
To: PublicComment
Subject: No to raise rates. Meeting in the distant area to raise rates? HOW Deaf can you be?

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

CAUTION: This email originated from outside of the 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.
We can barely afford what we have.

How can your committee be so busy having meetings to raise rates while taking WEEKS to honor the obligations of the claims submitted by the hurricane. I called today and it will be another 7 days of "under review" while the property stays unfixed and in bad repair. At least honor the first obligation before you have a meeting IN THE DISASTER AREA to raise premiums on the disaster area that needs to be serviced !! It is a slap in the face to every single person who has followed the requirements to hold insurance. The media really needs to hear about this total deafness of the "business men" who are conducting this ridiculous scam.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:43 PM
To: PublicComment
Subject: No to raise rates. Meeting in the distant area to raise rates? HOW Deaf can you be?

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

CAUTION: This email originated from outside of the 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.
We can barely afford what we have.

How can your committee be so busy having meetings to raise rates while taking WEEKS to honor the obligations of the claims submitted by the hurricane. I called today and it will be another 7 days of "under review" while the property stays unfixed and in bad repair. At least honor the first obligation before you have a meeting IN THE DISASTER AREA to raise premiums on the disaster area that needs to be serviced !! It is a slap in the face to every single person who has followed the requirements to hold insurance. The media really needs to hear about this total deafness of the "business men" who are conducting this ridiculous scam.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:33 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:18 PM
To: PublicComment
Subject: No to 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.

Wind storm insurance is my biggest annual expense. Already it is a struggle to afford my paid off home. The amount I have paid since Hurricane Ike would have paid for 2 1/2 new roofs. I am very concerned that too much of a rate increase would force me to drop policy and self insure. [REDACTED] Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:10 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:54 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:48 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:42 PM
To: PublicComment
Subject: Coastal communities cannot afford an 10 percent rate

[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, July 31, 2024 9:40 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:35 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:30 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:23 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:18 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:17 PM
To: PublicComment
Subject: VOTE NO!!!

[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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Thanks.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:09 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:07 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:05 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:05 PM
To: PublicComment
Subject: Rate Increase Comments

[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 the Board,

I'm writing to ask you- no beg you, to please vote against any rate increase. Coastal home and business owners simply can not afford a rate increase, especially in the aftermath Beryl where we're already having to file claims that are often times denied or the payout is very small compared to repairs and premium costs. Please vote NO.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:04 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:02 PM
To: PublicComment
Subject: NO to the 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 the Rate HIKE!!!

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

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:55 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:54 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:53 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:45 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to please reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which already face significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust. The rate hike may also cause some policyholders to be unable to renew their policy, and yet be unable to deal with any potential windstorm damage.

Thank you for your consideration.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:37 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:32 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:14 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:13 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:03 PM
To: PublicComment
Subject: No Increase TWI

[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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:00 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:59 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:58 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:45 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:43 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:32 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:29 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:26 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.

I would like to vote no for the TWIA rate increase. Coastal Texans cannot afford a rate increase.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:25 PM
To: PublicComment
Subject: Oppose ANY Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed ANY increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:24 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:06 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:00 PM
To: PublicComment
Subject: premium 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 just read online that premiums are going up 10%. My husband and I are both retired our insurance is already way to much. please reconsider this increase. Thank you

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:00 PM
To: PublicComment
Subject: premium 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 just read online that premiums are going up 10%. My husband and I are both retired our insurance is already way to much. please reconsider this increase. Thank you

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:00 PM
To: PublicComment
Subject: premium 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 just read online that premiums are going up 10%. My husband and I are both retired our insurance is already way to much. please reconsider this increase. Thank you

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:00 PM
To: PublicComment
Subject: premium increase

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

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I just read online that premiums are going up 10%. My husband and I are both retired our insurance is already way to much. please reconsider this increase. Thank you

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:59 PM
To: PublicComment
Subject: premium 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 just read online that premiums are going up 10%. My husband and I are both retired our insurance is already way to much. please reconsider this increase. Thank you

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:59 PM
To: PublicComment
Subject: premium 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 just read online that premiums are going up 10%. My husband and I are both retired our insurance is already way too much. please reconsider this increase. Thank you

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:58 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust. Home owners are getting tax increases and they are having a hard time affording their payments and this will hurt a lot of them. Please consider the concerns as if it were your family and friends dealing with this.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:45 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 consider a no rate hike, we are going to be out of our home if we have to pay anymore, thank you

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:45 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.

Vote no to rate increase. Maybe consider a decrease.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:43 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 VOTE NO to rate increase.

Sent from my T-Mobile 5G Device

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:39 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.

" Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

[REDACTED]
Hitchcock, Texas

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:39 PM
To: PublicComment
Cc: [REDACTED]
Subject: Oppose 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,

As a resident and multiple business owner in Port Aransas, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:39 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:35 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.

NO TO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:34 PM
To: PublicComment
Subject: Do not raise my premiums

[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.

Vote NO on the increase!
Not my monkeys, not my circus.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:33 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:30 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:26 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:24 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:20 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:20 PM
To: PublicComment
Subject: Insurance Premium 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.

Coastal Texans cannot afford an increase in our insurance costs. Vote no on an increase.

[REDACTED]

The most common way people give up their power is by thinking they don't have any.
Alice Walker

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:17 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:16 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:14 PM
To: PublicComment
Subject: TWIA Insurance - Possible rate increae

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

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

Coastal Texans cannot afford a rate increase. I say vote NO to any rate increase. Regardless, a 10% increase would be disproportionately large.

[REDACTED] Galveston Resident

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:14 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:13 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:12 PM
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.

Coastal Texans cannot afford a rate increase. Vote no to any rate increase.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:11 PM
To: PublicComment
Subject: No 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.

We already pay too much.

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

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:10 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:09 PM
To: PublicComment
Subject: No Rate Increase for the Coast 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.

[REDACTED] we are paying an excessive amount already.

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

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:07 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.

Coastal Texans can't afford a rate increase. I can't even afford what I owe now.
Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:05 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:04 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:03 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:02 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:02 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:00 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:00 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:59 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.

As a Texas teacher I'm used to our government putting us over, it falls on school districts to figure out raises while the state hoards money. Your line of work is no different. What a scam that we, coastal residents, have huge insurance hikes for flood and wind and hail while other areas don't. Do people in the Panhandle pay into TWIA with Tornadoes (wind) being prevalent? You are just hamstringing families. As a coastal resident since 1989, myself or my parents have only used insurance because of wind once. Shame on you TWIA, just pushing people out of the American Dream one rate increase at a time.

Sincerely,

A Coastal Resident

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:58 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:55 PM
To: PublicComment
Subject: Price hike for 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 voting no for this, I barely can afford what it is now. Appreciate if you take the decline votes in consideration. Ty

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:55 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

As a homeowner along the Coastal Bend of Corpus Christi, Texas, and as a real estate agent with clients spread throughout the area, I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:53 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:53 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:48 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:44 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:41 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:41 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:40 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:39 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:37 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:36 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:36 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.

TWIA Board,

As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:35 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:35 PM
To: PublicComment
Subject: No to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.”

Thank you so much !

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:33 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:32 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:33 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:31 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:27 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:27 PM
To: PublicComment
Subject: 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.

I vote "NO" to an increase in coastal wind storm insurance!!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:26 PM
To: PublicComment
Subject: TWIA 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.

Coastal Texas homeowners cannot afford a rate increase. Vote "NO" to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:26 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:25 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:24 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

As a Realtor and Real Estate Business owner I know how difficult it is for homeowners to buy a home in the Coastal Bend with high interest rates, high taxes and high insurance costs.

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:24 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:23 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:23 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:22 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:22 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:21 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Not only do I oppose a rate increase of any amount, I would like to know who can be contacted in regards to changing the guidelines for the need of TWIA altogether. I have lived in Nueces County over 65 years and have yet to see any, large or small, hurricane and/or tropical storm stop at the end of Nueces County (or any coastal county for that matter). Even this last hurricane went all the way up to the most northern states of the USA! Why do coastal county residence have to pay that extra burden of windstorm? If all people paid for a storm insurance coverage, wouldn't it be a more fair expense to all? There are plenty of counties and states that get hit with the storm damage, including many central states that have tornados but don't have the added high cost windstorm they have to pay.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:19 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:17 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:17 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

In my personal example my rate has increased over 100% in just a few years. \$1,000 in just 1 year! Investors are moving elsewhere due to not only high insurance but also high property taxes. Please help us keep our area affordable.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:17 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:15 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:14 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:14 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:13 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:13 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:13 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:13 PM
To: PublicComment
Subject: Insurance increases for coastal communities

[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.

"Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:11 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns. We are drowning in insurance increases making home ownership very hard!

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:11 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:11 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 a rate hike!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:11 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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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Thank you for considering my concerns.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:10 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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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Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:09 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

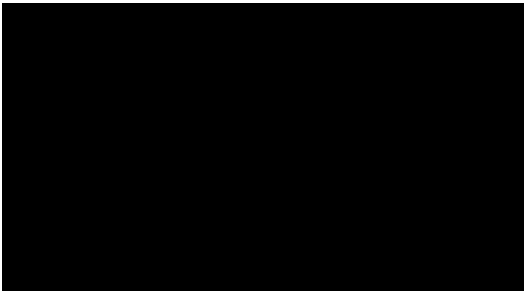
TWIA Texas Windstorm Insurance Agency,

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Thank you for considering my concerns.



Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:09 PM
To: PublicComment
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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:07 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

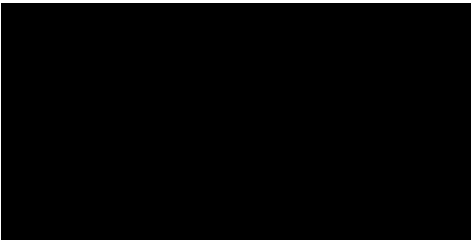
TWIA Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.



Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 5:04 PM
To: PublicComment
Subject: 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.

COASTAL TEXANS CANNOT AFFORD A TWIA RATE INCREASE. PLEASE VOTE NO FOR ANY INCREASE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 4:52 PM
To: PublicComment
Subject: No to rate increases on Windstorm. Already to high.

[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, July 31, 2024 4:44 PM
To: PublicComment
Subject: Windstorm insurance 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.

This is [REDACTED] owner of [REDACTED]. I know the city has been through a lot, and we have as well with this hurricane. Dealing with insurance has been an ordeal. We pay our premiums regularly on time, and assume that we will be covered in the event of a storm like this. While insurance claims on the property are still being worked out, a raise in premium has been proposed. The premiums paid in the past have resulted in no claims on our condo's part for quite some time. I do not feel a raise of our premium is appropriate at this time when for so long we have been loyally paying premiums with no claims. I think this is definitely going to have a financial impact on the tenants and owners.

Thanks,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 4:26 PM
To: PublicComment
Subject: I oppose rate hike by 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.

Hello,

I am a small business owner and full time resident in Port Aransas, Texas. I cannot afford an increase in windstorm insurance rates. Please do not raise rates!!!

Make it a GREAT day!



Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 4:15 PM
To: PublicComment
Subject: Please say no to 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 afternoon,

I'm aware that the TWIA Board of Directors will be meeting on 8/6 to discuss a 10% TWIA rate increase for homeowners. Please do not increase the rate. The cost of living has significantly increased, along with the large annual increases in property taxes, without any increases in work wages. The increase will be harmful for our community, homeowners and especially for all those on a limited income.

Sincerely,

[REDACTED]
Galveston resident

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 4:11 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.

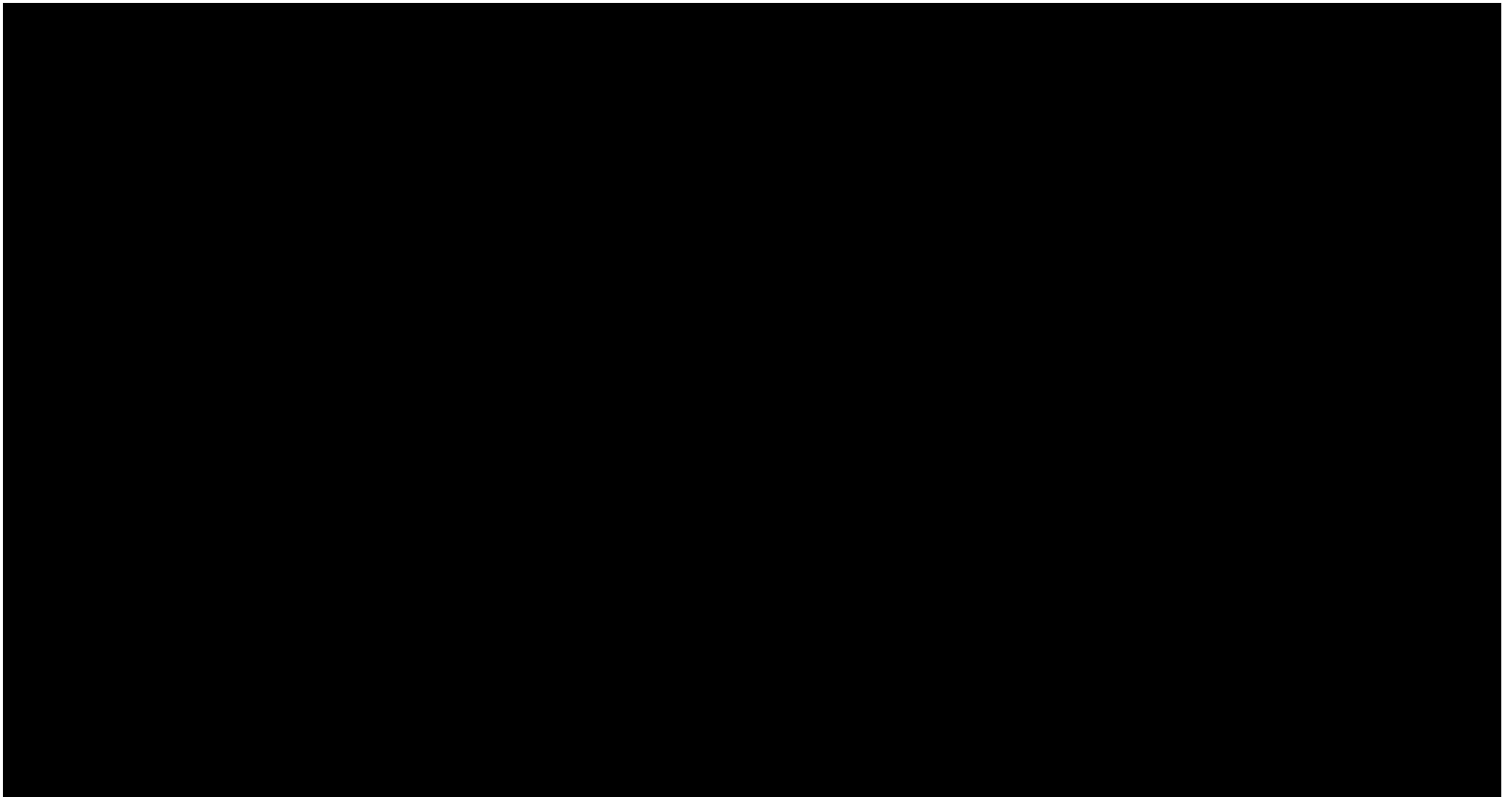
NO RATE HIKE!! The proposed 10% rate increase is an absolutely ridiculous increase and can be financially devastating for families whether they are on a budget or not and already paying the current high insurance rates. Families and businesses are also trying to deal with the financially painful high rate of inflation, paying more than double for gas and more than triple or quadruple for groceries than just a few years ago. The constant hikes is causing families and businesses to sell, close or foreclose. People cannot afford to pay more out of their pockets due to already being stretched too thin with the current rates and inflation. Being able to afford to live and pay other bills is becoming an increasing concern, especially when I am faced with constate insurance rate increases. TWIA should consider the economic impact to those living near the coast when implementing these continuous increases. Please do not consider any rate increase for coastal policyholders for 2025, we are all already tapped out financially. Such a rate increase causes additional and cruel financial burdens on coastal or near coastal residents and business owners since we are required to have insurance and these increases are beyond our control.

I personally have lived in my house for 19 years and have been very blessed to not have to ever have to file any claims. I live 30 minutes from the coast, so the possibility of damages is there. That doesn't say that I haven't had any damages through the years, just not enough to have to file any claims. Several of my neighbors all around have had damage and filed claims over the years, but we have been blessed to not have to. I am frustrated and annoyed that **MY** rates continue to go up with each disaster and I have never had to file a claim! As with other insurance, such as auto insurance, if rates need to be increased, then maybe take the extra money needed from those that have filed claims (sometimes multiple claims!) instead of those of us that have never filed a claim. Why can't someone like me get a claim free discount or something? My car insurance remains low because I am a safe driver and don't file claims, the insurance I have to cover my home should be handled in a similar manner. I don't want others having to pay more either, but for those of us that don't file claims should not be punished financially. I should not be held financially responsible for making sure you have the funds to pay out during a disaster and I should not be held financially responsible for other people's claims. My rates have gone up so much the past several years it's ridiculous that between my TWIA and homeowners insurances the rates are 50% higher than my actual mortgage payment due to the constant rate increases. If your funds are inadequate by 38% for homeowners and 45% for businesses, maybe there needs to be some changes done within the TWIA organization to manage money and claims more responsibly. I don't understand how, with all of the homes and businesses required to have TWIA coverage that you are running so low on funds each time there is a disaster. Please work to figure it out at TWIA and do not implement a rate hike!

Once again, I respectfully ask that you reconsider the rate hike that is currently being proposed. Please take other actions to ensure you have adequate funds to cover any future disasters. Please remember that these increases come out of the pockets of families and businesses that are just trying to survive day by day and increases like this make that extremely difficult.

[REDACTED]

[REDACTED]



Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 4:05 PM
To: PublicComment
Cc: [REDACTED]
Subject: Costal Texans cannot afford a rate increas

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

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

Say NO to a rate increase.

Sent from Samsung Galaxy smartphone.

July 31, 2024

Subject: Oppose TWIA Rate Increase

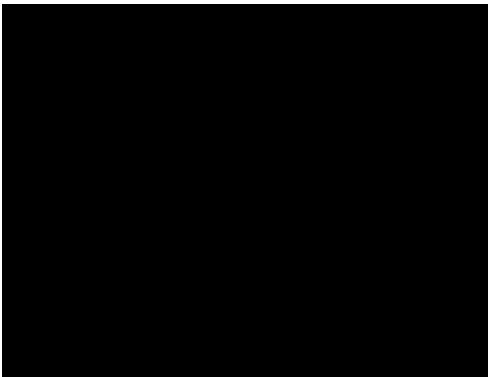
Dear TWIA Board members and representatives

My wife and I have owned homes in Texas for over 55 years. Recent increases in property taxes and insurance premiums have placed a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 3:56 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.

Please reconsider increasing rates across the board. We have never had a claim and our rates are already not affordable.

Rate increases should be applied to those who have had claims not to those that do not.

We always have to pay for our own repairs due to deductibles being so high.

A 10% increase across the board will really hurt those with extremely high premiums already!

We appreciate any consideration to not having a blanket increase!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 3:55 PM
To: PublicComment
Subject: 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.

Vote no to increase of wind storm insurance. People can't afford now or can barely afford the insurance. Give us a break. Especially the ones on disability and social security.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 3:52 PM
To: PublicComment
Subject: NO to 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]
Galveston Island resident

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 3:44 PM
To: PublicComment
Subject: Rate increase opposition

[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 don't raise windstorm insurance rates. The current premium costs are too high already and an increase will hurt Texans already struggling with increased cost of living. Everything is going up in costs and many are barely getting by.

Thank you

[REDACTED]
Rockport Texas

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 3:36 PM
To: PublicComment
Subject: Questions concerning Windstorm Coverage

[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.

1. How many households potentially qualify for Texas Windstorm Coverage in the area that Texas Windstorm is the only option.
2. Of these households, how many purchase TWI.
3. Do we assume the remainder are uninsured?

Thank you,
[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 3:19 PM
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.

Coastal Texans cannot afford a rate increase. Vote no to any rate increase

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 3:17 PM
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.

As retirees, my husband and I cannot continue to absorb the continual insurance and tax increases!!!
Our car insurance increased by \$2,000 this year - we have older cars (Toyota and Ford) that are paid off....
People work from home to decrease overhead paid by companies and employee benefits are decreased - Companies need to determine how to reduce costs rather than passing costs on to customers- Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 3:06 PM
To: PublicComment
Subject: No 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.

NO TO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 3:04 PM
To: PublicComment
Subject: Vote NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thanks
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 2:54 PM
To: PublicComment
Subject: Windstorm 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.

Please reconsider the rate hike you are seeking. I have lived on the coast For 65 years but the windstorm insurance in making my home unaffordable.

The coastal area should have to be the only area that has to have 3 separate insurance policies.

[REDACTED]
Rockport TX

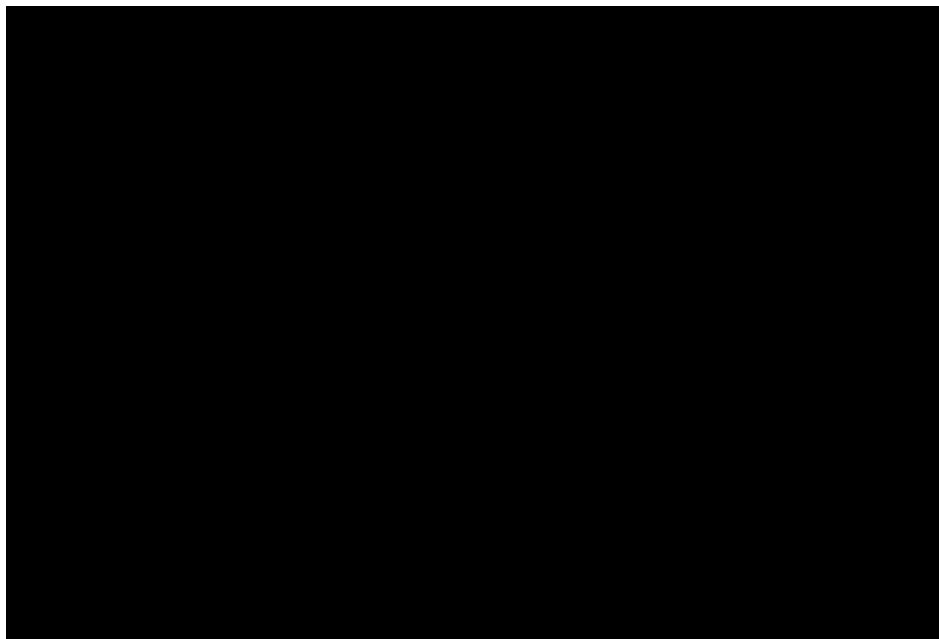
Sent from my iPad

Taylor Kerr

From: [REDACTED]
Sent: Wednesday, July 31, 2024 2:53 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.



Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 2:48 PM
To: PublicComment
Subject: Tax 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.

IWIA

Please do not raise our windstorm insurance. Those of us that live on the coast pay enough for taxes and insurance. You're going to force homeowners to have to sell and move elsewhere. We pay enough!!!!

Frustrated and irate,

[REDACTED]
Bayou Vista (0BV)

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 2:35 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

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

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 2:29 PM
To: PublicComment
Subject: Galveston rate change - deny

[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 am against the proposed 10% increase in TWIA premium rate changes. The premiums are already high and do not need to be increased, certainly not by such a significant amount.

Please reconsider this decision.

Thanks for considering,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 2:29 PM
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.

We, as coastal residences, cannot afford to keep having these rate increases.

These increases in our insurance rates are going to force middle class families to move away from the coastal areas and only the rich will be able to afford to inhabit island communities.

Sent from my iPhone 14 Pro Max

[REDACTED]

Cellphone: [REDACTED]

Email: [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 2:24 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 2:23 PM
To: PublicComment
Subject: TWIA Rate Increase - Vote "NO"

[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.

Coastal Texans cannot afford a rate increase! Vote "NO" to any rate increase!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 2:17 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 2:07 PM
To: PublicComment
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.

The Texas Gulf coast does not want a price increase, vote NO!!!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 2:00 PM
To: PublicComment
Subject: Windstorm 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.

Coastal Texans cannot afford a rate increase ! Especially seniors on social security!!! Vote NO to ant race increase!

[REDACTED]
Galveston, Texas
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 1:58 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.

Coastal Texans can NOT afford a rate increase.

Vote "NO" to any rate increase.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 1:55 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>]

CAUTION: This email originated from outside of the 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 on the island cannot afford a significant rate increase on windstorm or flood insurance. So many full time residents are being forced to sell because we cannot afford skyrocketing prices! Vote no to these increases please!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 1:52 PM
To: PublicComment
Cc: john Farinacci
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.

Dear TWIA Board members and representatives

We have owned homes in Texas for over 36 years. Recent increases in property taxes and insurance premiums have placed a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 1:48 PM
To: PublicComment
Subject: NO 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.

More than half of windstorm damage costs are paid for out of pocket because of deductibles and depreciation. Just because there was windstorm damage does not mean that TWIA paid for it with our premiums. I paid over 28,000.00 for past 7 years to TWIA and have not been able to claim on it once. Raising the cost is just another price gouge and we have had enough of that.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 1:46 PM
To: PublicComment
Subject: 2025 Windstorm potential 10% premium 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 seems very convenient that this meeting follows the first use of prior years sufficient funds collected. This is only a recommendation but a justification for actual would be of more value. What are the actual numbers?

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 1:43 PM
To: PublicComment
Subject: Windstorm 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.

Coastal residents can't afford an increase in Windstorm insurance, especially we Sr. citizens that are on fixed income. Please vote no. Thank you in advance 👍

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 1:33 PM
To: PublicComment
Subject: 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.

Seriously? Gulf coast locals cannot afford a rate increase. Vote NO to any rate increase and think of your residents first, not profit.

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 1:03 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 12:28 PM
To: PublicComment
Subject: Proposed 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.

We paid \$7,095.00 in 2023 for our property in Pirates' Beach on the West End of Galveston Island [REDACTED]. I understand your organization is proposing a 10% increase for this year. Please do not do this. We pay a hefty price already for something we've rarely used due to wind damage to our property. I am only aware of one time that we used it and we've had our home here since 1991.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 12:26 PM
To: PublicComment; PublicComments@twia.org
Subject: Good morning members of 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 would like you to address the long term plan for when policy holders can expect to see a decrease in their premiums. I hold no hope that you won't proceed with the 10% increase you are here to discuss, but I believe the least we customers deserve is transparency on:

- How much money you estimate is needed to replenish your reserve funds;
- How long you anticipate said replenishment to take;
- How much revenue you estimate this 10% increase to generate;
- When you estimate policy premiums to see a 10% (or more) decrease after you have replenished your losses.

I firmly request and sincerely hope that you do not approve an increase to premiums at all today. I find it unfair that statewide policyholders must now fund the recovery of your money after a storm event which took coastal residents, weather forecasters, news coverage, Centerpoint, and no doubt even you by surprise. Galveston residents struggled with this disaster significantly, and are now being squeezed for as many dollars as possible from many directions. I oppose your increase of the burden on us for consequences that we were all blindsided by, including yourselves.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 12:23 PM
To: PublicComment
Subject: TWIA proposed 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.

Dear TWIA board members

We have owned homes in Texas for over 40 years, increasing taxes and insurance premiums have placed a serious financial burden on our families, we request you reconsider and oppose the proposed TWIA rate increase this will create a burden to our families making more problematic our financial situation , Thank you for the opportunity to appeal

Sincerely [REDACTED]

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 12:14 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.

I am against the hike. Not only for the individual homeowners and businesses but for our school districts. We need more money in our schools...not less...and certainly not because of a TWIA Rate Hike. Americans are struggling enough right now with price increases on everyday items. If school districts have to dish out more money for insurance, then the regular tax payer will have to pitch in more of their hard earned money to fill that void. When will the insurance price increases end? Natural Disasters occur everywhere...not just in the form of hurricanes. We shouldn't be solely penalized for choosing to live on the coast. Please take my comments into consideration. I appreciate your time.

Concerned Resident,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 11:50 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 11:24 AM
To: PublicComment
Subject: Oppose 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 and representatives,

We have owned homes in Texas for over 26 years. Recent increases in property taxes and insurance premiums have placed a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 11:17 AM
To: PublicComment
Subject: Oppose TWIA 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.

Dear TWIA Board,

As a condo owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges. I understand the need for increases, but please keep in mind for current and future increases, 10% is a significant increase.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Port Aransas

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 11:11 AM
To: PublicComment
Subject: Vote 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.

Coastal Texans cannot afford a rate increase! We say no to any vote for a rate increase from TWIA!



[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:57 AM
To: PublicComment
Subject: 2024 increase of 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 the board of directors of TWIA,

I would encourage you to vote No to an increase on the TWIA fees for 2024.

TWIA is the most expensive insurance we carry and for families on fixed incomes, it's difficult to increase. Added with our current increase in all pricing; food, shelter, fuel.

Thank you,

[REDACTED]
Chambers county resident

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:16 AM
To: PublicComment; [REDACTED]
Subject: TWIA Actuarial & Underwriting Committee

CAUTION: This email originated from outside of the 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 letting my voice be heard. **I DO NOT** agree with the TWIA Actuarial & Underwriting Committee recommendation to approve a 10 percent premium rate increase filing for 2025 residential and commercial policies.

We are retired and are on a fixed income. We already pay so much in insurance premiums (flood, wind and homeowners) and taxes. We love our little island, but these increases are making it where many people can not afford to live here any longer. Also, the inflation rate is really hurting us. I'm sure you are seeing it at the gas pump, grocery stores, restaurants. We are all trying to get by on what we have.

Please do not approve a 10% premium rate for 2025 for residential and commercial policies. Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:41 AM
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.

NO TWIA RATE INCREASE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:35 AM
To: PublicComment
Subject: Public Comment on Potential 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!

Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:32 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.

Dear TWIA Board members and representatives

We have owned homes in Texas for over 40 years. Recent increases in property taxes and insurance premiums have placed a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:28 AM
To: PublicComment
Subject: Vote No for 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. I have paid my TWIA for years and years and have NOT filed a claim. Again, Hurricane Beryl has hit. I again will not be making a claim. These increases are crazy. Right after Beryl hit, you determined that you needed another rate increase before you even determine how many claims you will be getting. In fact, every year you want a 10% increase even if no hurricane hit Texas. This is crazy again. Stop the craziness. What is crazy, at every turn another company wants to raise their fees for there products/services. And, the inflation is not matching what we are taking home. Our pay is not increasing for the inflation on everyday items. Please vote No on this increase.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:26 AM
To: PublicComment
Subject: Vote No on 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. I have paid my TWIA for years and years and have NOT filed a claim. Again, Hurricane Beryl has hit. I again will not be making a claim. These increases are crazy. Right after Beryl hit, you determined that you needed another rate increase before you even determine how many claims you will be getting. In fact, every year you want a 10% increase even if no hurricane hit Texas. This is crazy again. Stop the craziness. What is crazy, at every turn another company wants to raise their fees for there products/services. And, the inflation is not matching what we are taking home. Our pay is not increasing for the inflation on everyday items. Please vote No on this increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:26 AM
To: PublicComment
Subject: Vote No on 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. I have paid my TWIA for years and years and have NOT filed a claim. Again, Hurricane Beryl has hit. I again will not be making a claim. These increases are crazy. Right after Beryl hit, you determined that you needed another rate increase before you even determine how many claims you will be getting. In fact, every year you want a 10% increase even if no hurricane hit Texas. This is crazy again. Stop the craziness. What is crazy, at every turn another company wants to raise their fees for there products/services. And, the inflation is not matching what we are taking home. Our pay is not increasing for the inflation on everyday items. Please vote No on this increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:24 AM
To: PublicComment
Subject: Coastal Texans Cannot afford a rate increase, vote NO to any 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.

Coastal Texans Cannot afford a rate increase, vote NO to any rate increase

As a coastal resident that has no choice but to get windstorm insurance by law I strongly oppose any increase to the rates, especially a 10% across the board raise. With the current economic climate with many that live down here, and increased property valuations this would essentially contribute to pricing average Texans out of their homes. Maybe the association shouldn't leverage capital markets and take out as large of a catastrophic bond as it is looking at. Sounds to me like ya'll are hedging your bets against the policy holders.

V/R,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:16 AM
To: PublicComment
Subject: Vote no

[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.

To whom it may concern

Coastal Texans cannot afford a rate increase . Please vote no to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:11 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 10:00 AM
To: PublicComment
Subject: Increasing 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.

Your prices are pushing retirees like me out of the market. Look at how much help was needed from GLO, Samaritan Purse, Habitat for Humanity because so few could afford insurance.
Please reconsider your increase.
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:46 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. My wife and myself are retired and cannot keep paying these high insurance rates for no help during a hurricane. I cannot pay a \$5,000.00 deductible to then make a claim and now you want an INCREASE IN OUR PREMIUMS??? Doesn't sound right or fair to me....maybe greed....Please vote to any rate increase. Thank you for your interest and concern in this matter.

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:39 AM
To: PublicComment
Subject: NO RATE INCREASE!

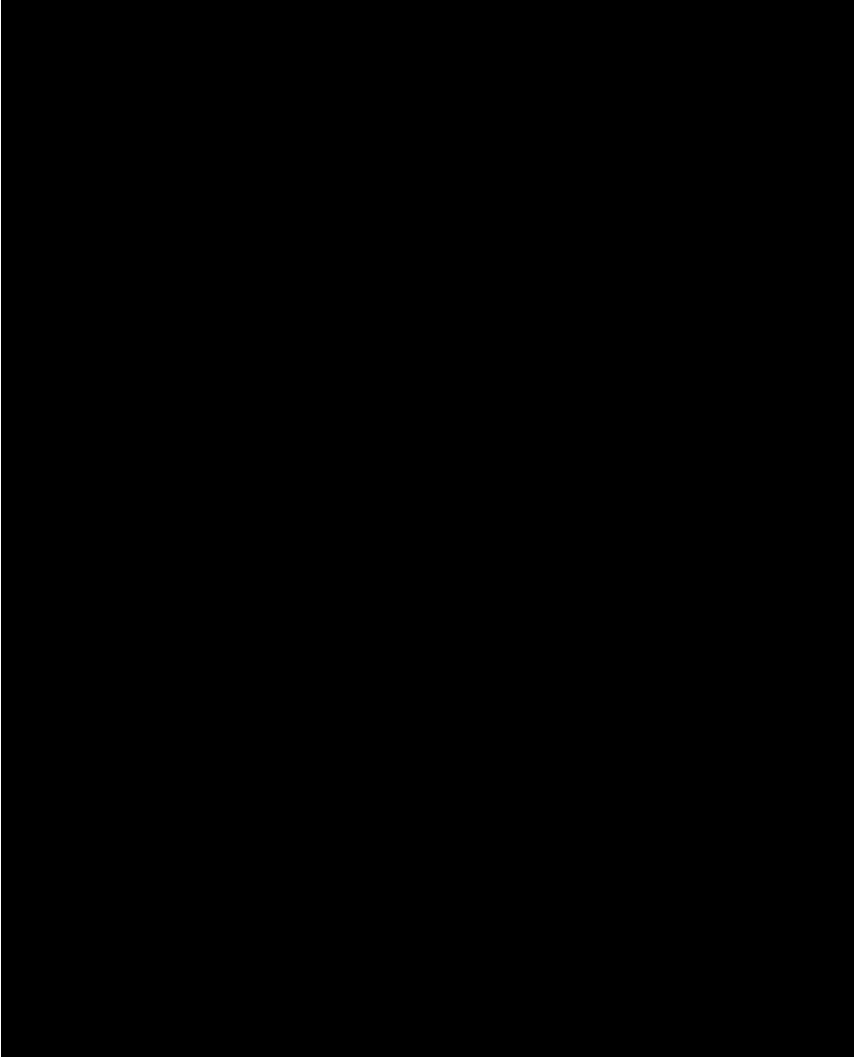
You don't often get email from [REDACTED] [Learn why this is important](#)

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.

As a homeowner/resident, business owner and REALTOR, this rate increase should NOT be allowed!

Note to Consumer: Texas law requires all real estate license holders to give the following: [Information About Brokerage Services](#) and [Consumer Protection Notice](#) to prospective buyers, tenants, sellers and landlords. You can click on the hyperlink for these documents.

Sincerely,



Public Comment

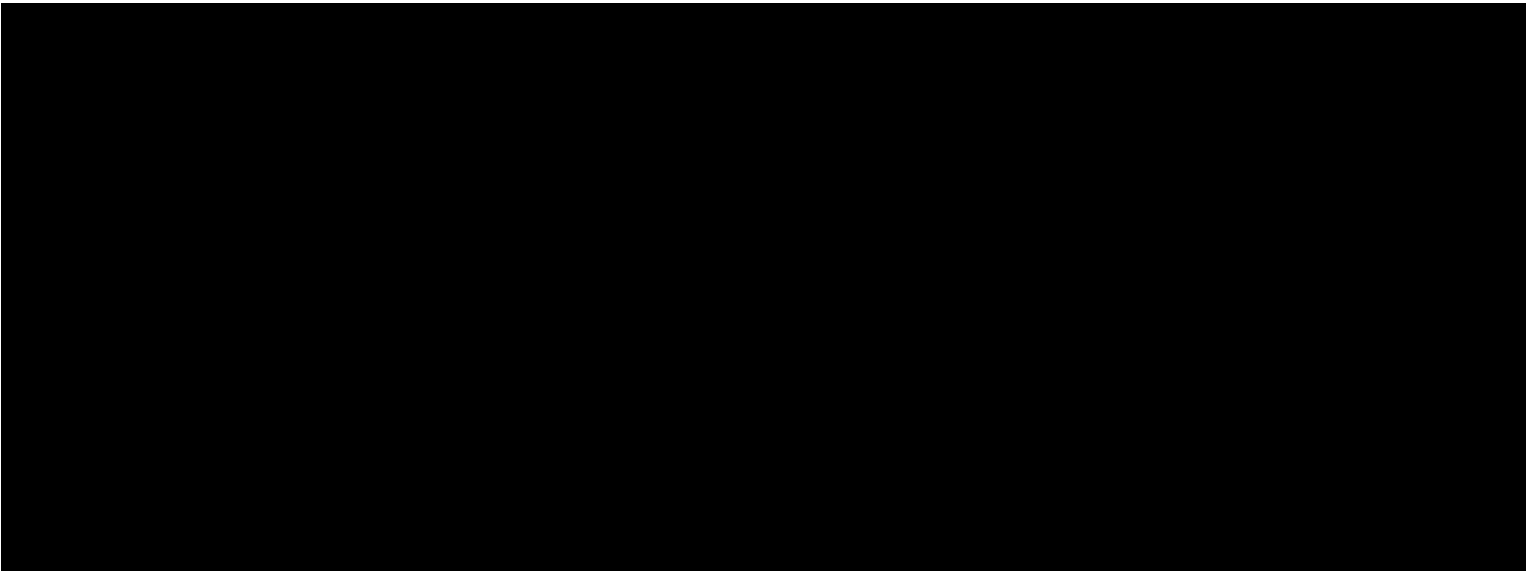
From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:38 AM
To: PublicComment
Subject: NO rate increase for wind insurance

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.

I am a resident of Alvin and I'm a business operator. WE CANNOT AFFORD A RATE INCREASE!

Thank you,



Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:33 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.

No TWIA rate increase

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:31 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 TWIA rate increase

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:26 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.

Please vote no to a rate hike. As a resident, the cost is going up too quickly. There isn't a valid reason for it to go up this much. As someone who manages a nonprofit for seniors, our insurance is already way to high and we struggle to be able to pay it every year. There must be a better way.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:11 AM
To: PublicComment
Subject: TWIA Proposed Rate Hike - 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.

Dear TWIA Board Members,

I am writing to express my strong opposition to the proposed 10% rate increase for 2025. As a resident of Corpus Christi, I have witnessed firsthand the escalating financial pressures on homeowners in our community. This proposed rate increase is not only burdensome but also unsustainable for many of us.

Firstly, the rapid rise in home prices in Corpus Christi has already imposed a significant tax burden on property owners. According to recent data, property values in our area have surged dramatically over the past few years. Consequently, property taxes have increased, putting additional strain on household budgets. This proposed rate hike would exacerbate an already challenging financial situation for many families.

Moreover, we are grappling with the effects of massive inflation. The cost of living has risen sharply, with prices for essentials such as groceries, gas, and utilities reaching unprecedented levels. Many of us are struggling to keep up with these rising costs, and an additional increase in insurance rates would be an unwelcome and unaffordable burden.

Additionally, it is important to consider the broader economic context. The past few years have been financially tumultuous for many households, with the COVID-19 pandemic causing significant disruptions to employment and income stability. While some sectors of the economy are recovering, many individuals and families are still trying to regain their financial footing. Introducing a rate increase at this juncture would hinder this recovery process and place undue stress on already stretched budgets.

I urge you to reconsider any rate increase. Our community needs support and relief, not additional financial strain. By maintaining current rates, you would be demonstrating a commitment to the well-being and stability of Corpus Christi residents and all of the Texas Coastal Bend during these challenging times.

Thank you for your attention to this critical matter. I trust that you will take our concerns into account and act in the best interest of our community.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 9:03 AM
To: PublicComment
Cc: [REDACTED]
Subject: proposed windstorm protest, 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 an owner of +\$10.0M in commercial properties, located in downtown Corpus Christi, I protest the 10% rate increase. As owners of a residential property, we have never filed a claim, yet the rates continue to increase. We are forced to pass on these increased costs to our tenants and the continued rate increases place an additional burden on our ability to maintain the properties and provide service to our tenants.....at some point this has to stop. [REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:59 AM
To: PublicComment
Subject: Rate hike

[You don't often get email from [REDACTED] net. 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 wish to register my strong opposition to the proposed rate hike by TWIA. I am a resident of Corpus Christi ((1982-1996 and 2006-current) and a homeowner. What we pay in comparison to the rest of the state is outrageous and may soon price us out of living in our home. In a combined 27 years of homeownership in Corpus Christi my husband and I have yet to make a windstorm claim, yet in five years in College Station, we had two claims due to hail. There needs to be a more equitable way to develop rates throughout the state.

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:59 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:58 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:58 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:58 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:58 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:56 AM
To: PublicComment
Subject: 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.

As a lifelong resident along the Texas Gulf Coast, I urge and plead with you to reconsider and turn down the proposed rate hike for TWIA. It has become absolutely ridiculous, for the amount of taxes and insurance that we pay for the protection of our single family dwelling on North Padre Island in Corpus Christi.

Please look for alternate means to provide this protection to residents, without tapping their hard-earned budgets. With prices of darn near everything escalating, be the organization that figures out a way to operate without putting residents in the poor house.

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:53 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:44 AM
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.

I voice opposition to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:31 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

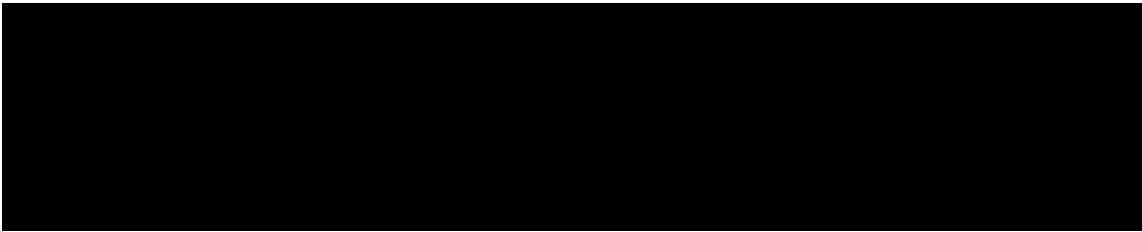
Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:28 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.

The TWIA proposed 10% increase in Galveston is ridiculous. People are having a hard enough living as it is. The premium is already sky high. I'm sure the vote won't really matter, but just praying it does.



Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:20 AM
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.

Thank you for this opportunity to express my opinion on the proposed rate hike for windstorm insurance.

A rate hike is the last thing we need with the state of our economy at this time. And, the school districts in the coastal counties will really suffer with a rate hike.

There need to be further conversations about what's fair for everyone.

I would definitely support a statewide catastrophe plan in which the costs would be shared to provide coverage in the event of future natural disasters. Hopefully the Texas Legislature will take the lead on this issue in the next session.

I agree with Al Arreola, chief executive officer of the United Corpus Christi Chamber of Commerce, when he states, "To look at windstorms through such a narrow lens when there are fires in the Panhandle, tornadoes up in East Texas—there are significant events that happen across the state, so that effectively the burden on us with the rates is unfair, These are challenging times to do business right now across the country with inflation. The proposed rate increase is a significant burden to anyone trying to do business or start a business."

Please think very carefully before you vote for any kind of rate increase. Think of the people you will be impacting when they must choose between paying bills and eating during these inflationary times.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:12 AM
To: PublicComment
Cc: Elaine Cotton
Subject: No to insurance 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 coastal areas cannot afford an insurance increase. Manage the business properly to cover expenses, don't just keep raising taxes.

[REDACTED]
Galveston county resident and business owner

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:09 AM
To: PublicComment
Subject: Rate Hike for 2025

[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 Protest "any" increase what so ever in the Windstorm Rates for all of our Coastal Counties!
Our excessive rates are hindering the standard of living for all. We cannot afford to pay these ridiculous high rates when the rest of the state of Texas is paying a fraction of the costs.

This is not "Fair".

Please consider and implement a Catastrophic Plan for the entire state that will be equal for all.

Thank you for your concern and consideration.

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 8:03 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 7:36 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:50 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.

Please do not increase the insurance premiums. We can barely afford to own our home in Galveston currently. Our home is paid off, so we don't even have a mortgage; but between the 3 different insurances, the extremely high prop taxes and utilities our housing costs are already \$1000 per month. We are already struggling to live here. Please don't do this. It will cause hardships for locals who love living and working on the island.

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:19 AM
To: PublicComment
Subject: No to 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. We are already having financial difficulties and this will hurt us tremendously.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 6:00 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Do you folks realize the US economy is in the bottom of the bucket? A bag of Fritos cost damn near \$7. Asinine! We the people are sick and tired of Joe Biden's Democratic BS.

No rate increases!

[REDACTED]
Santa Fe, Texas

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 4:20 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 4:09 AM
To: PublicComment
Subject: No 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.

We Pay Too Much Right Now!
I am opposed to a TWIA rate increase
Have a great day
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 1:24 AM
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 vote no our rate increase cannot happen. Our community cannot afford this. We vote no.
Sent from my iPhone

Taylor Kerr

From: [REDACTED]
Sent: Wednesday, July 31, 2024 1:01 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:36 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, please, please: **NO HIKE RATE !!!!**

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:15 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. It's high enough already and it's a miracle to even get claims approved and paid.

[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:00 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.

Absolutely NO RATE INCREASE

Regards,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:57 PM
To: PublicComment
Subject: Proposed insurance cost increase

[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.

Good evening. We absolutely cannot afford a rate increase in windstorm premiums in Texas. I live where Beryl came through and we are struggling to replace lost food and lost wages from not being able to work while recovering power after the hurricane. Let's not talk about the dramatic increase in cost of living. We are all struggling to make ends meet. Please please do not increase the rate.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:47 PM
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

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:02 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:49 PM
To: PublicComment
Subject: No to premium 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 hear by declare NO Vote for TWIA premium increase for residential policies.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:40 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>]

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Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:18 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.

Please don't increase our rates. We are all struggling as it is.

Regards, [REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:17 PM
To: PublicComment
Subject: No TWIA Rate Hike!

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

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:09 PM
To: PublicComment
Subject: My bill came in

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

CAUTION: This email originated from outside of the 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 for bending me over even more. What a scam this is. Sucking people dry of their hard earned money. Anyone associated with TWIA is no different then John Doe robbing the local 7/11, you just don't use a gun.

Public Comment

From: Sharon McKinney <mckinney@paisd.net>
Sent: Thursday, August 1, 2024 9:02 PM
To: PublicComment
Subject: No Rate Hike

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

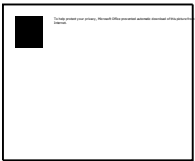
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

An increase to TWIA rates would have a detrimental impact on PAISD as our basic allotment state funding per student has not increased since 2019 while our property and casualty policies have increased over 100% in that same time period. Our property and casualty insurance costs per enrolled student is over \$2,000.

Please contact me if I can be of further assistance.

Sincerely,

Sharon McKinney



Sharon McKinney, Ed.D.

Superintendent of Schools, Port Aransas Independent School District

mckinney@paisd.net; 361-749-1205

Facebook: [Port Aransas Independent School District](#)

Twitter/X: @PortAransasISD Instagram: portaransasisd

#marlinpriderunsdeep #legacyofexcellence

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Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:54 PM
To: PublicComment
Subject: Re: 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!

[Yahoo Mail: Search, Organize, Conquer](#)

On Thu, Aug 1, 2024 at 8:52 PM, Sarah Bonnett

[REDACTED]:

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:53 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.

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:29 PM
To: PublicComment
Subject: NO RATE HIKE!

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

NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:28 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:21 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.

High inflation, property tax proposed increases, plus a TWIA rate increase will make Texas a cost-prohibitive place to live. Our booming economy supports national energy demand and requires workforce, but at what cost? Keep Texas affordable for Texas workforce.

- [REDACTED]

Sent from Gmail Mobile

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:02 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:58 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.

Please do not issue a rate hike. The cost of living in the area is high already. I am trying to raise a young family and about to be forced out of the area.

Thank you,

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:53 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.

Please no!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:52 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:38 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:33 PM
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.

Coastal Texans can't avoid a 10% rate increase in our TWIA rates. Please vote no to any rate increase.

Regards,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:15 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.

Dear TWIA Board members and representatives

We have owned three homes in Texas for years. Recent increases in property taxes and insurance premiums have placed a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:09 PM
To: PublicComment
Cc: [REDACTED]
Subject: Oppose 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.

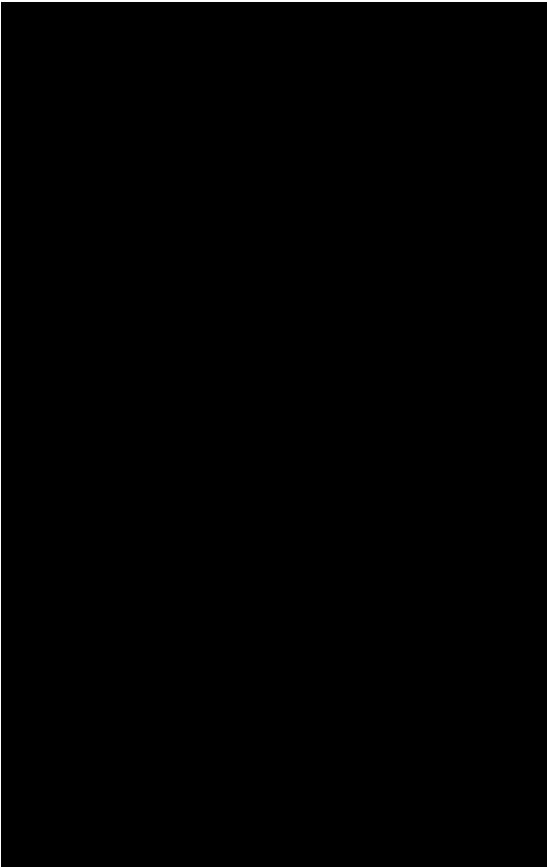
Dear TWIA Board members and representatives

We have owned homes in Texas for over 56 years. Recent increases in property taxes and insurance premiums have placed a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,





Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:09 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:09 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.

Could you hear me? I am a homeowner with TWIA insurance. I am a senior citizen on a fixed income living on Padre Island. A rate hike will force older residents to sell up and move.

I am opposed to any rate hike.

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 6:57 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.

Dear Board Members, as a 70 yr old retired resident of the southeast Texas coast, I am asking you to please forgo raising our insurance rates as we are all suffering still from Beryl. The costs are enormous as most of us have deductibles so high that we cannot even file for help.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 6:54 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.

NO RATE HIKE

We can't keep affording these increases. Harvey was bad enough. Because you wouldn't pay us, our lawyer walked off with most of the settlement. We still haven't been able to rebuild our home.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 6:52 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.

I am writing in opposition to your proposed rate hike and implore you to reconsider. During these economically difficult times, your rate hike would place even greater financial burdens on us and on so many.

I pray that you will reconsider and not impose a rate hike at this time.

I stand with our elected officials who also are in opposition to this proposed rate hike.

Please, do not raise TWIA rates!

[REDACTED]
Homeowner
Rockport Texas

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 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!!!

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 6:46 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.

No rate increase!!!!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 6:44 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!!! It is getting ridiculous!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 6:44 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]
...on my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 6:26 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 6:21 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 !!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 6:21 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.

Our rates are already outrageous!!

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 6:05 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:50 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.

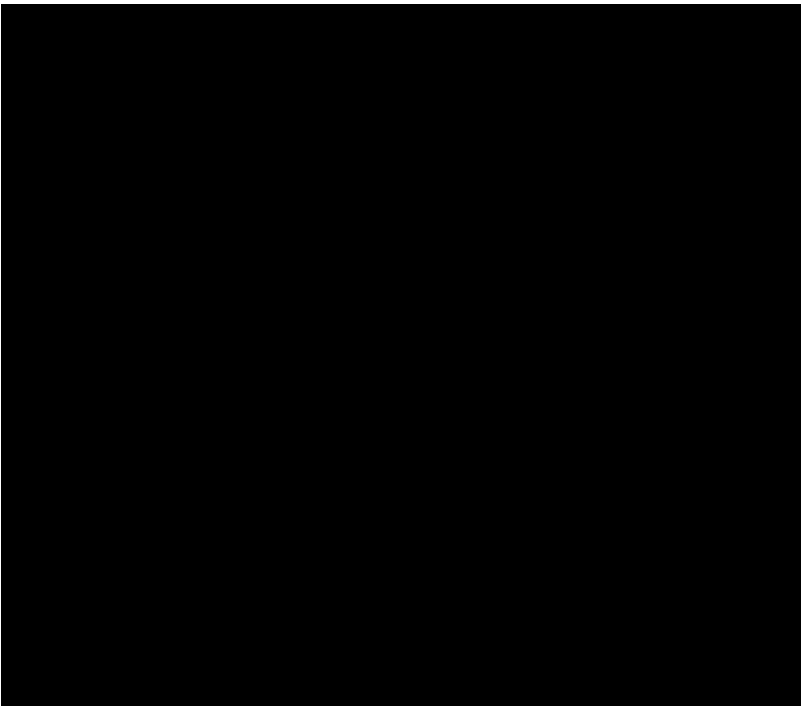
People are already struggling to stay in their homes due to the very high inflation. Please do NOT raise insurance rates.

Texas law requires all license holders to provide the following forms to prospective clients:

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

[Texas Real Estate Commission Consumer Protection Notice](#)

[Important Information About Wire Fraud](#)





Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:55 PM
To: PublicComment
Subject: Rate Increase on 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:54 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]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:53 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.

We pay too! much for insurance
Port A residence

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 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.

I vote NO RATE HIKE.



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:43 PM
To: PublicComment
Subject: no rate hikes!

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

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

no rate hikes

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:41 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:38 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.

Do not raise the rates. Find another way to increase revenue.

[REDACTED]
Rockport. Texas

[Sent from AT&T Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:21 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 don't need no rate hike.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:18 PM
To: PublicComment
Subject: NO TO RAISING TWIA PREMIUMS!!!

[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.

Raising flood insurance premiums by 10% will be detrimental to my financial welfare. Everything continues to raise, and unfortunately many citizens will be forced away from their homes because of continued financial warfare from insurance companies via continued raising premiums.

Vote NO to raising premiums of TWIA.

League City Citizen,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:15 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.

TWIA -

Increased rates will be a major contributor in a negative economic impact for Coastal homeowners and businesses.
No rate increases puh-leeese !



Helping People Find Their Way Home

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:03 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:01 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:01 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 4:57 PM
To: PublicComment
Subject: No Texas Windstorm 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.

Coastal Texans cannot afford rate increase to Texas Windstorm insurance.

I say "NO" to rate increase of any type.

[REDACTED]
Alvin Texas

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 4:53 PM
To: PublicComment
Subject: I Say NO to 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.

Coastal Texans cannot afford a rate increase to Texas Windstorm insurance.

I say "No" to any rate increase

[REDACTED]
Alvin Texas

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 4:50 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.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 4:40 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.

Dear TWIA Team,

I hope this message finds you well. I am writing to express my strong opposition to any proposed rate increases by the Texas Windstorm Insurance Association (TWIA).

NO RATE INCREASE

As a member of the coastal community, I understand the challenges we face regarding insurance and natural disasters. However, increasing rates at this time would place an undue burden on homeowners and businesses already grappling with the financial impacts of recent storms and economic conditions.

The coastal region is resilient, and we have shown our strength in overcoming adversity. It is crucial that we maintain affordable insurance options for all residents to ensure that our communities can thrive without the added stress of rising costs.

I urge you to reconsider any plans for a rate hike and instead focus on strategies that support our coastal communities without further financial strain.

Thank you for your attention to this matter.

Coastal Strong!

Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 4:40 PM
To: PublicComment
Subject: Oppose 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,

As a resident owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

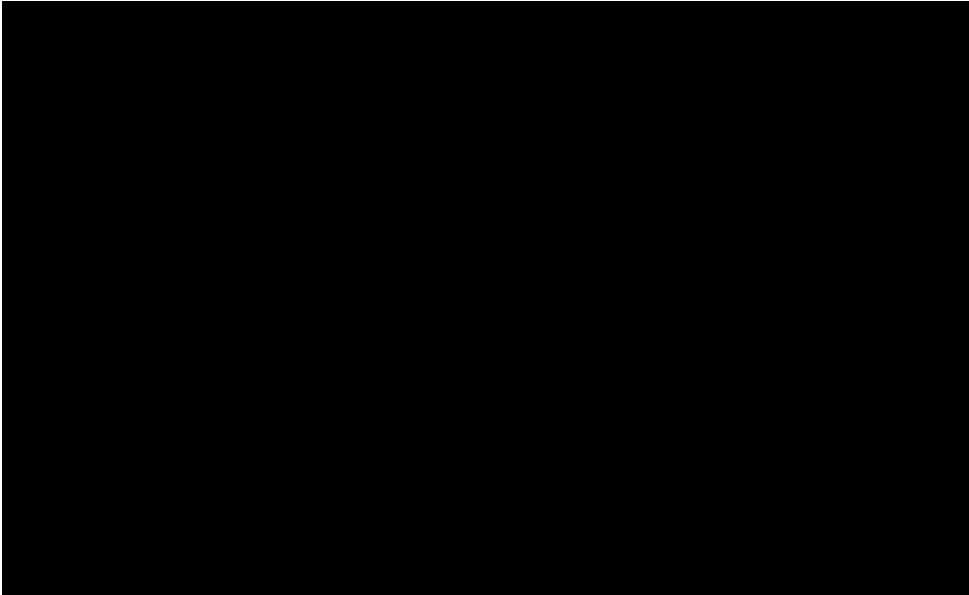
From: [REDACTED]
Sent: Thursday, August 1, 2024 4:25 PM
To: PublicComment
Subject: NO RATE HIKE!

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.

We are already drowning with insurance costs. My 2000 sq ft home has risen exponential with insurance hikes. With house insurance costs, flood insurance costs AND TWIA insurance costs, I pay of \$18,000 + per year. Please stop adding more taxes & TWIA insurance costs to our properties. Thank you.



Public Comment

From: Kibbe, Scot <scot.kibbe@apci.org>
Sent: Thursday, August 1, 2024 4:24 PM
To: PublicComment
Subject: APCI Comment on Proposed Rate Changes

You don't often get email from scot.kibbe@apci.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.

To Members of the Texas Windstorm Insurance Association (TWIA) Board of Directors:

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 6, 2024, Board of Directors meeting. APCI members write about half of the residential and commercial property insurance in 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 2024 Rate Adequacy Analysis indicates that TWIA's current rates are 38 percent inadequate for residential coverage and 45 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 increase of ten (10) percent for residential and 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,

Scot Kibbe
Vice President, State Government Relations (Texas, Iowa, Kansas, Nebraska)
scot.kibbe@apci.org
512-461-1964



Public Comment

From: Arthur Granado <AGranado@ccrta.org>
Sent: Thursday, August 1, 2024 4:24 PM
To: PublicComment
Subject: No Rate Increase.

[You don't often get email from agranado@ccrta.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.

Good Afternoon TWIA Board of Directors,

On behalf of Corpus Christi Regional Transportation Authority's Board of Directors, Executive Leadership, and the community that we serve, I respectfully request that TWIA withdraw any proposed increases currently under consideration.

Any proposed increases would hinder our region's economic development and adversely affect both current and potential local business owners, entrepreneurs, and community members.

Sincerely,
Arthur Granado
CCRTA Board Chair

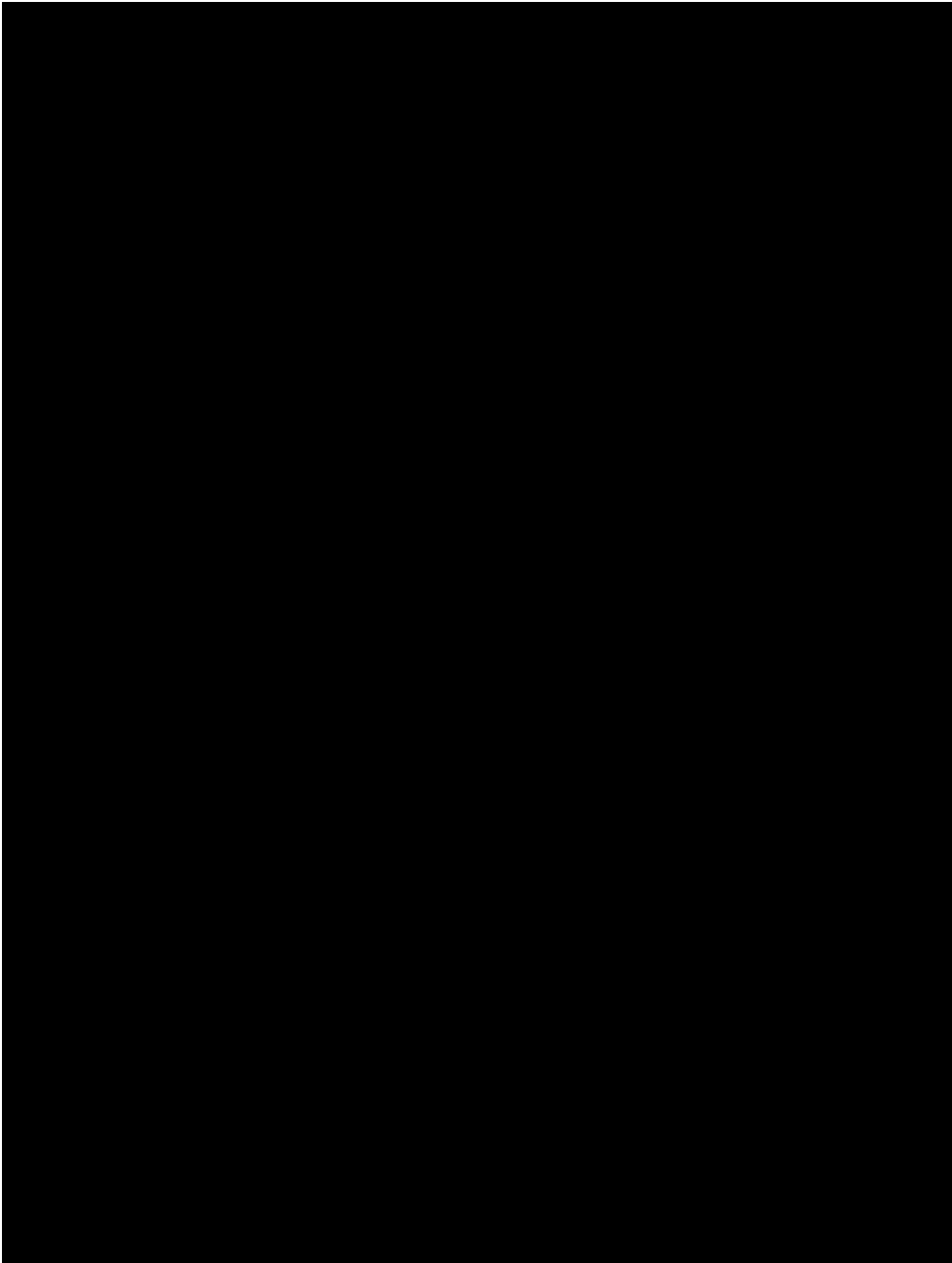
Public Comment

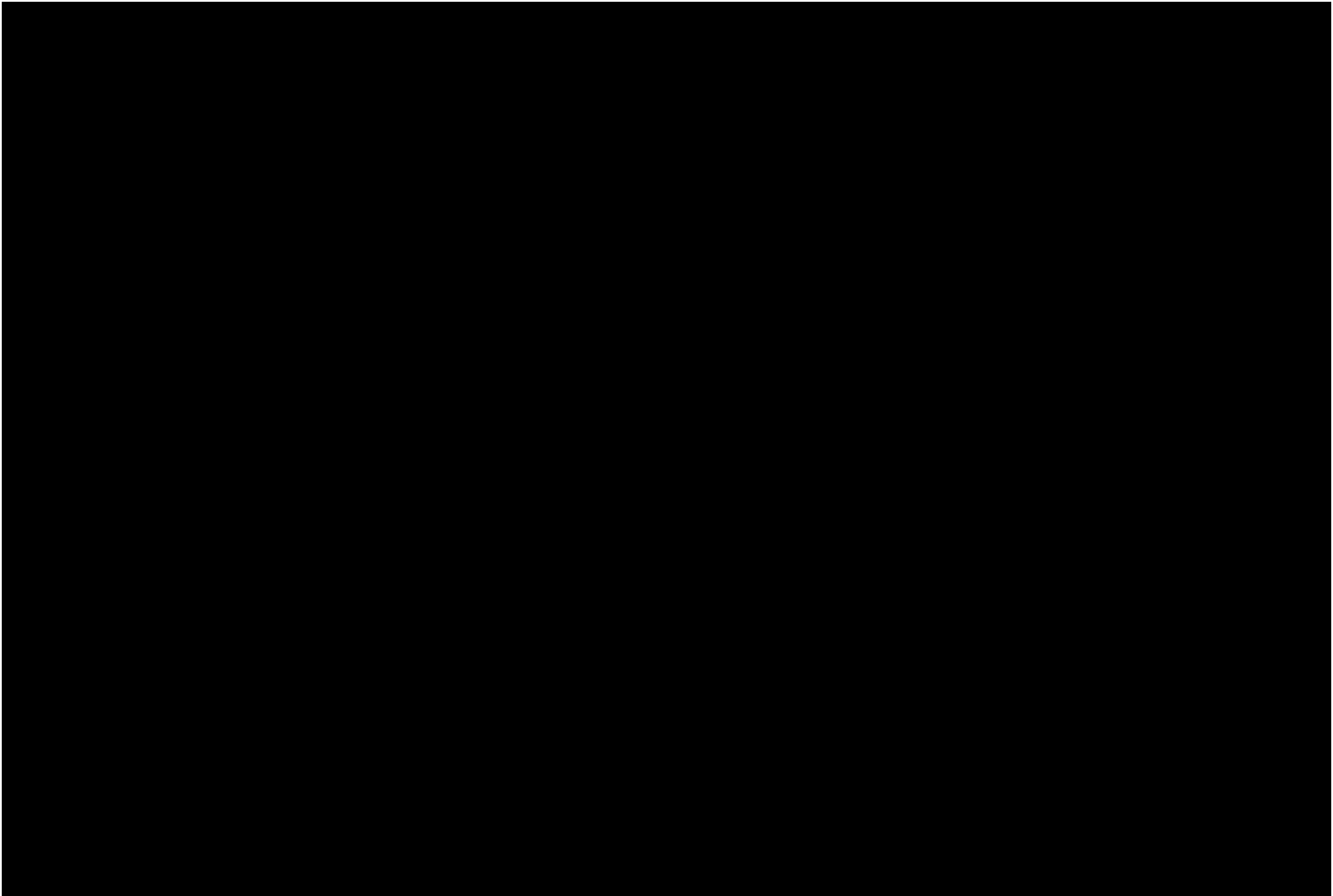
From: [REDACTED]
Sent: Thursday, August 1, 2024 4:22 PM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.”

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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.”





Public Comment

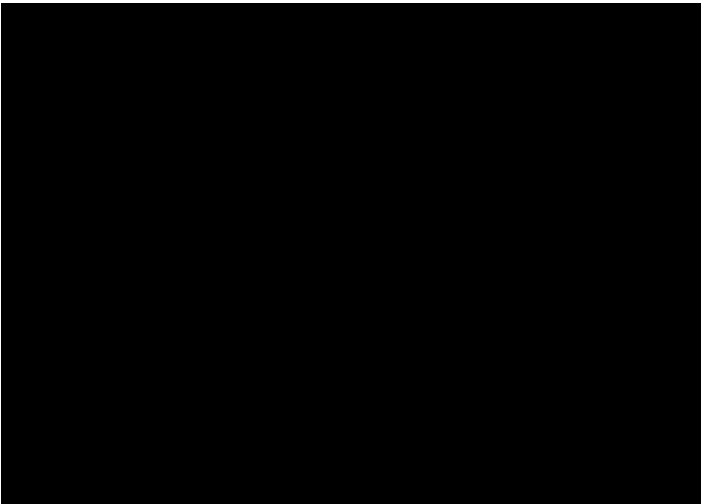
From: [REDACTED]
Sent: Thursday, August 1, 2024 4:22 PM
To: PublicComment
Subject: No to TWIA Increase!

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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

As a business owner and resident, it is RIDICULOUS how much of my monthly income goes to escrow to cover insurance - over 75%! And each year it continues to go up even when I have never had a claim. People cannot afford for this to continue!



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 4:15 PM
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.

Texas law requires all real estate licensees to give the following information about brokerage services

[INFORMATION ABOUT BROKERAGE SERVICES 11-2-15.pdf](#)

[\(699K\)](#)

[TEXAS REAL ESTATE COMMISSION CONSUMER PROTECTION NOTICE](#)

[REDACTED]

[REDACTED]

Date: Thu, Aug 1, 2024 at 4:11 PM
Subject: NO RATE HIKE
To: <publiccomment@twia.com>

[REDACTED]

Texas law requires all real estate licensees to give the following information about brokerage services

[INFORMATION ABOUT BROKERAGE SERVICES 11-2-15.pdf](#)

699K

TEXAS REAL ESTATE COMMISSION CONSUMER PROTECTION NOTICE



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 4:12 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 !!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 4:05 PM
To: PublicComment
Subject: RE: Windstorm Rate Increase

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

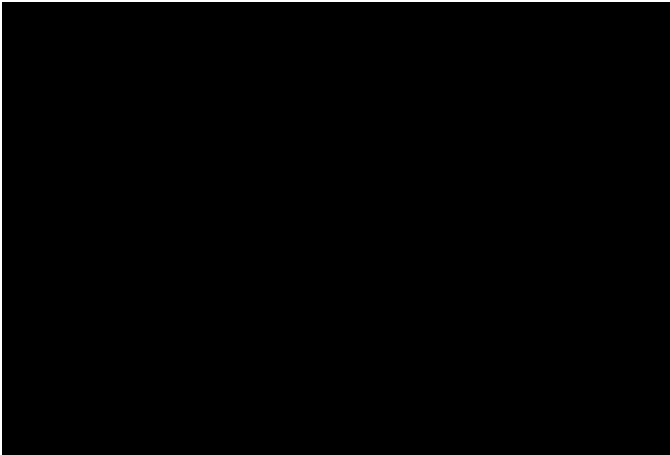
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

To Whom it may concern,

Please consider working with the State Legislature in the upcoming Legislative Session for sustainable solutions for all of Texans.

Respectfully, please reject a RATE INCREASE at this time !

Thank you for your consideration.



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 4:05 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.

Absolutely no rate increase!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 4:01 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:33 PM
To: PublicComment
Subject: Tac 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.

Coastal Texans can not afford a increase in rates Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:31 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.

Isn't enough. enough?



Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:25 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:22 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:15 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 1, 2024 3:14 PM
To: PublicComment
Subject: NO RATE HIKE

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

NO RATE HIKE
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:14 PM
To: PublicComment
Subject: NO RATE HIKE

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

NO RATE HIKE
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:14 PM
To: PublicComment
Subject: NO RATE HIKE

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

NO RATE HIKE
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:11 PM
To: PublicComment
Subject: NO RATE HIKE

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

--

Information About Brokerage Services ;

Texas law requires all license holders to provide the Information About Brokerage Services form to prospective clients.

<https://www.trec.texas.gov/sites/default/files/pdf-forms/IABS%201-0.pdf>

and Consumer Protection Information

https://www.trec.texas.gov/sites/default/files/pdf-forms/CN%201-4-1_1.pdf

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:10 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:04 PM
To: PublicComment
Cc: todd.hunter@house.texas.gov
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 can't believe we have to do this AGAIN.

If you would distribute the cost throughout the State, you wouldn't have to do this every year.

If you think hurricanes don't affect the rest of the state, think again: The Port of Corpus Christi is the largest port in the nation by tonnage. Everything produced in Amarillo, El Paso, Austin, Garland, San Antonio and all surrounding areas ships through the ports of Corpus Christi and Houston.

It is in TEXAS best interest to protect our coast.

NO RATE HIKE

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 2:56 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 iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 2:52 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.

NO RATE HIKE

Have a nice day,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 2:50 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 2:45 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 PLEASE

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 2:45 PM
To: PublicComment
Subject: 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 increase!!!

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

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 2:43 PM
To: PublicComment
Subject: No Rate Increase

[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 cannot afford to pay more for windstorm insurance!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 2:34 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 2:34 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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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Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 2:23 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: Thursday, August 1, 2024 2:21 PM
To: PublicComment
Subject: Vote No to 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.

Texans cannot afford another rate increase.

As a business owner and resident insurance costs are already very high and we cannot afford these continuous increases.

Sincerely

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:59 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 1, 2024 1:54 PM
To: PublicComment
Subject: Rate increase

[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 FOR CORPUS CHRISTI PLEASE!!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:54 PM
To: PublicComment
Subject: My vote is 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.

Coastal communities cannot afford, yet another, hike in premiums. It has gotten completely out of control and is ridiculous. I vote no!

People are losing their homes or they're having to make extreme decisions just because they cannot afford insurance.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:54 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.

Beryl proved to be a wolf in sheep's clothing. The claims count is now above 25,000 and estimated losses will probably exhaust the CRTF. Since the worst part of the hurricane is yet to come, it is highly probable that TWIA will have to borrow money if there is another event. If rates had been raised as needed, the CRTF balance could have been as high as \$1Billion. Any debt will only increase the rate inadequacy.

TWIA has no alternative, rates have to go up. Yes, premiums have gone up, but that is simply a reflection of increased coverage values, not an increase in rates. If the rate gap is not addressed, the cost of reinsurance will go up, CAT bond interest will go up and credit line interest will go up. Assuming that such options even remain available.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:50 PM
To: PublicComment
Subject: Vote NO for any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, July 27, 2024 1:45 PM
To: PublicComment
Subject: No 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 vote no to the increase of texas windstorm insurance.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:44 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.

Please do NOT raise the rate.



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:39 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:35 PM
To: PublicComment
Subject: NO 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.

As a homeowner on the Coastal Bend, we already pay too much for Wind Insurance. Why do the rates need to increase every year?
When we purchased our home in 2020, we paid \$1,700 for the first year of wind insurance. Here we are in 2024, and our Wind Insurance has more than doubled over four years!

WHY?

We want to see NO TWIA RATE INCREASES!!

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:28 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

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:27 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:25 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.

NO RATE HIKE
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:22 PM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increases...

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:14 PM
To: PublicComment
Subject: NO RATE HIKE

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

Sir/Madam - NO RATE HIKE!!! I am a homeowner in Nueces County and the rates are too high already. No more!

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:10 PM
To: PublicComment
Subject: NO Rate Increase

[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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Inflation is at a historic rate and people cannot even afford food. Please do not raise the rate. People do not need to lose their homes or go hungry due to rate increases.

Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:03 PM
To: PublicComment
Subject: Please NO RATE HIKE

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

Hello,

There are way too many families who have lived their whole lives in Port Aransas. Between property taxes and insurance rates continuing to skyrocket, many are being forced to move away from their homes. If locals keep getting pushed out, there will be nobody here to work for the millions of tourists who come each year.

PLEASE don't increase the rates. Many of us have paid in for 30+ years, and have only needed to file a claim ONE time. TWIA has to be profitable in Port Aransas over the last 30 years. Please don't punish us anymore.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:00 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:59 PM
To: PublicComment
Cc: [REDACTED]
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.

Please do not increase windstorm rates and put more burden on the Texas gulf coast residents already hit hard by increases in every policy we have! People are hurting with inflation costs and cannot afford any more burdens to survive! Instead, vote out this corrupt, evil government, Rino's and globalists!

Thanks,
[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:55 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

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Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:54 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.

Stop trying to raise our rates! How about getting the rest of Texas to pony up. Windstorms are not only hurricanes! Tornadoes are just as destructive and occur over much of Texas. Stop extorting the coastal dwellers!

The universe without music would be madness.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:50 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:48 PM
To: PublicComment
Subject: No to 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:47 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:46 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:37 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:34 PM
To: PublicComment
Subject: NO RATE HIKE
Attachments: 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: Thursday, August 1, 2024 12:32 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:32 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:31 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:30 PM
To: PublicComment
Subject: NO RATE HIKE! Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I am a home owner and REALTOR® in Corpus Christi Texas. For my personal property and my business, I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:30 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.

As a taxpayer I think the way TWIA works is unfair as we along the coast shoulder the lion's share of the insurance cost. for the rest of the state. NO RATE INCREASE!

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:25 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:22 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 iPad

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:19 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: Thursday, August 1, 2024 12:18 PM
To: PublicComment
Subject: NO RATE HIKE!!

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

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:14 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 Increase



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:14 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:13 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 BURDEN WE COASTAL TEXANS WITH A RATE HIKE. WE HAVE BEEN BURDENED ENOUGH WITH INFLATION AND STORMS FOR MUCH OF THE PAST SEVERAL YEARS. WE NEED TO SURVIVE AND BE ABLE TO RETAIN OUR HOMES. REMEMBER, EVERY ZONE OF OUR GREAT STATE HAS ITS OWN PROBLEMS AND WE HERE ON THE GULF COAST NEVER DENY OUR FELLOW TEXANS OF HELP FROM OUR STATE AGENCIES.
THANK YOU .

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:11 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:11 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:11 PM
To: PublicComment
Subject: Windstorm Insurance 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,
Coastal Texans cannot afford a rate increase! Vote NO to any rate increase!

Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast. Hurricane Beryl has hurt us severely and we can not take a rate increase after taking so many out of pocket expenses to recover from Beryl.

Coastal Texans cannot afford a rate increase! Vote NO to any rate increase!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:10 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:10 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:09 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:08 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:08 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:07 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: Thursday, August 1, 2024 12:07 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:06 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.

Why does the entire state not share the costs of insurance. Though a storm MAY hit the coast north Texas has multiple hail storms and fires but yet the coastal residents must help pay for that. This needs to stop. Texas. One state and indivisible.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:06 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:05 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:05 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:04 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:02 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.

NO RATE HIKE
NO RATE HIKE
NO RATE HIKE
NO RATE HIKE
NO RATE HIKE
NO RATE HIKE
NO RATE HIKE
NO RATE HIKE
NO RATE HIKE

Thank you,

[REDACTED]

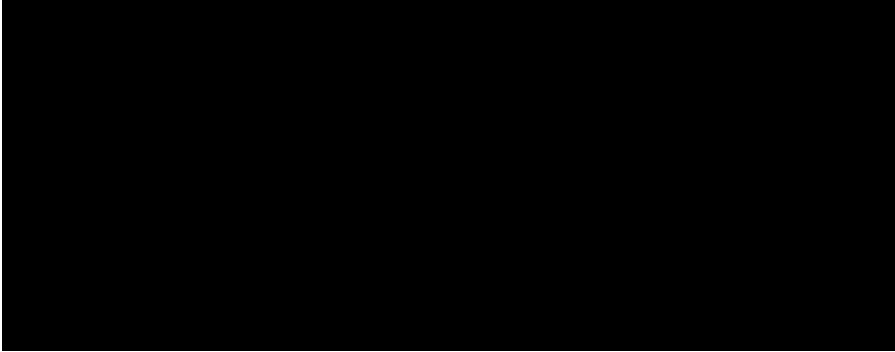
Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:00 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.

This comment is intended to voice my opposition to the proposed 10% rate hike for the windstorm insurance. There has been a steady annual increase in these rates since I have lived in Corpus Christi. Hurricanes are NOT only a coastal event since they also affect inland areas. Yet, the coastal residents are carrying the burden for the state. There should be more equity to spread the risk throughout the state of Texas. Homeownership is becoming more difficult for first-time buyers and especially for retirees living on fixed incomes.



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:58 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:54 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.

Coastal residents cannot afford another rate increase! Vote NO for the rate increase.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:52 AM
To: PublicComment
Subject: August 6 Board Meeting

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

CAUTION: This email originated from outside of the 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:

Re: Raising premiums for policy holders

We ask that you do not raise our premiums again.

As retirees in our 80s, it would put more financial burden on us to have to pay higher premiums. We already take a high deduction, now, since Beryl, we have to find ways to pay for damages that TWIA isn't going to pay.

Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:50 AM
To: PublicComment
Subject: Stop Hiking the Rates

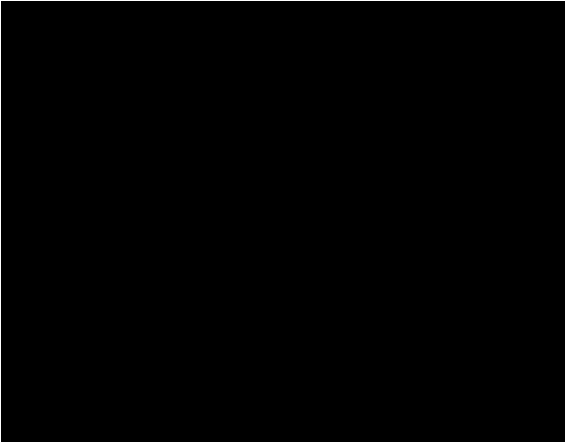
You don't often get email from [REDACTED]. [Learn why this is important](#)

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,

Please stop raising our rates. It is absurd we must go through this yearly.

Thanks,



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:51 AM
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.

No rate increase.

I repeat:
No.
Rate.
Increase.
Period.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:50 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 the Texas Coast!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:46 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact coastal policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:43 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

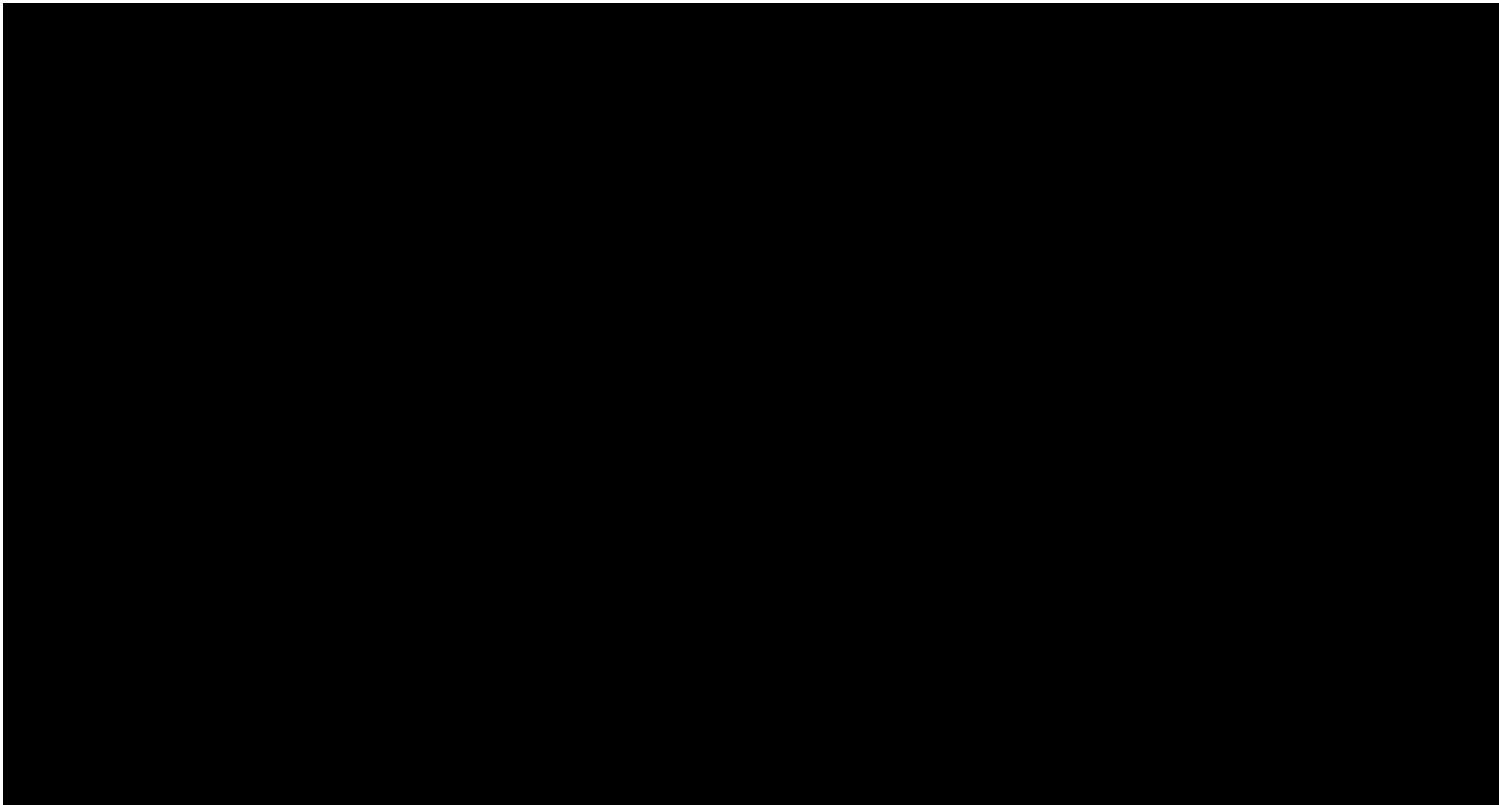
Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:41 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: Thursday, August 1, 2024 11:41 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:40 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:38 AM
To: PublicComment
Subject: TWIA RATE HIKES

You don't often get email from txpeach1@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.

Please let this be part of the records for your rate hike meeting.

NO RATE HIKE for the Texas Gulf Coast - Corpus Christi, TX.

Thank you

[REDACTED]
Resident of Padre Island, Tx

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:34 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:29 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:24 AM
To: PublicComment
Subject: NO RATE HIKE

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

NO RATE HIKE

--

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:17 AM
To: [REDACTED] PublicComment
Subject: Oppose 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.

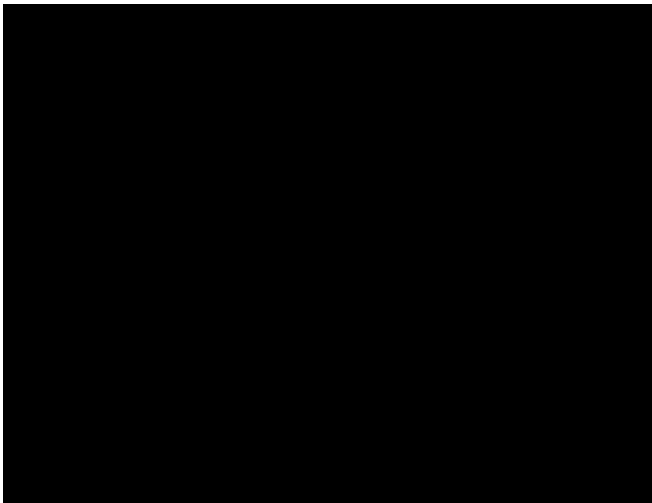
Dear TWIA Board,

As a resident and property owner in the coastal community, we strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

We urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,



Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:11 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.

Coastal Texans cannot afford a rate increase. PLEASE Vote NO to any rate increase!!! Thank you!!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:10 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 do not need a rate hike. We need to legislators to fix the catastrophic weather insurance in the next legislative session.

Thank you,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 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>]

CAUTION: This email originated from outside of the 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 already make it impossible to get homes fixed after complete devastation where it takes years to get our lives back together and continually increasing rates in a time where people are barely able to put food on their tables and get medications for those that need it.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:02 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.

I do not support a rate hike. Homeowners suffer enough and to go through a rate hike is not in the interest of the Texas people and is uncalled for. I've been through Hurricane Harvey and the nightmare TWIA has caused for homeowners was unreal. It's suppose to be a peace of mind for homeowners to have that coverage not stressful.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:01 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I URGE you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Our homeowners and windstorm insurance increased an UNBELIEVABLE 75% in 2024! We are senior citizens and I'm disabled. We are also the primary caretakers of my 90 yr old parents. This increase has detrimentally impacted our household. We've had to cut back on our groceries and other expenses in order to pay for the coverage.

Additionally, we had a completely new roof-including decking-installed in 2023. We also had windstorm proof windows installed in 2023. BOTH HAD TO BE INSPECTED AND CERTIFIED BY TWIA! AND — STILL — OUR RATES INCREASED 75% while we are still paying off the roof and windows!

TWIA WAS ORIGINALLY CREATED TO HELP PEOPLE WHO COULD NOT AFFORD CATASTROPHIC INSURANCE COVERAGE!

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:00 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.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:58 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:55 AM
To: PublicComment
Subject: 10% 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.

Please do not increase our rate by 10% along the Gulf Coast. I'm retired on a fixed income & had to drop flood because they out priced what I could afford. [REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:54 AM
To: PublicComment
Subject: We kindly request NO to any new rate HiKEs

[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.

Dear Sir or Madame,

We are publicly giving you notice that we refuse any proposed rate HIKE that will be voted on soon. We are on Padre Island and I represent well over 8000 residents here and we ask that you table any new rate hikes.

Sincerely... Homeowner and customer of TWIA,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:50 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>]

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

No rate hike!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:45 AM
To: PublicComment
Cc: [REDACTED]
Subject: VOTE NO! 2024 Proposed Premium 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 Texas Windstorm Insurance Association Board:

We, [REDACTED], residents of [REDACTED] are writing to express our **strong opposition to the proposed premium rate increase**. As members of the Galveston Island community, we have already experienced a significant rate hike this year despite having no claims. This forced us to raise our deductible substantially in April of 2024, adding to the financial strain faced by many Americans due to rising living costs.

The situation has become even more dire for us as Hurricane Beryl caused extensive damage to our primary home. The large pecan tree that graced our property for over a century fell through our roof, leaving us displaced and facing daily expenses while we still await claim approval. We filed our claim on July 8th, 7 am, while the hurricane was still dumping water into our house, and despite our home insurance confirming windstorm-related damage, the process remains agonizingly slow with TWIA.

We urge you to reconsider this rate increase and prioritize the needs of Galveston Island residents, especially those who are still recovering from Hurricane Beryl's devastating impact. We have been loyal customers, and it is disheartening to feel penalized with higher premium rates during such a challenging time.

We hope the Board will do the right thing and not approve raising premium rates for the hardworking residents of Galveston. At the very least, we kindly request your immediate attention to expedite our claims and authorize the necessary repairs so we can return to our homes and rebuild our lives.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:43 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.

NO rate hike!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 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.

The coastal bend can absolutely not afford a rate increase in any amount!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:38 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!!!



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:36 AM
To: PublicComment
Subject: Vote NO to any 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 can't afford another rate increase. Please vote no to any rate increase.

Thank you,

[REDACTED]
Alvin, TX

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:34 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 the coastal bend! Insurance is already unaffordable!



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:34 AM
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.

Those of us who live on the coastline are being punished if the rate goes any higher. I understand inflation but this is awful. Please consider NO RATE INCREASE!

Thank You

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:33 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: Thursday, August 1, 2024 10:31 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.

Hello,

To whom it may concern, do not raise rates. Most services and products (including insurance rates) are elevated as is. Inflationary markers in the economy combined with raising rates will just add to the extra costs associated with tax paying homeowners.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:29 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:29 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.

borate Hike
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:26 AM
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.

I am against TWIA going up in price.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:24 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.



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:23 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 Whom it May Concern,

Absolutely no rate hike should be seen for our communities on the coast. This is yet another money grab that fails the insured when needed as in the many cases after Hurricane Harvey.

Sincerely, a homeowner and multiple business owner on the gulf coast.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:22 AM
To: PublicComment
Subject: TWIA ripoff

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

CAUTION: This email originated from outside of the 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 already dropped TWIA on many of my properties that do not have mortgages. Recently I lost many 200 yr old oaks due to Beryl, but my agent says TWIA does not pay for trees. Have you priced tree removal! I have left some of them to lay because of cost of removing them. If I file a claim the depreciation, deductible and premium make the new roof mostly my cost so why have insurance? Now you want to raise the rates?????? With such rising cost it is a better investment to pull money from my retirement to pay off mortgages so I don't have these high expenses on top of a high mortgage. DO NOT RAISE RATES AGAIN! [REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:22 AM
To: PublicComment
Subject: NO Rate Hike!

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

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:21 AM
To: PublicComment
Subject: No rate the increase

[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.

As a resident of South Texas I am writing to urge you to vote NO RATE INCREASE.

Thank you,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:19 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:18 AM
To: PublicComment
Subject: Proposed 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 a resident of Harris County and own multiple businesses in Harris, Galveston and Brazoria counties. The entire region is struggling with inflationary cost of living increases. So many businesses have closed and the rest are finding it very difficult to continue paying their employees. We should not pay for the proposed rate increase when the insurance companies are earning hundreds of millions each year.

I strongly protest any increase, especially on the heels of the current recovery we are faced with. I hope you will consider the public's need for stable, affordable coverage and not increase rates.

Best regards,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:18 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:17 AM
To: PublicComment
Subject: NO WAY 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:16 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:16 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.

Absolutely "NO RATE HIKE"

[REDACTED]
PORT ARANSAS TX

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:15 AM
To: PublicComment
Subject: Coastal Texans cannot afford a rate increase. Vote NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:13 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:14 AM
To: PublicComment
Subject: VOTE 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:13 AM
To: PublicComment
Subject: How can you do this to us?

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

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

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

--

[REDACTED]
Professional Photographer

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:16 AM
To: PublicComment
Cc: Mayes Middleton; communications@oag.texas.gov
Subject: NO RATE INCREASE - TWIA, and other...

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

CAUTION: This email originated from outside of the 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,

We adamantly vote NO to ANY and ALL rate increases for TWIA - Windstorm rates.

With skyrocketing various insurance costs everywhere, regarding vehicle insurance and homeowner insurance, no one can afford, nor do they need a rate increase for Windstorm Insurance.

A few of our other concerns we'd appreciate taken into consideration are from being a small family construction business in the Coastal region of Texas we are not happy with the constant barrage of rule changes regarding construction practices for Windstorm.

We are finding that the constant increasing rules regarding construction practices result in the Homeowner/Property Owner paying more money for construction projects and windstorm engineering fees, but does nothing to stop the storms from coming and destroying properties.

In the end, the Property Owner has paid More for construction, More for Engineering fees, and More in windstorm insurance....all for what? The storms come and tear apart the property anyway. It boils down to what could be viewed as price gouging.

The Property Owners are unable to 'buy' their way out of a storm.

Secondly, we would greatly appreciate it if TWIA and the Texas legislature folks would Sunset any and all cloud seeding and/or weather modification projects that the TDLR currently oversees, effectively banning it over the State of Texas, as other States are now stepping up and doing.

Banning weather modification over Texas would definitely reduce TWIA's overhead costs as they wouldn't have to pay out more money in storm damages due to the severity of the storms currently being created in the lower stratosphere, therefore at that time there would be no need for a rate increase due to lower overhead costs.

Ultimately, the chemicals being sprayed are not healthy for people, crops, water, and animals.

Thank you for your time.

Sincerely,

[REDACTED]

--

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:11 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:11 AM
To: PublicComment
Subject: Windstorm Increase of rates - VOTE 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.

Good Day, please let this serve as my protest to the upcoming request for an increase in rates for TWIA insurance. Coastal Texas just cannot afford any rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community and an increase in Windstorm rates will be devastating, especially for those trying to still recover from Hurricane Beryl. Please vote NO to any rate increase.

Respectfully,

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

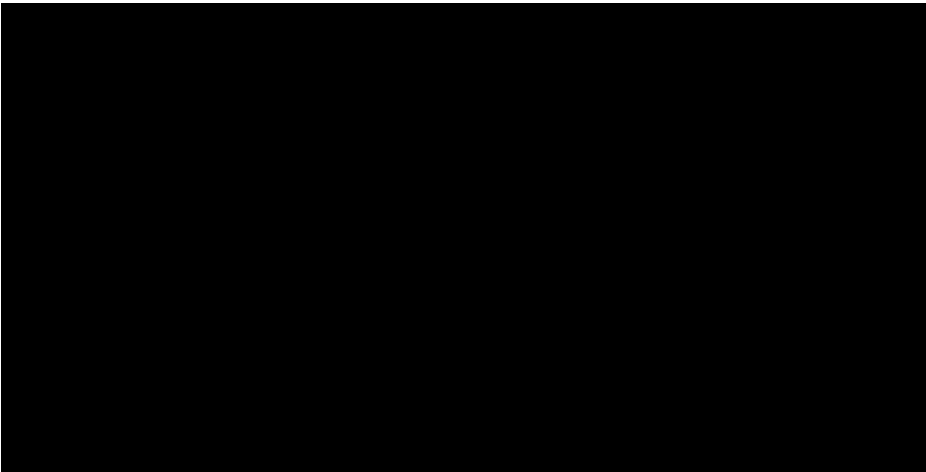
Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:05 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.

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



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:08 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 email is in response to your proposed rate increases. I do not in any way agree with your necessity to increase rates. We already pay some of the highest insurance rates in the country for wind insurance. It is just greed on your part. I have paid your mortgage company mandated insurance premiums for over 20 years. I have paid way more into TWIA than I have or will ever get out AND I had a claim in Hurricane Ike. If you need to make more profits then streamline your service as it is extremely inefficient as anyone who has ever had to file a claim will tell you. Your rates are already crazy. Fix your service!

Sincerely
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:04 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

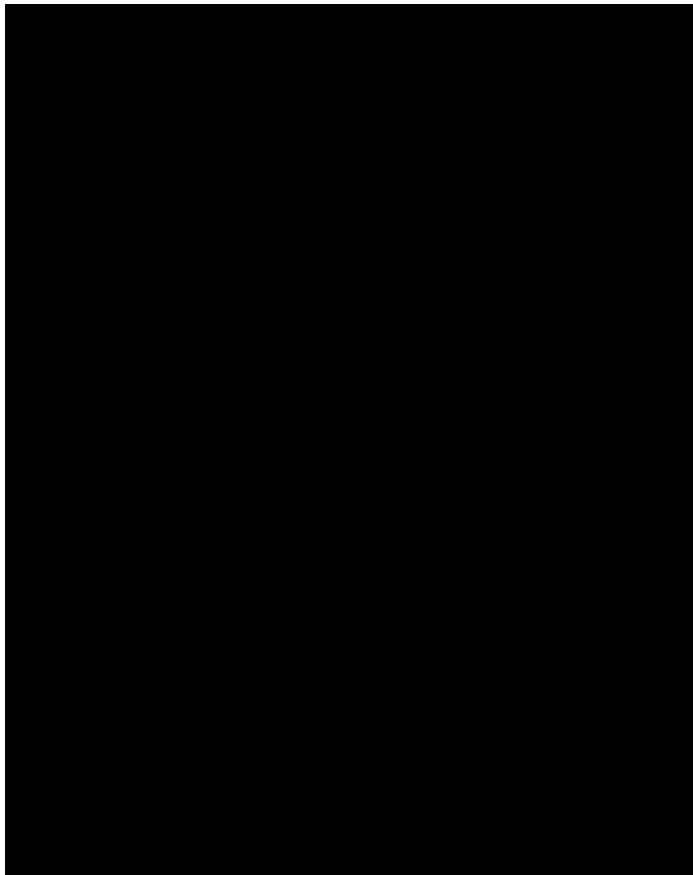
Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:02 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:01 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:59 AM
To: PublicComment
Subject: Coastal windstorms

[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 don't need another rate increase as a lot of us have never had a claim. Vote no.

Thanks

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:57 AM
To: PublicComment
Subject: 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.

No rate increase!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:56 AM
To: PublicComment
Subject: NO RATE HIKE

You don't often get email from david.hall@calhouncotx.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.

NO RATE HIKE

Commissioner David E. Hall
Calhoun County Precinct 1

[REDACTED]
(Mailing) 202 S. Ann
Port Lavaca, Texas 77979
361-552-9242 office
361-553-8734 Fax
[REDACTED]

CONFIDENTIALITY NOTICE: This is a **CONFIDENTIAL COMMUNICATION**. **DO NOT** disseminate, distribute, use or copy this communication if you have received this message in error and/or are not the intended recipient. **DESTROY** all copies of the original and contact the sender by reply email or by calling Calhoun County Precinct 1 Office at 361-552-9242.

Calhoun County Texas

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:54 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.

NO NEW RATE INCREASES!

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:53 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.

NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:50 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.

To whom it may concern:

Yet another year where our windstorm insurance has increased. If the rates continue no one will be able to afford to live on the coast- especially young families. No more rate hikes please!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:48 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:44 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:43 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:43 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.

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

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:43 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:42 AM
To: PublicComment
Subject: No new rate hike!

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

[REDACTED]

Sent via the Samsung Galaxy S24+, an AT&T 5G smartphone
Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:39 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:39 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”.
Let’s tell TWIA absolutely NO RATE INCREASE.
Coastal Strong!!!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:35 AM
To: PublicComment
Subject: TWIA Policy

[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

This is to against the increase of our Windstorm Policy. It is already pretty high cannot afford any rate increase anymore.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:28 AM
To: PublicComment
Subject: Crystal Beach Texas

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

CAUTION: This email originated from outside of the 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 **do not agree** with the proposed 10% increase for Texas Windstorm Insurance. I work from home in Texas full time in the mortgage business and have been on unemployment until just last month. The government gives and gives to illegal citizens. Take care of your USA born people first. I am 45 and NEVER had any type of assistance such as food stamps etc. Only unemployment due to the crappy Biden admin and interest rates. I can not even afford health care under this current admin I only have dental so I can stay afloat. Insurance is the newest gov scam. You cannot even put in a claim without fear of losing coverage of your home. Do Better for your people and stop being such greedy people! Also, our poor seniors are having to go back to work to eat. You will cause more of them having to do this if you increase this rate.

Sincerely your very frustrated fellow American who is embarrassed of our government. I almost prefer to go live in another country where they don't take all that their people work for.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:27 AM
To: PublicComment
Subject: 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.

This is to be my forever home and your rate increase will push me away. Costal Texans CANNOT afford a rate increase!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:25 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.

Coastal Texans can not afford an additional BIG rate increase. Vote NO to any rate increase!

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:23 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 5:16 PM
To: PublicComment
Subject: 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.

Greetings,

I'm writing to express my vehement opposition to your proposed rate increase. A 10% tax increase is uncalled for in this economy where wages aren't keeping up with even average inflation, much less the skyhigh inflation we've been dealing with for the past few years. I believe that any increase should never be more than 3% per annum. Your purpose is to provide insurance for the uninsurable, and you should not be rewarded with an increase in revenue for doing your job. Perhaps you should save money elsewhere by clamping down on the rampant roof replacements that you continue to pay out when many roofs only need repair. I'm in the construction industry, I am quite aware of the exploitation that occurs in regards to roof replacements.

Collectively we are sick and tired of the constant increase in prices for everything, especially insurance, causing many of us to no longer be able to afford our homes. Enough is enough!

Regards,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 31, 2024 1:32 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.

Good afternoon!

I am a resident of Corpus Christi and I have lived both intown and on the island.

Please do not increase rates on commercial or residential properties.

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 11:04 AM
To: PublicComment
Subject: No To Windstorm 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.

Vote no to ANY increase. TWIA needs to be investigated. Any time they have to at out a few claims they ask for a hefty increase. What happens to all the premiums that are paid annually?

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 4:38 PM
To: PublicComment
Subject: NO to a 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.

I have opposition to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

Best Regards,



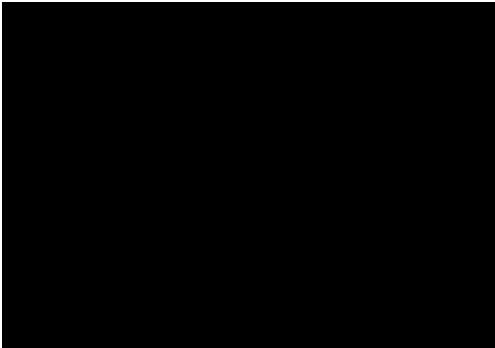
Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 3:59 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Our business is barely surviving the devastating economic effects of Hurricane Beryl. Please don't allow greedy insurance companies to destroy our Texas businesses and thus cause additional negative impact on our economy.



Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 2:19 PM
To: PublicComment
Attachments: Resolution No 2024-R51 - Urge to Oppose Increase in Windstorm Insurance Rates.pdf

CAUTION: This email originated from outside of the 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

RESOLUTION NO. 2024-R51

A RESOLUTION OF THE PORT ARANSAS CITY COUNCIL OF THE CITY OF PORT ARANSAS, TEXAS, URGING THE COMMISSIONER OF INSURANCE TO OPPOSE AN INCREASE IN WINDSTORM INSURANCE RATES BEING CONSIDERED BY THE TEXAS WINDSTORM INSURANCE ASSOCIATION (TWIA).

WHEREAS, the City of Port Aransas City Council, is charged with leading efforts to enhance and preserve the economic development and vitality of the City; and

WHEREAS, the Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee recommends a 10% increase in 2024 residential rates and an 10% increase in 2024 commercial rates; and

WHEREAS, the proposed rate increase, on top of the challenges caused by record inflation, will severely impact the cost of living and economic vitality along the Texas coast; and

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

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

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

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PORT ARANSAS, TEXAS:

Section 1: That City opposes any increase in Texas Windstorm Insurance Association (TWIA) annual rates, as such a rate increase would significantly stifle economic development and increase the cost of living along the Texas coast.

Section 2: The City requests that the TWIA Board of Directors vote not to increase any TWIA annual rates.

Section 3: The City requests that the Commissioner of Insurance disapprove any proposed TWIA annual rate increases.

Section 4: It is hereby officially found and determined that the meeting at which this resolution is passed is open to the public as required by law, and that public notice of the time, place and purpose of said meeting was given as required.

PASSED and **APPROVED** by the Port Aransas City Council, County of Nueces, State of Texas, on this the 18th day of JULY, 2024.



CITY OF PORT ARANSAS, TEXAS

A handwritten signature in black ink, appearing to read 'Wendy Moore', is written over a horizontal line.

Wendy Moore, Mayor

ATTEST:

A handwritten signature in black ink, appearing to read 'Francisca Nixon', is written over a horizontal line.

Francisca Nixon, City Secretary

Public Comment

From: [REDACTED]
Sent: Tuesday, July 30, 2024 2:20 PM
To: PublicComment
Attachments: VCC - TWIA.pdf

CAUTION: This email originated from outside of the 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 1, 2024 9:11 AM
To: PublicComment
Subject: Vote NO 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.

Coastal Texans CANNOT afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:08 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 9:07 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:53 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:53 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:52 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:51 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:49 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:48 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

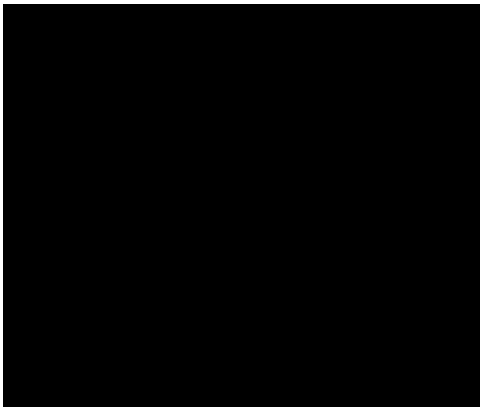
Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:46 AM
To: PublicComment
Subject: TWIA - Windstorm in Brazoria County

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

CAUTION: This email originated from outside of the 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 concern for raising TWIA windstorm insurance cost...Insurance rates are already CRAZY and deductibles are having to me so high just so homeowners can afford what they are required to have. I ask you to reconsider raising our Windstorm rates this year. We are all having to come out of pocket from Hurricane Beryl fence & roof damage. Thank you!



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:44 AM
To: PublicComment
Subject: "No" 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.

With the cost of basic needs increasing and income stagnant, Texas coastal homeowners cannot afford a 10% rate increase considered on their windstorm insurance.

Please, you are hurting the middle class workers.

Thank you.

~ [REDACTED]
Proud homeowner, TWIA insured, blue collar worker husband, mother, caregiver to parent.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:42 AM
To: PublicComment
Subject: Wind Storm 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:39 AM
To: PublicComment
Subject: No 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.

No to Rate Hike

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:36 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:33 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.

Coastal Texans cannot afford a rate increase!!

Vote NO to any rate increase!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:27 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:25 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:23 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 8:05 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:51 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:47 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:47 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:43 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:38 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:20 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 am totally opposed to a rate increase. The price is already so high that I am considering dropping my coverage.

No to a rate increase!

Sent from my iPhone

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:15 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:12 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 7:07 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:59 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:56 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.

Hello,

The residents of Galveston cannot afford any more increases.
The recent increase in property taxes is driving people away. To increase our insurance would be another nail in our coffin.
Please don't raise the rates!

Sincerely,

[REDACTED]
Galveston resident and homeowner since 2009

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:51 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 5:44 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:05 AM
To: PublicComment
Subject: No to coastal texas 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 cannot afford increase, recoveing from 1 cat hurricane Berly and 2 floods past 3 weeks.

Homeowner [REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:28 AM
To: PublicComment
Subject: No to 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 need our representatives to represent us. Insurance is already expensive and tries to avoid payouts. Vote No to the TWIA rate increase.

Sincerely,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:07 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:06 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:05 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]



August 2, 2024

via email: PublicComment@TWIA.org
Board of Directors
Texas Windstorm Insurance Association

Re: August 6 Board Meeting- Rate Adequacy for TWIA 2024/2025

To Members of the TWIA Board of Directors:

These comments are submitted on behalf of the Insurance Council of Texas (ICT), a property and casualty insurance trade association representing the interests of nearly 400 insurers who do business in Texas. ICT member companies represent 86% of all property and casualty insurers. Our members are members of TWIA and have an interest in the financial well-being of TWIA and its funding structure.

These comments are submitted in anticipation of the TWIA board's upcoming consideration of rate changes. According to Texas Insurance Code §2210.352, TWIA must make its annual rate filing with the Department of Insurance (TDI) by August 15 each year. At its August 6, 2024, meeting, the TWIA board will review the required filing for the August 15 deadline. The TWIA Actuarial & Underwriting Committee, at their July 15 meeting, voted five to one to recommend that the TWIA Board of Directors approve a rate filing to increase rates by 10% for residential policies and by 10% for commercial policies when it meets on August 6. ICT strongly urges the TWIA board to approve the Committee's recommendation and file the 10% increase for both residential and commercial policies.

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. As you are well aware, TWIA's sole source of revenue is policyholder premiums. Although a 10% increase does not fully resolve TWIA's funding challenges, it is a positive step forward. We ask that you consider the information below.

TWIA's Rates Remain Inadequate

In recent years, the debate over TWIA rates has centered on balancing insurance principles and TWIA's ability to pay losses against concerns about affordability and economic impact on policyholders. From 2013 to 2023, TWIA's rate analysis has shown rate inadequacy for residential policies ranging from 15% (in 2022) to 44% (in 2020), and for commercial policies from 11% (in 2022) to 50% (in 2019). Despite actuarial analysis indicating inadequate rates, TWIA has only implemented two five percent rate changes since 2017.

The 2024 Rate Adequacy Analysis indicated that TWIA's current rates are inadequate by 38% for residential coverage and 45% for commercial coverage. This shows that TWIA's long-standing rate inadequacy situation has worsened from last year's indications of 20% for residential and 22% for commercial. Deciding whether to increase

rates, even by the 10% recommended by the Committee, should be based on sound insurance and business principles for TWIA and its policyholders, as well as policyholders across the state. TWIA must ensure that rates are adequate to create a more sustainable financial situation for TWIA and increase the likelihood that TWIA has funds available to pay claims when policyholders need them most.

TWIA Growth in Policies and Exposure

TWIA continues to grow in policy count and exposure. According to TWIA's 2024 Annual Report, as of April 30, 2024, as compared to the previous year, TWIA's total policies in force have increased by 10.34% (from 231,197 policies to 255,093 policies) and TWIA's total exposure has grown by 23.76% (from \$82 billion to \$101 billion).

This growth in TWIA should not be overlooked and must be factored into the board's review of the committee's rate recommendations. Despite TWIA's direct written premium rising from \$518.3 million in 2022 to \$653 million in 2023, TWIA's expansion and increased exposure warrant a raise in premiums for 2024. Given that TWIA's primary revenue source is policyholder premiums and considering the higher exposure and reinsurance costs, it is essential for TWIA to acknowledge the need for additional revenue.

Insurance Law Requires TWIA to Maintain Adequate Rates

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, while not fully meeting the rate indications required, represents a step toward fulfilling the legal rate standards. We urge the board to consider this and base its rate filing on statutory requirements and sound actuarial principles.

The Private Market Contributes to the Coast

Many of ICT's member companies provide wind coverage along the Texas coast, playing a crucial role in safeguarding the region. They offer both personal and commercial insurance, assuming significant risk for coastal wind damage. They remain ready to support TWIA losses through up to \$1 billion in assessments, while also maintaining their ability to help policyholders statewide recover after losses. For reference, in 2023, property and

casualty insurers paid over \$45 billion in direct losses representing a 22% increase from 2022 losses, of which nearly \$105 billion was for homeowner insurance losses. Homeowner losses were up nearly 50% over 2022 levels.

While we understand the desire to keep rates low for TWIA policyholders, given current economic pressures, TWIA must prioritize its financial health. This issue is not unique to TWIA; private insurers face similar inflationary pressures and increased costs.

Recently, as we have seen, one storm can severely deplete the CRTF. Hurricane Beryl, which made landfall near Matagorda, Texas on July 8th as a Category 1 hurricane, has resulted in over 25,000 claims for TWIA as of July 24. Payment of these claims will erode the current CRTF balance, which was \$467.1 million as of March 31, 2024, putting TWIA in an even more precarious financial situation. Should another hurricane occur, TWIA needs to be prepared to cover claims without jeopardizing its financial stability. With a depleted CRTF balance, TWIA might have to rely on loans and public securities, leading to long-term debt and higher future rate indications.

Failing to act on rate adjustments puts TWIA and its policyholders at risk, potentially leading to higher debt and assessments for non-TWIA policyholders. Increasing premium revenue and strengthening the CRTF in the future would reduce the need for additional debt and lessen reliance on public securities. Continued rate inadequacy not only affects TWIA policyholders but also impacts non-TWIA policyholders on the Texas coast and property policyholders statewide. For example, non-TWIA policyholders may face additional surcharges for Class 2 or Class 3 bonds following a storm.

Adopting the Committee's rate recommendations is essential for safeguarding TWIA's financial stability and minimizing future debt reliance. Ignoring TWIA's rate inadequacies puts both TWIA and its policyholders at risk, potentially leading to increased debt and assessments for non-TWIA policyholders. We urge this board to follow the recommendation of the Committee and file a 10% increase in residential and commercial rates with TDI. TWIA cannot afford to disregard the actuarial information and legal requirements which support the need for action on rates.

ICT appreciates the opportunity to review and provide feedback on these important matters. Please let us know if you have any questions or need additional information.

Sincerely,

A handwritten signature in black ink, appearing to read "Albert Betts". The signature is fluid and cursive, written on a light-colored background.

Albert Betts
Executive Director



08/01/2024

RE: Texas Windstorm Insurance Association(TWIA) Rate Increase

To Whom it May Concern:

I am writing this memo to stress the importance of maintaining current residential and commercial rates through TWIA.

Having been in the insurance industry for the last 20 years, I understand the importance of the role that TWIA plays in coastal counties by insuring against the single highest exposure in our area-wind, hurricane and hail. While I understand that TWIA may need a rate increase I feel that now is not the right time to add, yet another, increased expense to the pocketbooks of homeowners and business owners. Insurance expenses have grown exponentially over the last decade to the point where homeowners either go uninsured or have to leave their homes and business owners have to take a risk of reducing coverage, so their premiums fall within an affordable range.

I would implore you to consider other ways to increase premiums and reduce re-insurance expenses for TWIA. I ask that you consider an expansion of TWIA that will allow TWIA to add the necessary premium they need and the creation of a reinsurance layer in the State of Texas to assist in mitigating overall cost of re-insurance for TWIA. Together, I feel that both options would build stability in the residential and commercial insurance markets of Texas.

Kindest Regards,

Jeffrey Barry

Republican Nominee, House District 29



August 2, 2024

David Durden
General Manager
Texas Windstorm Insurance Association
P.O. Box 99090
Austin, TX 78709-9090

RE: Biennial Report to the Legislature, 89th Legislative Session

Dear Mr. Durden:

Please accept these comments in regard to Item 11.C. on the agenda for the Texas Windstorm Insurance Association ("TWIA") Board of Directors meeting scheduled on August 6, 2024, in Galveston, Texas.

Hochheim Prairie Farm Mutual Insurance Association ("Hochheim") has been serving the insurance needs of Texans for more than 130 years. Farm mutuals, such as Hochheim, were excluded from participation in TWIA's funding in 1971 shortly after the creation of its predecessor entity, the Texas Catastrophe Property Insurance Pool. Hochheim writes property coverage throughout the State of Texas including wind coverage in Tier 1 counties. Some property insurance companies have stopped or reduced writing wind coverage in Tier 1 forcing consumers to seek coverage from TWIA increasing its number of policies and growth in exposure.

It is expected that the Texas Legislature during its 89th Legislative Session beginning in January 2025 will be considering new funding options for the Texas Windstorm Insurance Association ("TWIA"). Hochheim does not support the expansion of TWIA funding to include the policyholders of farm mutuals being a new source of funding. We believe this is not sound public policy based on the following:

- Including farm mutuals into TWIA's current funding mechanism does not expand or increase the amount of funds for TWIA losses through assessments. This will only reduce the amount of assessments paid by existing TWIA member companies.

- As a Texas only farm mutual insurance company, the ability to raise additional capital for assessments is more difficult because we can only raise additional revenue by increasing the premiums paid by our policyholders. Any requirement that places assessments on policyholders means Hochheim will be increasing rates on their policyholders when many have already experienced double-digit rate increases over the past few years.
- At this time, asking farm mutuals like Hochheim to pay for additional funding of TWIA would be a financial hardship due to extreme losses already experienced in 2023 and 2024 from severe convective storms, higher reinsurance costs, inflation, and other natural and man-made catastrophes.

Hochheim Prairie does support finding additional revenue for funding TWIA losses. However, we believe those options should look at non-insurance sources and existing state revenues that could be redirected to fund TWIA losses including a comprehensive statewide disaster program. Hochheim has already shared these ideas with insurance industry trade associations, and we will be visiting with individual legislative offices soon.

Hochheim looks forward to working with you in developing unique and dedicated funding sources for TWIA that will lessen the financial burden to coastal and statewide policyholders. Our hope, like your hope, is to adequately fund TWIA and protect the economy of the State of Texas.

Sincerely,



David T. Weber
General Counsel

Cc: TWIA Board of Directors



City of Galveston

OFFICE OF THE CITY MANAGER

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

August 2, 2024

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 the 2024 rate filing. On July 15, 2024, the TWIA Actuarial & Underwriting Committee approved rate filing recommendations for TWIA Board consideration that would increase residential and commercial policy premium rates by 10 percent, effective for 2025. The City of Galveston strongly opposes a premium rate increase to support a structurally dysfunctional funding system.

Without examining the TWIA funding structure and identifying real solutions, escalating premiums pose harmful implications for coastal communities who contribute significantly to the state's economy. We cannot move forward blindly with premium rate increases when clearly there is a consensus that the TWIA funding structure is flawed and needs significant reform.

Over the past several years, the Texas Legislature has attempted to correct a myriad of financial, adjudication, and policy problems. Prior to the 89th Texas Legislature convening in 2025, this effort is revived through House and Senate interim charges assigned by House Speaker Dade Phelan and Lt Governor Dan Patrick. House and Senate committees will review and make recommendations on the following Interim Charges:

- Examine the economic challenges on the escalating costs of insurance premiums.
- Protect the region's economic security, reduce reinsurance purchases, and maintain adequate affordable coverage for policyholders.
- Investigate solutions to achieve more affordable property and casualty insurance coverage
- Identify and encourage sustainable private market alternatives that ensure competitive and affordable insurance.



TWIA alternatives and improvements require attention, evaluation and thorough discussion that can only take place during the interim. Prior to the 88th Regular Session, the City of Galveston proposed restructuring TWIA in a limited reinsurance role 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. Workers who operate our coastal ports, petrochemical facilities that produce essential basic chemical stock for manufacturers across the state and the nation, refineries that produce the nation's aviation and military grade fuel, and small businesses that sustain our tourism must be able to afford to live in these coastal communities.

Property insurance – flood insurance – windstorm insurance are heavy burdens on the human supply chain that support industries along the Texas coast. Windstorm insurance costs contribute significantly to the unaffordability of housing in coastal communities. 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.

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 City of Galveston proposal and the above-referenced interim charges are worthy of discussion and further examination to identify corrective legislation for consideration by the 89th Texas Legislature.

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

Sincerely,



Brian Maxwell
City Manager

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
The Honorable Todd Hunter, State Representative, District 32



August 1, 2024

Dear Chairman and Board Members,

As members of the Texas coastal legislative delegation, we, the undersigned legislators, firmly request that the Texas Windstorm Insurance Association (TWIA) Board **NOT** consider any plans to increase residential and commercial rates.

We strongly urge you to recognize the significant impact such an increase would have on coastal policyholders, residents, and businesses. Implementing a rate hike during this period of unprecedented economic inflation would impose an undue financial burden on these communities.

We reiterate our firm opposition to any rate increase on TWIA policyholders and ask the Board to act in the best interest of those you serve by maintaining current rates.

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 Marrison in black ink.

Geanie Marrison
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



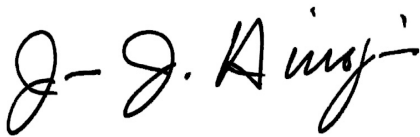
Janie Lopez
Texas House of Representatives
District 37



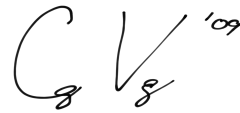
Joan Huffman
Texas Senate
District 17



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



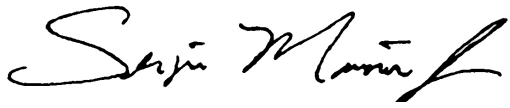
Ed Thompson
Texas House of Representatives
District 29



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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:26 PM
To: PublicComment
Subject: I vote NO for TEXAS Gulfcoast windstorm 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,

To the TWIA, Gulf coast and all Texas residents cannot afford another.incr3ase of any kind on windstorm increase. Owners are being overcharged and overwhelmed with current home insurance windstorm policies.

Submitted by:
[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:20 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

The rising costs of insurance are affecting home buyers and making housing even less affordable. It's putting a strain on homeowners and small business owners.

Please, Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: Sandra Haverlah <sandie@texasconsumer.org>
Sent: Friday, August 2, 2024 12:18 PM
To: PublicComment
Subject: Texas Consumer Association - Vote No on Rate Hike

You don't often get email from sandie@texasconsumer.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.

August 2, 2024

To: TWIA Board of Directors

From: Sandie Haverlah, President, Texas Consumer Association

Texans in coastal areas are experiencing hardships due to frequent storm devastation, which is likely to continue into the future given changing climate patterns and intensity of storms. Our organization is opposed to any rate increase that would make the burden even greater on the residents. It is also difficult for many who are still recovering from hurricane Beryl to be involved in this process since the vote for the rate increase was July 15 and the hearing on August 6. Some residents did not even have power restored during the time when the vote was taken to recommend the increase and are likely focusing on their immediate needs for recovery.

Texas Consumer Association is asking that TWIA vote against a rate increase on August 6 and file for no change in rates on August 15, the statutory deadline for requesting the change. Texans in the coastal area are currently under the burden of paying for restoration and cannot afford the additional expense of higher insurance rates. All Texans in every area of the state are feeling the hardship of higher insurance and we hope this issue will be resolved during the next Texas legislative session. We ask that you vote no on the increase.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:16 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>]

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Sent from my iPhone

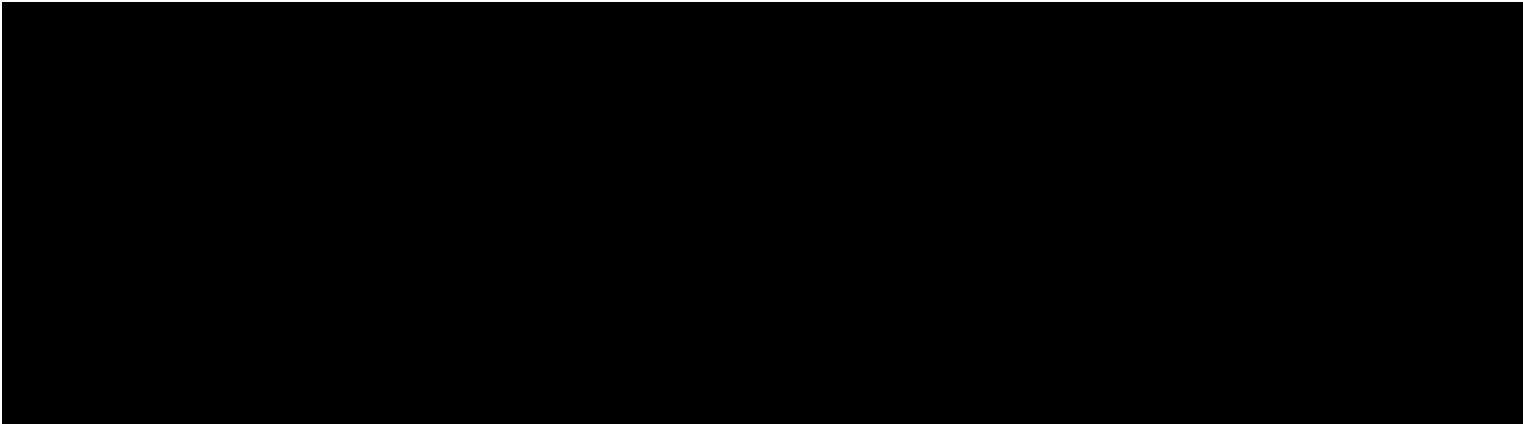
Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:08 PM
To: PublicComment
Subject: Vote NO to any 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



Public Comment

From: debbie@winnietexas.com
Sent: Friday, August 2, 2024 12:05 PM
To: PublicComment
Subject: Rate increase

You don't often get email from debbie@winnietexas.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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thank you,

Debbie Breaux

Executive Director
Winnie Area Chamber of Commerce
409-296-2231 – Office
[REDACTED]
winnietexas.com



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:01 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.

As a resident along the Texas coast in a small town, I implore you NOT to raise windstorm rates. Most cannot afford it. As a single mom and homeowner I am one of them. Many of us will be forced to move away from the coast, our home, and our families. Many of those that *will be* forced to move are the backbone of our community, working in our businesses, restaurants, etc., mostly the blue-collar workforce*. If we lose these people, our towns are at risk of dying. I don't need a degree in economics to understand this, it's common sense. No workers would mean less people to serve the public in our small businesses, (seeing that now especially after Harvey and COVID) and less people in the workforce means we can't attract new business. Without new businesses we run the risk of dying. Without workers for our small businesses, some small businesses may have to close. Closing small businesses means less tourism...you see where I'm going.

*Many of our workforce don't own homes, they rent. Average rents in Rockport are around \$1800. If rates increase, guess what, that rent goes up, the landlord just passes it on. Even though they don't own a home, windstorm rates affect them as well.

NO RATE HIKE.

Texas law requires all license holders to provide [Information about Brokerage Services](#) and [Information on Consumer Services](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:59 AM
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.

Don't kill us anymore with your rate hikes please [REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:59 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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:54 AM
To: PublicComment
Subject: !!Public Participation and Comment!!

[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 it may concern:

As a responsible homeowner who maintains my home with windstorm insurance (as well as homeowners insurance), I end up paying for other homeowners who do NOT carry windstorm insurance. Our premiums will increase drastically despite living in my home 20+ years and never needing to actually FILE a claim. It's getting to the point to where I almost cannot to afford to cover my home with this semi-pointless insurance. Please reconsider your vote and thank you for your time.

[REDACTED]
Sent from my email.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:51 AM
To: PublicComment
Subject: Increase on homeowners 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.

I have lived on the coast of Texas for 24 yrs. I am asking and imploring you not to put the entire state of Texas on the backs of the coastal communities. We have been hit hard by hurricanes and are still in some places cleaning up. We are having to fight not only to get our claims paid as per the insurance policy (contract) but now to be able to afford to keep our insurance. If you do this rate increase it will force me out of my home. It is not fair that our insurance every year is going up double digits. Please reconsider this increase.

Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:46 AM
To: PublicComment
Subject: Public comment

[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.

Hello,
This is an email for public comment: NO RATE HIKE. I am opposed to any increase in rates.
Thank you,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:41 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.

As a resident of the Texas coast, I wanted to take the time to share my opposition on a twia rate hike.

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:38 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: Friday, August 2, 2024 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.

I am for the no rate hikes! Let our voices be heard!





Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 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 RATE HIKE

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:34 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:31 AM
To: PublicComment
Subject: No rate hike

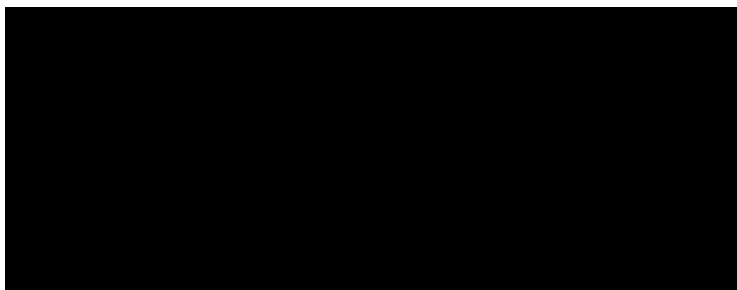
You don't often get email from [REDACTED]. [Learn why this is important](#)

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.

Hello,

My name is [REDACTED] and I am a resident of Port O'Connor. I do NOT support the rate hike and am not in support of any rate increase by TWIA whatsoever.

Thank you,



Public Comment

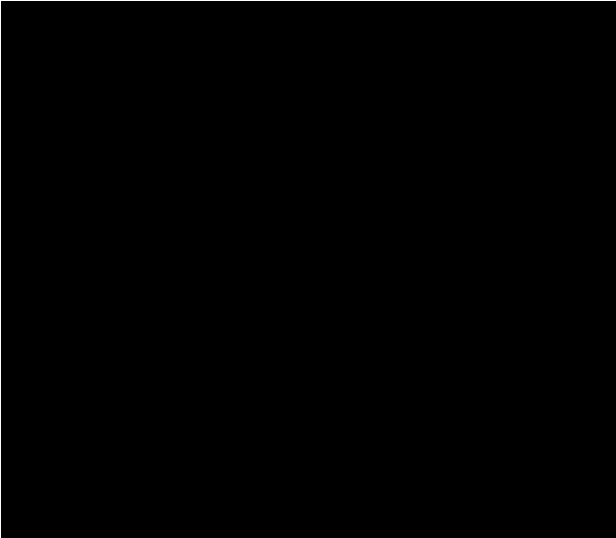
From: [REDACTED]
Sent: Friday, August 2, 2024 11:31 AM
To: PublicComment
Subject: No TWIA Rate Increase

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.

On behalf of the residents of all Texas Coastal Communities – I encourage the TWIA board to vote “NO” on any proposed rate increase.

Thank you



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:26 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:26 AM
To: PublicComment
Subject: No Rate Hike!

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

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:23 AM
To: PublicComment
Subject: 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.

No Twia rate hike!!!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:23 AM
To: PublicComment
Subject: Please 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 don't know if this is a scam or not, but if it is true, add me to the list of people desperate for at least 1 insurance to NOT GO UP.

ALL insurance has gone up, please be one that DOES NOT

Sent from my T-Mobile 5G Device

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:22 AM
To: PublicComment
Subject: 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.

No Twia rate hike!!!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:22 AM
To: PublicComment
Subject: 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.

No Twia rate hike!!!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:21 AM
To: PublicComment
Subject: Against 10% 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.

Submitting this email as my formal comment against the recommended 10% rate increase.
Price's are too high as is. We are being priced out of our homes.

Thank you,
[REDACTED]

Public Comment


From: [REDACTED]
Sent: Friday, August 2, 2024 11:20 AM
To: PublicComment
Subject: TWIA INCREASE - VOTE NO

[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 —

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

 Sent from my iPhone

Public Comment

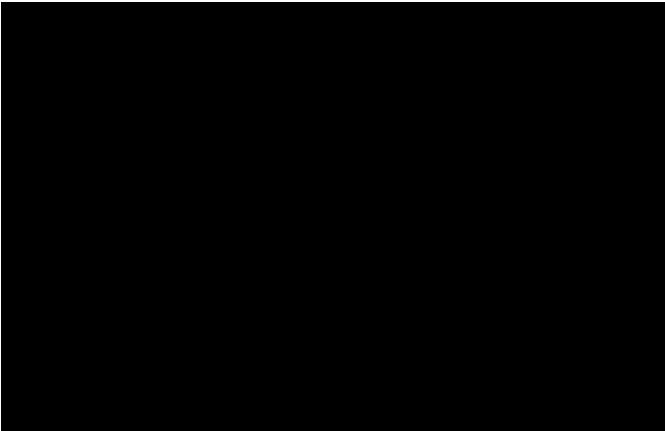
From: [REDACTED]
Sent: Friday, August 2, 2024 11:17 AM
To: PublicComment
Subject: NO RATE HIKE

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

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TWIA,

Please, No Rate hike!



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:17 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.

NO RATE HIKE!
You're killing us.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:17 AM
To: PublicComment
Subject: NO RATE HIKE

[You don't often get email from [REDACTED] | [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,

Please, No Rate hike!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:16 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.

TWIA,

Please, No Rate hike!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:16 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.

We are getting hammered by inflation on everything we buy! Please don't increase the rate on windstorm insurance!

Thanks 🙏

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:16 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,

Please, No Rate hike!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:16 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.

This community cannot have a rate increase. No rate hike please. Thank you, [REDACTED]
Disclaimer: This email and its content are confidential and intended solely for the use of the addressee. Please notify the sender if you have received this email in error or simply delete it.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:12 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 iPad

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:09 AM
To: PublicComment
Subject: Coastal Texans

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

Coastal Texans CANNOT AFFORD A RATE INCREASE. VOTE NO ON A INCREASE

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:07 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:06 AM
To: PublicComment
Subject: 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 TWIA RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:58 AM
To: PublicComment
Subject: Oppose TWIA Rate Increase

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

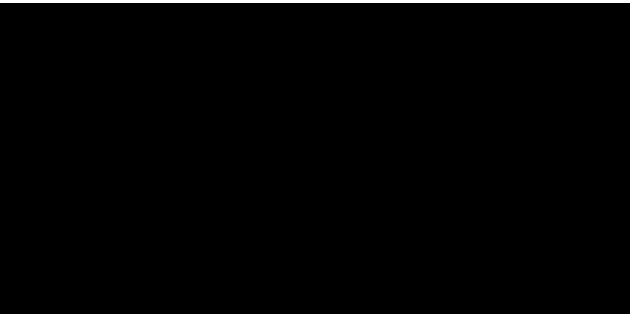
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA Board,

As a business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:10 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.

No increases for coastal Texans.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:04 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'm a widow in port aransas and cannot afford anymore. It's so high already and I have 2 properties. NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:04 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

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:59 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:59 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

AS a licensed professional engineer in the state of Texas and having been a "Qualified Windstorm Inspector" since 1988 you are penalizing the the residences and commercial structures that have been built to the code and experiencing little or no damage as evidenced by Hurricane Harvey. You allow homes built prior to 1988 to enter the pool and again as evidenced by Harvey there was considerable damage or complete losses to homes that were not built to code. They pay the least amount for their insurance but contributed more to the damage amounts than homes that pay much more and had minimal or no damage. Roofing has been basically exempt from the code wind requirements. The roof material blows off because they were not required to meet greater than 60 mph for years and finally they had to to at least meet 100 mph. The roof material blow off and we have water damage but not structural damage.

If anything the homes built to code should get a discount. There are many simple requirements that would make the roof water proof such as a peel and stick product that would seal the roof if the composition shingle would blow off and even waterproof the roof if water blows under the shingle if for some reason they don't seal. And especially tile roofs.

And foaming tile has proven better than nailing. These little added costs to the structure will help eliminate losses and contribute to TWIA paying less in losses.

Don't penalize structures built to code.

I assume you have analyzed the causes and types of structures during Harvey. My question to you is what is the justification to raise premiums. Could it be because those paying less having more damage and creating more cost so the higher premium insurers with minimal if any losses have to take the hit.

Thank you for considering my concerns.

Ronald Voss, P.E.

[Redacted signature block]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:55 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

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:54 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.

Good morning. A large rate increase is not in anyone's best interest and I know you can come up with a rate adjustment program that is more nimble and more accurately disperses risk over your customer pool.

If an area has been hard hit, those SPECIFIC zip codes can get a 10% bump for 2 years, then reduce down to where they would have been without the bump.

I know you can figure out how to make the cost of a disaster more localized to the area hit, while still having other areas "chip in" a small amount. Cost recovery should be a short term rise in rates—not a permanent fixture for the entire covered group.

Many, many, many of your covered homeowners are on fixed/low incomes and cannot afford rising rates. The state and these communities rely on workers, teachers, etc living in these communities and a rate increase is going to make it unaffordable for SO many people. Coastal communities are majority working folks—not wealthier real estate investors and vacation homeowners. The guy working hard repairing roofs flat out can't afford a rate increase.

I know you can figure this out without a large increase

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:53 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. Thank you Ronnie nance

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:52 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:51 AM
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.

Please no rate increase. Thank you [REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:47 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.

If this 10% increase is passed, you are going to be responsible for many residents NOT renewing their policy and many residents NOT being insured. Ultimately, many will cut their losses and move off the Texas coast because they cannot afford to live here. This is nothing less than a monopoly raising rates because they have no competition from other companies. My families and thousands of other coastal residents implore TWIA to keep the rates where they are at for this year. If it truly is a bad year then an increase may be justified in the future. But to increase rates 10% because you're predicting a bad storm season if not valid. Please use caution in your decisions.

Thank you.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:49 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.

NO MORE RATE INCREASE!!!

[REDACTED]

Sent from my iPhone

Public Comment

From: Jeffrey Barry <jeff@votejeffbarry.com>
Sent: Friday, August 2, 2024 10:47 AM
To: PublicComment
Cc: todd@toddhunterlaw.com; mayes.middleton@senate.texas.gov
Subject: TWIA Rate Increase
Attachments: TWIA Rate Memo.pdf

You don't often get email from jeff@votejeffbarry.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.

RE: Texas Windstorm Insurance Association(TWIA) Rate Increase

To Whom it May Concern:

I am writing this memo to stress the importance of maintaining current residential and commercial rates through TWIA.

Having been in the insurance industry for the last 20 years, I understand the importance of the role that TWIA plays in coastal counties by insuring against the single highest exposure in our area-wind, hurricane and hail. While I understand that TWIA may need a rate increase I feel that now is not the right time to add, yet another, increased expense to the pocketbooks of homeowners and business owners. Insurance expenses have grown exponentially over the last decade to the point where homeowners either go uninsured or have to leave their homes and business owners have to take a risk of reducing coverage, so their premiums fall within an affordable range.

I would implore you to consider other ways to increase premiums and reduce re-insurance expenses for TWIA. I ask that you consider an expansion of TWIA that will allow TWIA to add the necessary premium they need and the creation of a reinsurance layer in the State of Texas to assist in mitigating overall cost of re-insurance for TWIA. Together, I feel that both options would build stability in the residential and commercial insurance markets of Texas.

Jeffrey Barry
Candidate HD 29
www.votejeffbarry.com
jeff@votejeffbarry.com
281-352-3525
Donate Now: <https://secure.anedot.com/jeff-barry-campaign/donate>



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:44 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!

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:44 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.

Seriously. Do right by Coastal Bend South Texans.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:43 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
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:40 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.

don't kill the TX coast!

[REDACTED]
Rockport, TX homeowner & TWIA customer

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:40 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.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:36 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

Thank you,



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:36 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.

I find it hard to believe that you people want to increase the rates.

When we have a storm, you rarely pay what is needed to do wind damage repairs.

Just another useless government program.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:33 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:27 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:23 AM
To: PublicComment
Subject: NO TWIA RATE HIKE!!!

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

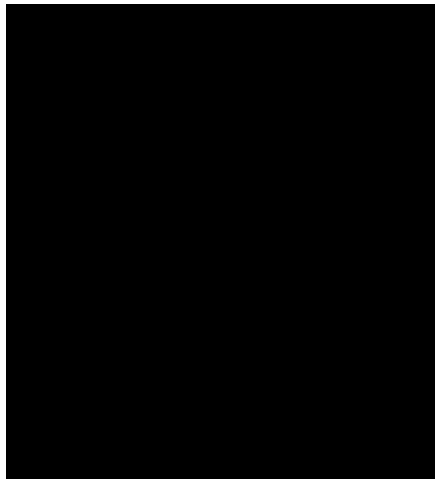
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No TWIA Rate Hike!!! Don't kill the coast!!

[REDACTED]

--

[Consumer Protection Notice](#)



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:24 AM
To: PublicComment
Subject: Proposed 10% rate increase

[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.

To TWIA,

Coastal Texans cannot afford any rate increase. Vote NO to any rate increase!
Concerned Texan
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:23 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 vote No Rate Hike please!!!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:21 AM
To: PublicComment
Subject: No to Twia rate hike

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

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:17 AM
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 don't raise our rates! I'm a lifelong resident of Corpus Christi and it has become very expensive to stay here and raise my family.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:15 AM
To: PublicComment
Subject: [REDACTED] Galveston, TX 77554 NO INCREASE IN INSURANCE 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.

I am the owner of

[REDACTED]
I write to tell you that coastal area residents cannot afford an increase in TWIA rates.

Homeownership, once the American Dream, and used by many (myself included) as investments for retirement purposes, is no longer affordable. With tax increases of close to 100% over a 10 year period and continuous increases in insurance rates; all the while TWIA denying claims and requiring owners to appeal or bring other action in order to get paid for damages when a storm does occur, is unrealistic.

North Texas areas that are plagued with hail damages and tornadoes which damages get covered while coastal storm damages are denied is not reasonable for one group to be charged while the others are paid.

I implore you to not increase the rates but instead be "fair and balanced" across the state in both rates and payouts when insurance is actually needed by the policy holders.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:15 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.

Please consider this official communication my vote for NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:14 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.

We, the American population, cannot afford a rate increase! I am asking you, please, do not increase the rate on our Texas Windstorm policies...we are ALL insurance broke and our income doesn't support the rate increase!

Signed

[REDACTED]

and

The American People

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:14 AM
To: PublicComment
Subject: [REDACTED], Galveston, TX 77551

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

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

[REDACTED]

I write to tell you that coastal area residents cannot afford an increase in TWIA rates.

Homeownership, once the American Dream, and used by many (myself included) as investments for retirement purposes, is no longer affordable. With tax increases of close to 100% over a 10 year period and continuous increases in insurance rates; all the while TWIA denying claims and requiring owners to appeal or bring other action in order to get paid for damages when a storm does occur, is unrealistic.

North Texas areas that are plagued with hail damages and tornadoes which damages get covered while coastal storm damages are denied is not reasonable for one group to be charged while the others are paid.

I implore you to not increase the rates but instead be "fair and balanced" across the state in both rates and payouts when insurance is actually needed by the policy holders.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:11 AM
To: PublicComment
Subject: [REDACTED] TX 77554 NO INCREASE IN INSURANCE 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.

I am the owner of

[REDACTED]

I write to tell you that coastal area residents cannot afford an increase in TWIA rates.

Homeownership, once the American Dream, and used by many (myself included) as investments for retirement purposes, is no longer affordable. With tax increases of close to 100% over a 10 year period and continuous increases in insurance rates; all the while TWIA denying claims and requiring owners to appeal or bring other action in order to get paid for damages when a storm does occur, is unrealistic.

North Texas areas that are plagued with hail damages that get covered while coastal storm damages are denied is not reasonable for one group to be charged while the other is paid.

I implore you to not increase the rates but instead be "fair and balanced" across the state in both rates and payouts when insurance is actually needed by the policy holders.

[REDACTED]

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

Public Comment

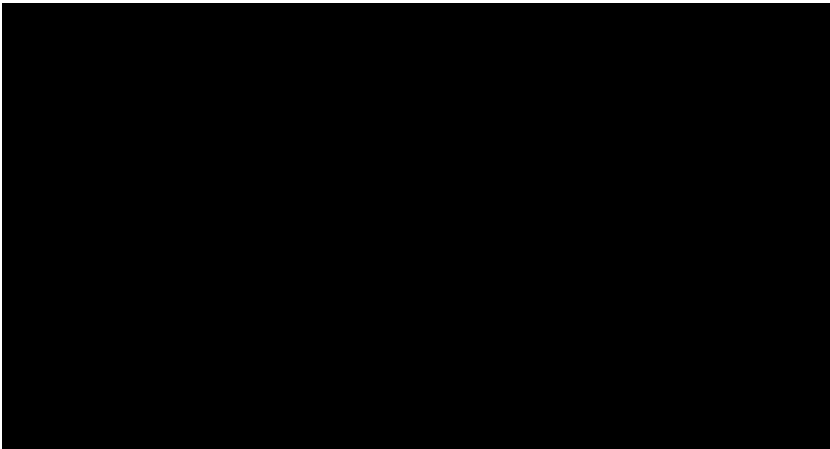
From: [REDACTED]
Sent: Friday, August 2, 2024 10:05 AM
To: PublicComment
Subject: Vote NO to increase!

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.

Coastal Texans cannot afford another rate increase! The insurance costs are way too high now!

VOTE NO to any rate increases!

Texas Law requires we provide the following:
[Information About Brokerage Services](#)



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:59 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!

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:58 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.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:56 AM
To: PublicComment
Subject: TWIA Rate Increase - Resident of Jamaica Beach

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

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

Coastal Texans cannot afford a rate increase on their TWIA policies. Please reconsider this rate increase as this could not come at a worse time for most people residing on the coast.

We are totally against this. Please do not pile-on.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:53 AM
To: publiccomment@twia.com; 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 husband and I are both retired and on fixed income and a rate hike would be a financial hardship for us. Please reconsider. Thank you.

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:53 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 don't need another rate hike - NO RATE HIKE!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:50 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.

Sirs,

We recently moved to the Gulf Coast and experienced both Tropical Storm Alberto and Hurricane Beryl. We Texans cannot afford a rate increase as we are still hurting from inflation and other skyrocketing premium increases on homeowners, auto and other insurance policies. Please vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:49 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns. Debra Cunningham

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:48 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.

Tks.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:46 AM
To: PublicComment
Subject: Vote No for a 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 multi-property owner in Galveston County, I urge you to vote no to the rate increase. Current rates are very difficult for owners like myself to afford. Increases in insurance must be passed on to tenants which makes home rental unattainable for much of our population. These high rates will force people like me to self insure when possible, leaving less income to be generated.

On another note, having rates the same for the entire county (Galveston & Brazoria) does not seem fair just because they are "coastal" counties. Harris County is rated by tiers - why are Galveston & Brazoria Counties not rated by the same method? The risk for wind/storm damage for northern Galveston & northern Brazoria Counties is no different than our neighbors across the eastern county line in Harris County.

[REDACTED]

Please excuse any typos as this was sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:41 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 TWIA RATE HIKE

Sincerely,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:40 AM
To: PublicComment
Subject: No rate increase is justified

[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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:40 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

If you go through with this, it will only defer people from making home improvements and improving their quality of life.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:39 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

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:39 AM
To: PublicComment
Subject: Rate Increase For Texas Homeowners

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

CAUTION: This email originated from outside of the 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 of Directors,

Recently, I received an alert that you are considering a 10% increase for TWIA customers. Texas homeowners can not afford such a drastic increase in the midst of the horrible economic conditions we are currently facing. While the risk we face is always there, Texas has not been hit by a major hurricane in the last few years and would think all the premiums collected during that time should be adding up to a pretty significant sum of money. If this money has been on deposit, it should be collecting at least 4-5% fixed interest in the current market. I would think that should be sufficient to offset future claims without a 10% rate increase.

Best regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:38 AM
To: PublicComment
Subject: Opposed to 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.

We are opposed to the proposed 10% rate increase on all windstorm insurance policies. My husband and I purchased property in Galveston in 2012 and built a home here in 2013. We made Galveston our permanent home in 2020. As a resident of Galveston we have our home insured through TWIA. A 10% increase is a considerable cost and difficult on a fixed income. Please consider the hardship you will place on families and our community with a substantial hike in rates. We are strongly opposed to the 10% rate increase.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:37 AM
To: PublicComment
Subject: Oppose 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,

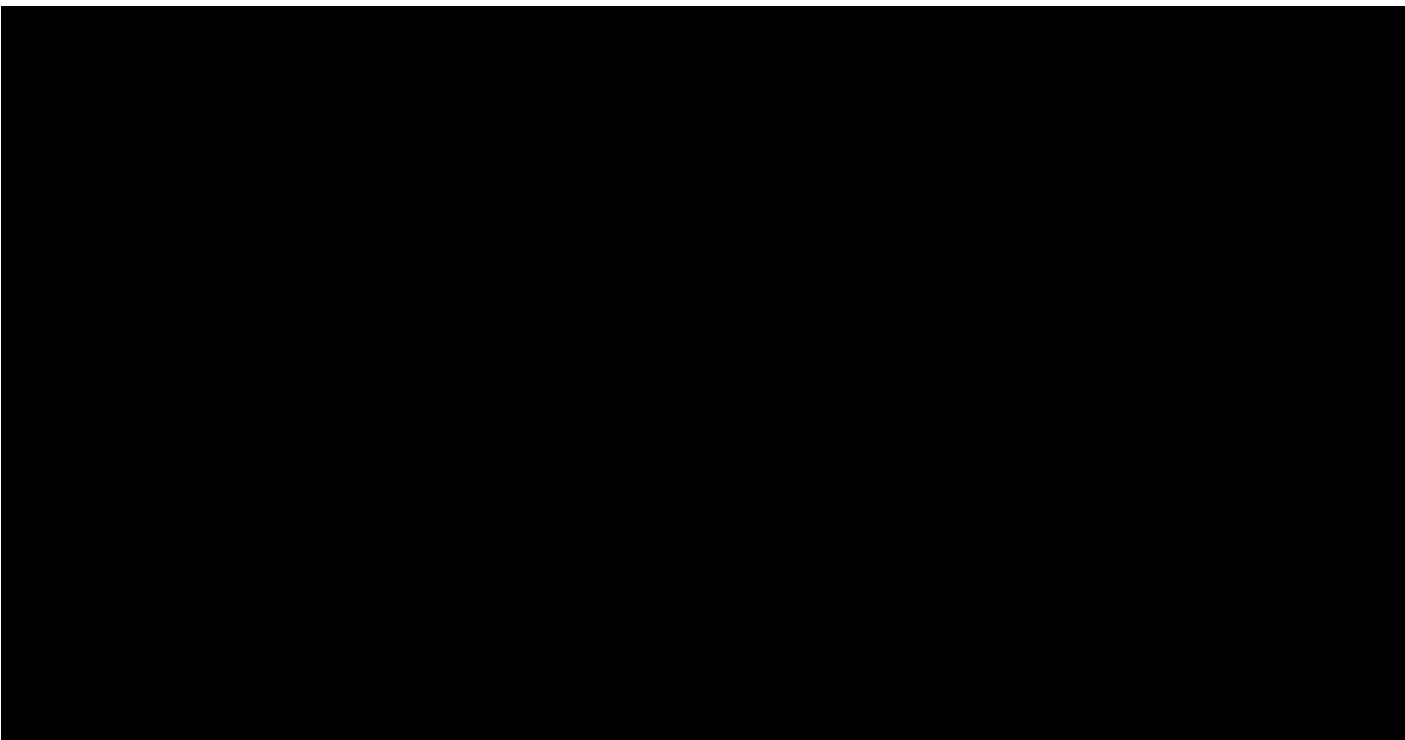
As a resident/condo owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

Rate increases, such as these, hurt families who own small businesses here and also need to live here to be in close proximity to their businesses. I see no need for an increase when costs are already astronomical.

I **urge** you to reconsider this proposal and find alternative solutions that do **not** place additional financial burdens on coastal residents and businesses.

Thank you for reconsidering this proposal.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 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.

We can barely afford current windstorm rates! Please please don't raise them!
Sent from Gmail Mobile

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:33 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

TEXAS GULF COAST

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:33 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

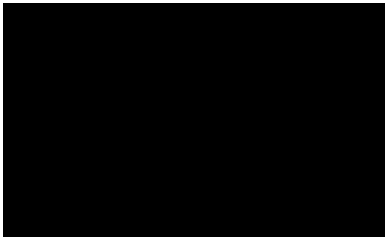
TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:33 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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

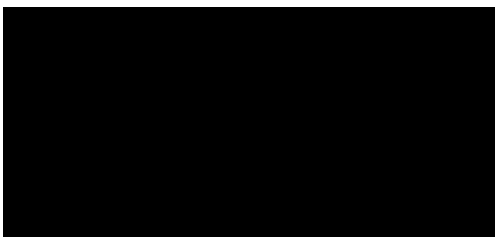
TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns. People are trying to do home improvements and provide for thier families. Insurance is TRASH . Insurance companies do everything they can to not pay as it is. STOP THIS FRAUD. It is absolutely BS. Our community is trying to get better and do repairs and people like you are doing nothing to help and just getting in the way of progress.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:31 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.

TEXAS COASTAL RESIDENTS CANNOT AFFORD A RATE INCREASE!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:30 AM
To: PublicComment
Subject: NO Rate Increase!

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

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:29 AM
To: PublicComment
Subject: NO TWIA RATE HIKE

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

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:28 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:22 AM
To: PublicComment
Subject: Opposition 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.

To Whom it may concern,

We would sincerely appreciate it if TWIA did not increase our rates across the board again. Unlike some of the million dollar vacation homes built right on the gulf, we have a much smaller residence away from the water and have never had made a TWIA insurance claim.

It seems to me that those who choose to risk their investments, should be the ones who pay for the insurance.....

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:21 AM
To: PublicComment
Subject: Coastal Texans cannot afford 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.

In this current economy it is not unfeasible to increase TWIA rates. Every single Texan has been affected by this current economy. We feel it at the gas pumps, grocery stores, utilities, etc. Please do not make matters worse by once again increasing rates.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:20 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:19 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.

Please do not increase our rates. Our family is barely making it month to month even while cutting costs. We cannot afford another rate hike.

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:18 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.

To: Texas Windstorm Board of Directors,

Coast Texans cannot afford a rate increase. Vote **NO** to any rate increase.

Thank you,

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:18 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.

Stop the rate hike!

--

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:16 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:11 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.

Just wanted to show no support for the rate hike that is proposed for wind insurance.

#dontkillthetexascoast.com

[REDACTED]

[Sent from Yahoo Mail for iPad](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 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 TWIA RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:07 AM
To: PublicComment
Subject: Tax 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 have lived in the Texas Gulf Coast zone for most of my life. I don't understand why we still need to continue to raise taxes on people who live in certain areas most people would call this discrimination, however, true as we all go through storms, hurricanes tornadoes, based upon where we live is it that we should charge people in tornado alley more money for tornado insurance when they have no way to mitigate this natural disaster. I do not think that an additional tax or raising taxes is necessary. In my opinion, the best remedy is to have TWA make it agreement with insurance companies and homeowners policies that they would work in joint effort to ensure that everybody received the proper coverage by living in these areas. The way things are going it's almost prohibited to live within the coastal areas, The federal government is the one who's in control of inflation. However, the federal government chooses not to control it to a point to where people can afford certain things they allow it to go out of control from time to time to continually show the people you need federal government when in reality The government works for the people, not the people working for the government.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:05 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 2, 2024 9:04 AM
To: PublicComment
Subject: Insurance 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.

I am very concerned about any rate increases on our insurance.

In the last few years every insurance policy I have has doubled. We have owned our home for seven years and the note has gone from \$1100 a month to almost \$1900 a month, taxes do have a little something to due with that. But our homeowners insurance has tripled in seven years. People can not afford to keep going like this and it is ridiculous for the rates to continue to rise.

I feel like they will just keep raising the rates because they know we have to have this and we have no choice. I have had to reshop every year for five years now because the company I have had is pulling out of our area. With so many pulling out and very limited options they are taking advantage of the people.

[REDACTED]

Public Comment

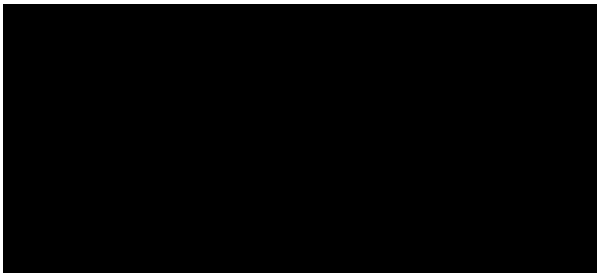
From: [REDACTED]
Sent: Friday, August 2, 2024 9:03 AM
To: PublicComment
Subject: No Rate Increase

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 for coastal bend

Thank you,



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:02 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:01 AM
To: PublicComment
Subject: Fw: Premium 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 express my concern over the proposed 10% increase in premiums. As a property owner in Galveston we are currently coming to terms with losses due to Hurricane Beryl which will cost us thousands of dollars in repairs and lost rent. With the current inflation affecting the price of most everything I foresee that many will not be able to pay the increased premiums and will let their coverage lapse. That would have a negative impact on communities hit by future storms in that properties would be left in disrepair.

Please reconsider the proposed increase. If it is truly warranted perhaps an incremental increase over a few years would be more manageable for policy holders.

Thank you.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 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.

We cannot afford a rate hike of 10 %, as we cannot afford the current premiums.

NO RATE HIKE FOR THE COASTAL BEND!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:56 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

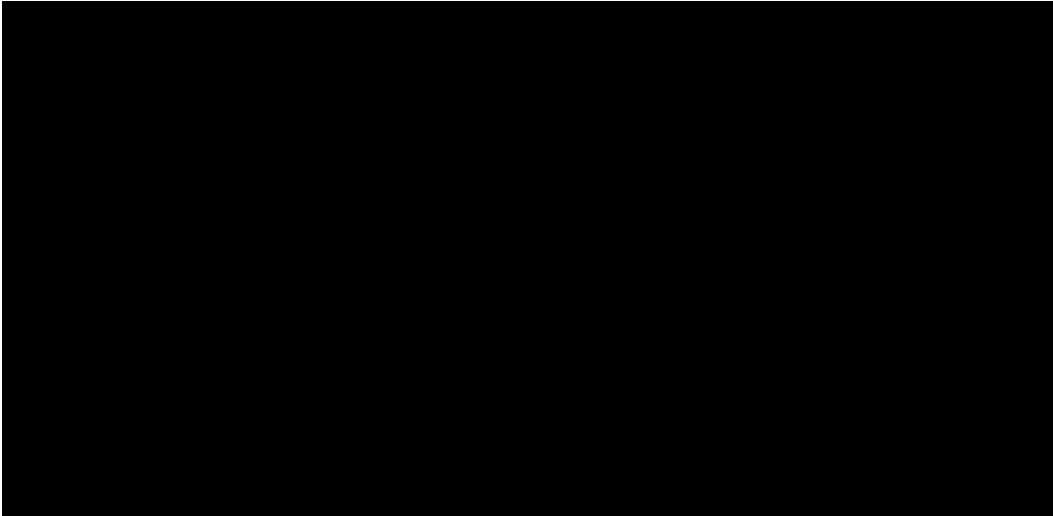
From: [REDACTED]
Sent: Friday, August 2, 2024 8:54 AM
To: PublicComment
Subject: No Rate Hike

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.

To Whom it may concern

Please do not higher TWIA - I cannot afford it and it will affect my business. And I will not be able to afford my home
Please !!!



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:54 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 please!
[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:54 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 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.

We cannot afford what we are paying now much less a 10% rate hike. NO RATE HIKE FOR THE COSTAL BEND IS ACCEPTABLE!!

Sent via the Samsung Galaxy S23+ 5G, an AT&T 5G smartphone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 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.

To Whom It May Concern:
I cannot afford a rate hike!

[REDACTED]

Please!!!! This will affect my business as well

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:51 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:49 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:

I cannot afford a rate hike !!!

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:47 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.

Please consider no rate hike

#DontKilltheTXCoast

[REDACTED]
Portland Texas
TWIA customer

Taylor Kerr

From: [REDACTED]
Sent: Friday, August 2, 2024 8:46 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.

Absolutely NO rate Hike !

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:45 AM
To: PublicComment
Subject: NO 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.

Please do not raise the rate!! We may too much already! Thank you!!

*St. Joseph, Pray for us,
God bless,*

[REDACTED]
Do not abandon yourselves to despair. We are the Easter People and Hallelujah is our song. St. JP II

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:41 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.

NO RATE INCREASE.

I can NOT afford what you charge now. An increase is UNACCEPTABLE!

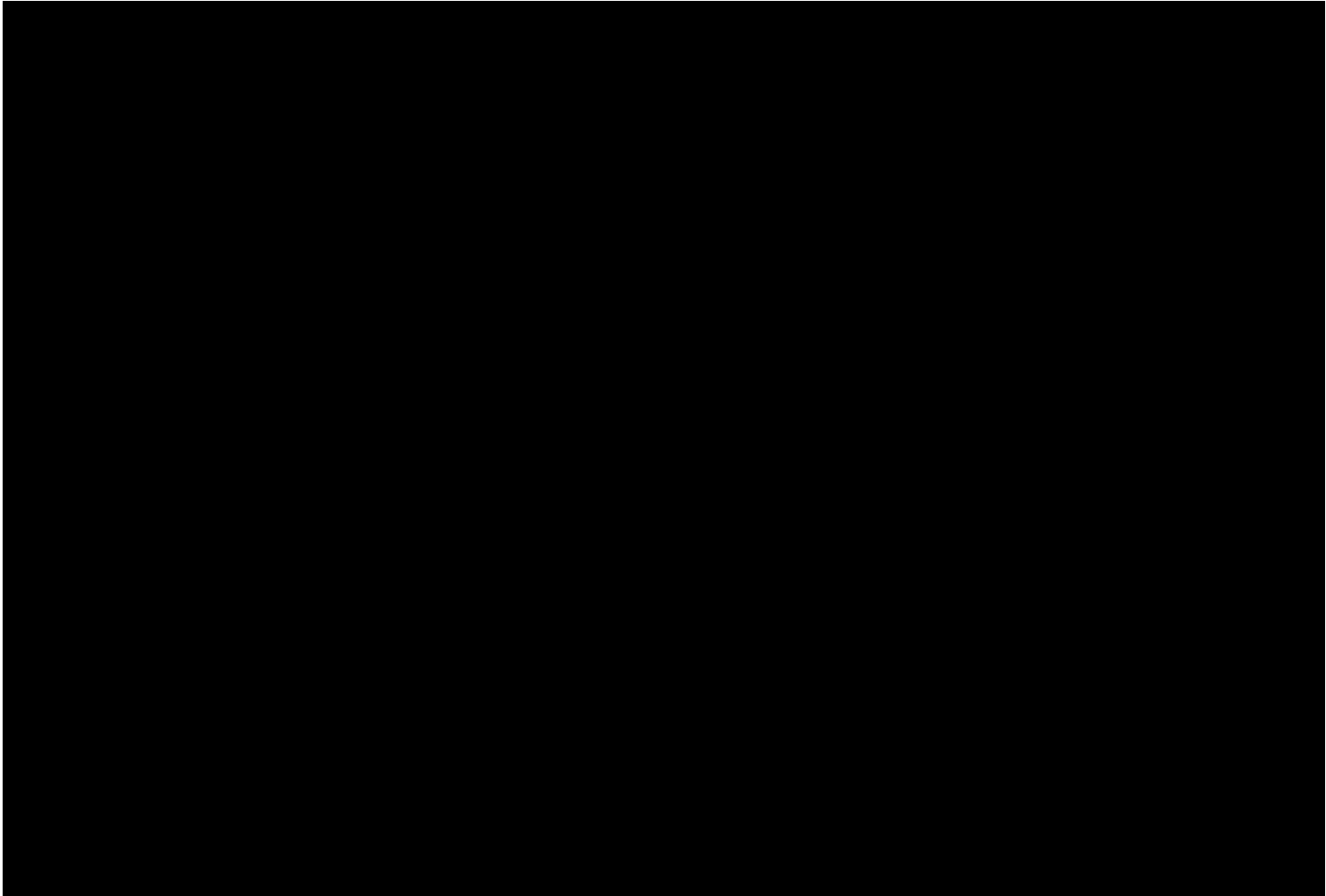
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:42 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.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:40 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.

NONONONO!!!!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:40 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 HIKE!!!

I can NOT afford what you charge me now!

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:39 AM
To: PublicComment
Subject: NO RATE HIKE!!!
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.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:37 AM
To: PublicComment
Subject: VOTE NO 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.

COASTAL TEXANS CANNOT AFFORD A RATE INCREASE. I VOTE NO
TO ANY RATE INCREASE.

THE RATE INCREASES EACH YEAR AS IT IS.....

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:36 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! Don't kill the Texas coast with an increase in our cost of living here!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:35 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 please.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:34 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:33 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:31 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.

"NO RATE HIKE"

Public Comment

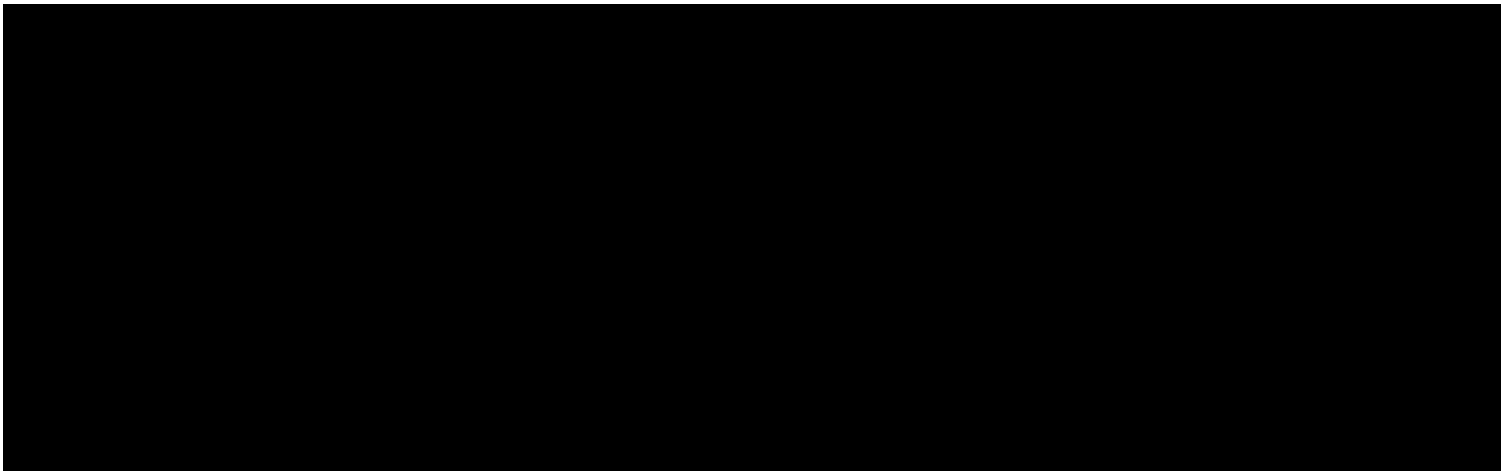
From: [REDACTED]
Sent: Friday, August 2, 2024 8:27 AM
To: PublicComment
Subject: NO RATE HIKE

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.

NO RATE HIKE

Texas law requires all license holders to provide [Information About Brokerage Services](#) to potential clients, as well as the [Consumer Protection Notice](#).



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:28 AM
To: PublicComment
Cc: [REDACTED]
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 hike our windstorm rates! We are already subsidizing the state of Texas that has tornadoes without paying excessive windstorm fees. The coastal areas are a major economic industrial area with our refineries, ports, tourism and military. We cannot continue to live here, supporting these industries and subsidizing ALL of the Texas wind events.

[REDACTED]
Corpus Christi, Texas

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:28 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]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:27 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.

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](#).



*By wisdom a house is built, and through understanding it is established;
through knowledge its rooms are filled with rare and beautiful treasures. -Proverbs 24: 3-4*



Public Comment

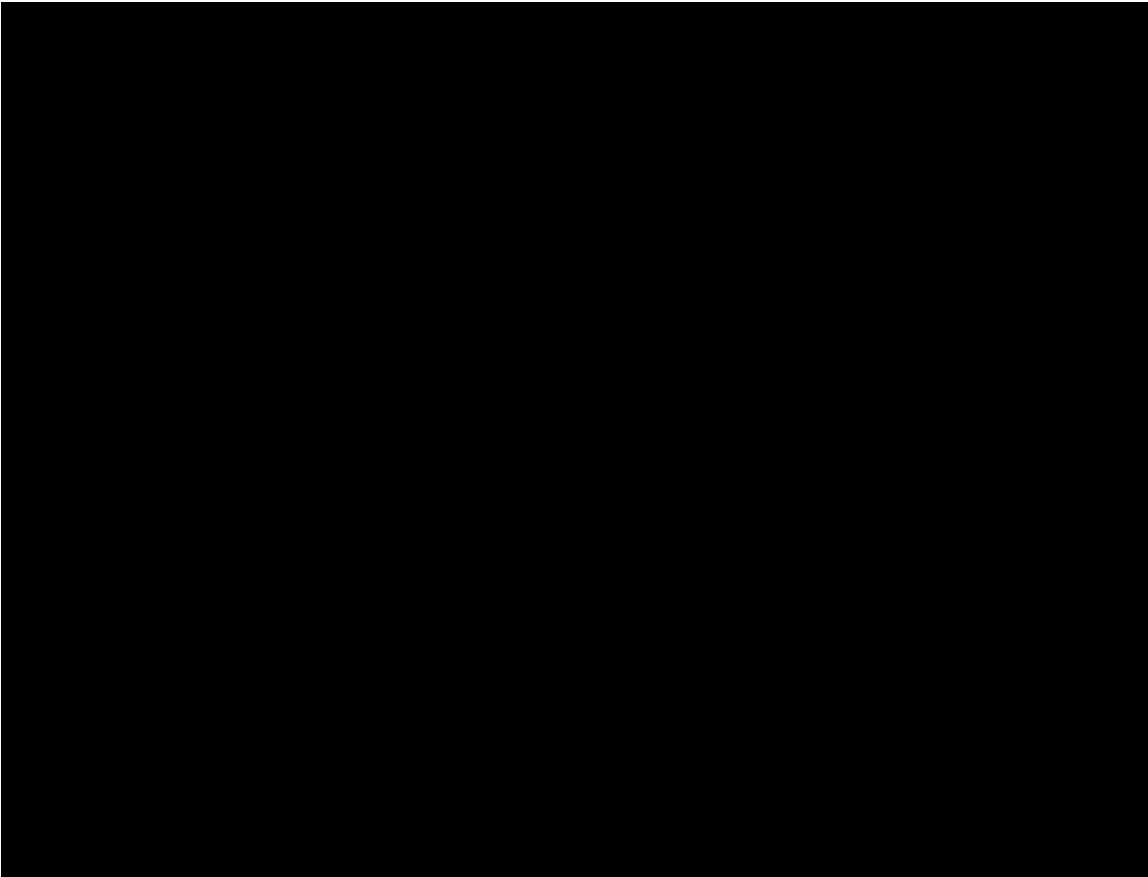
From: [REDACTED]
Sent: Friday, August 2, 2024 8:26 AM
To: PublicComment
Subject: NO RATE HIKE

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](#).



*By wisdom a house is built, and through understanding it is established;
through knowledge its rooms are filled with rare and beautiful treasures. -Proverbs 24: 3-4*



Public Comment

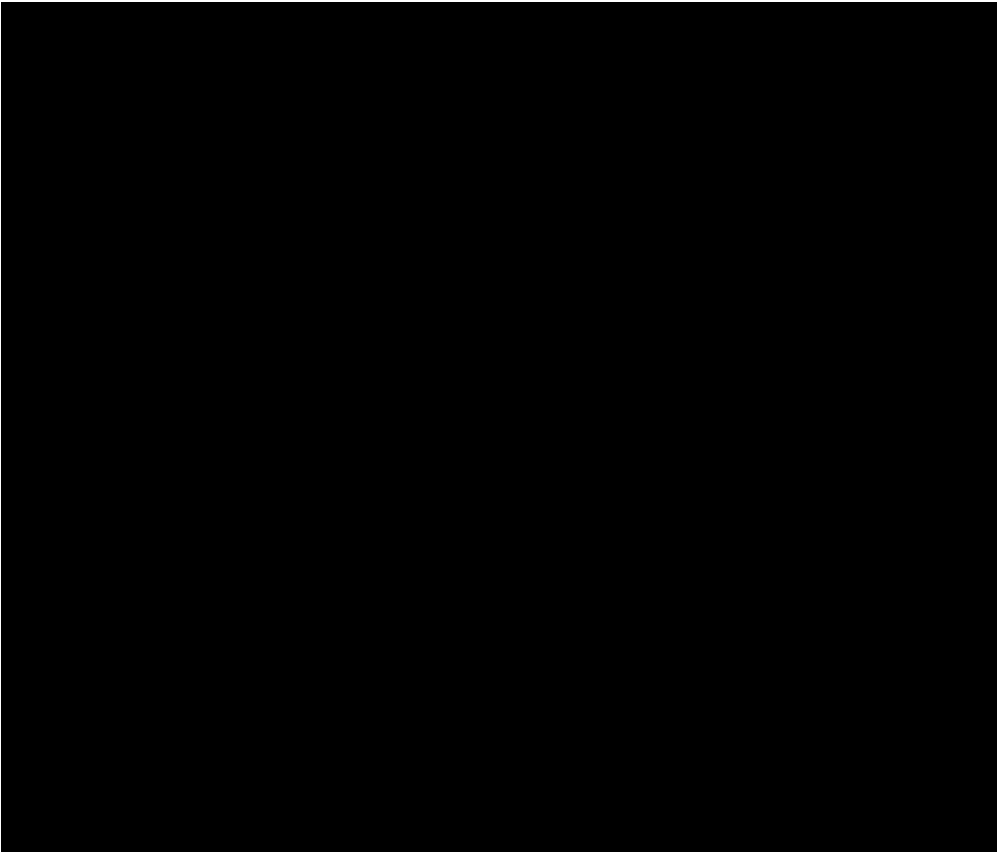
From: [REDACTED]
Sent: Friday, August 2, 2024 8:26 AM
To: PublicComment
Subject: NO RATE HIKE

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](#).



*By wisdom a house is built, and through understanding it is established;
through knowledge its rooms are filled with rare and beautiful treasures. -Proverbs 24: 3-4*



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:22 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 PERMIT THE INCREASE IN RATES.



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:16 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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:13 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.

The unfair burden and model is too much. Fix the problem, don't just raise rates.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:11 AM
To: PublicComment
Subject: Vote NO 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.

Dear TWIA,

Coastal Texans cannot afford a rate increase of any size! Vote NO to any rate increase.

Also stop any moves to disguise rate increases by changing the rules. This refers to the rule that structures now have to be insured separately. This resulted in an overall increase in premium costs.

Thank you for your NO vote.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:11 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.

NO RATE HIKE!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:05 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:04 AM
To: PublicComment
Subject: Oppose 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.

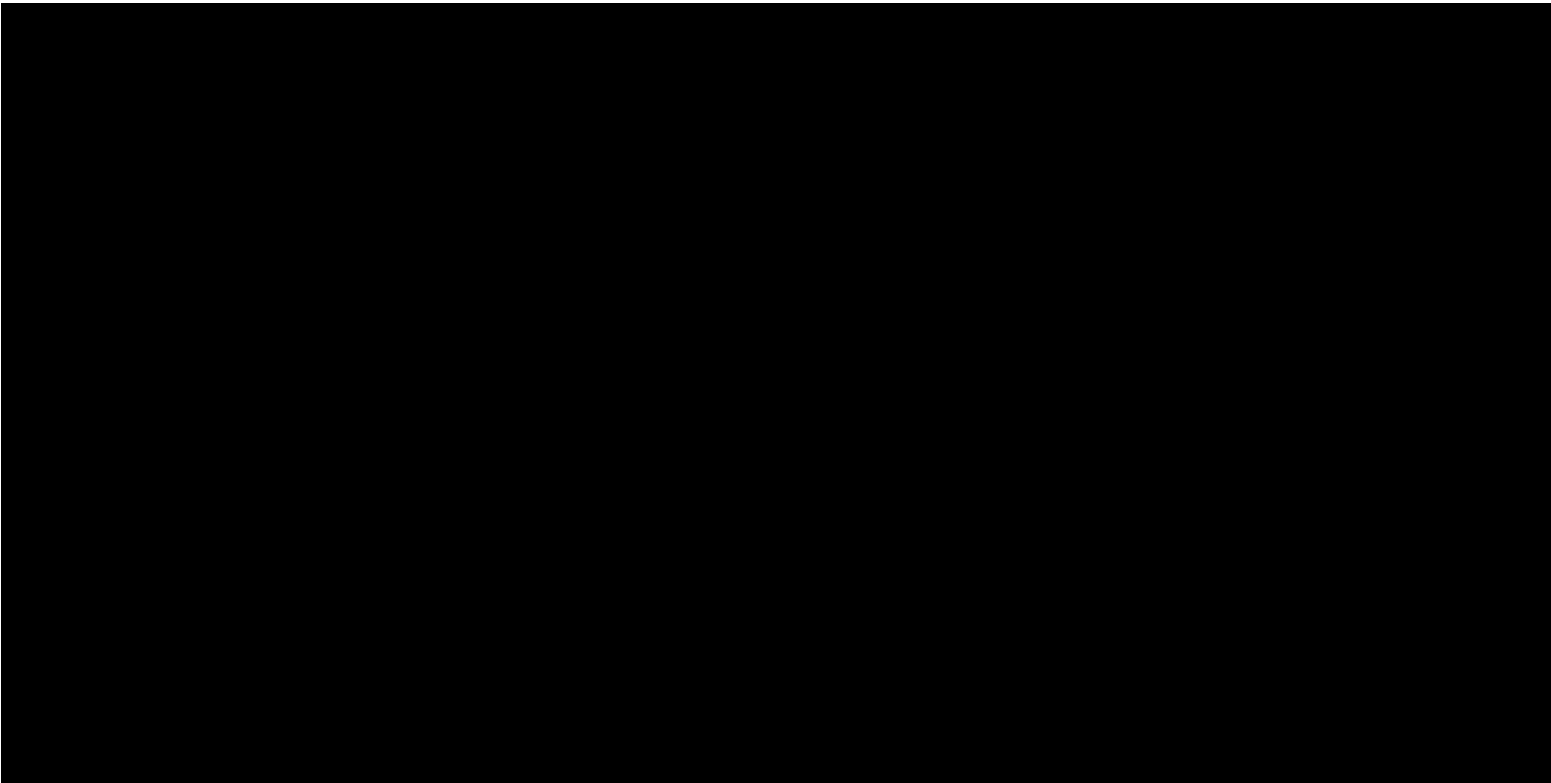
Dear TWIA Board,

As a resident in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:01 AM
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 no rate hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:00 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:56 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.

No Rate Hike! Do not increase our rates. I repeat do not increase our rates.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:56 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.

My windstorm premium is three times higher than my home owner's premium. I am a disabled veteran who loves the gulf coast and don't know how to survive withe your raises and inflation!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:55 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.

NO RATE HIKE!

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:44 AM
To: PublicComment
Subject: proposed rate increase / bad idea

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

CAUTION: This email originated from outside of the 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 other residents to voice my opposition to any proposed increase in insurance rates. Inflation on ALL goods and services has impacted everyone. Many of us are struggling to keep up with the inflated cost of living where most wages have not kept up. The recent increase in rates was significant and difficult to manage. Another increase will put people in a position of simply not being able to cover that expense at all.

Regards,



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:35 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:19 AM
To: PublicComment
Subject: No!

[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]

“A mans’ excellence is determined by his friends “

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:15 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.

Every few yrs we go through this. We already pay some of the highest premiums in the nation. Perhaps it's past time for you to streamline your operational expenses like we used to do when I was on active duty for 26 yrs. Please, no rate hike.

Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:12 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

All the best,

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:11 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 2, 2024 2:17 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:11 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:32 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.

Coastal Texans cannot afford a rate increase. Please vote NO to any rate increase!

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 3:53 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 3:48 PM
To: PublicComment
Subject: No on 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.

Key allegro residents

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 3:30 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 3:24 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 3:14 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 3:09 PM
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.

No rate increase!!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:59 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” Don’t Kill the TX Coast!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:58 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.

Coastal Texans cannot afford a rate increase.

I Vote NO to any rate increase.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:56 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!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:56 PM
To: PublicComment
Subject: 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.

Coastal Texans cannot afford a rate increase. Please vote NO to any rate increase.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:50 PM
To: PublicComment
Subject: 10% 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:38 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:38 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:37 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:35 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:22 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:20 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:20 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I am urging you not to instate the proposed 10% rate increase for 2025 residential and commercial windstorm policies. This increase would place an undue financial burden on our coastal communities, in our case small rural townships which are already facing significant financial challenges.

Please consider state legislative solutions and or alternative measures that do not disproportionately impact policyholders. Our communities rely on TWIA to present us with fair and affordable coverage opportunities, and this proposed rate hike would undermine that built up trust.

Thank you for considering the concerns of the cities, and small township.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:13 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:11 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:09 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 2:03 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:58 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.

Please don't do a rate increase at this time, allow the legislature to address this issue. We have wind events all over the state and not just along the coast. Let's find a way to make this work without putting additional cost on many who are already struggling on fixed incomes.

Respectfully

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:59 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:51 PM
To: PublicComment
Subject: No Windstorm Insurance 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 writing to express extreme opposition to this ridiculous insurance rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:48 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:47 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:46 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:40 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:32 PM
To: PublicComment
Subject: NO TO 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 rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 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

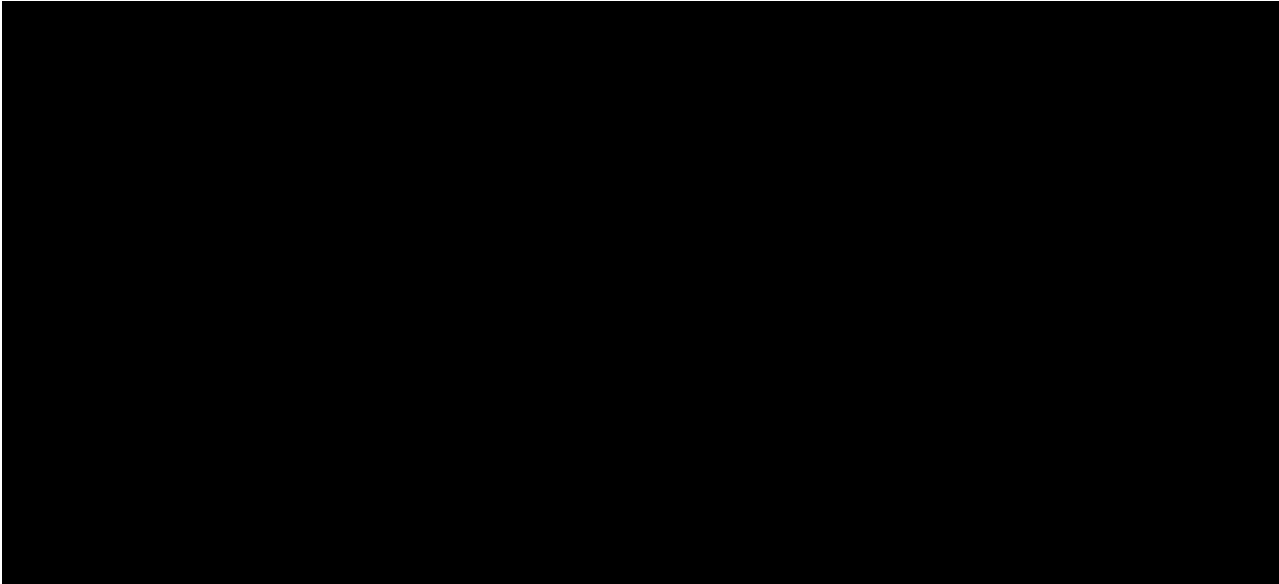
From: [REDACTED]
Sent: Thursday, August 1, 2024 9:58 AM
To: PublicComment
Subject: NO in Increase

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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

As a Realtor, I see it often. There are a lot of people that cannot afford the current rate!



Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 10:12 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: Thursday, August 1, 2024 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.

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 11:56 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.

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 12:24 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.

To whom it may concern,

I am writing to express my strong opposition to any potential rate increases. Due to continued increases in insurance and taxes, not to mention the economic toll caused on us Texans by the current president and his administration, any rate increases would have a significant impact on us homeowners.

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 1:12 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: Thursday, August 1, 2024 1:58 PM
To: PublicComment
Subject: TWIA Rate Increase
Attachments: PastedGraphic-1.tiff

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

CAUTION: This email originated from outside of the 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 resident and multiple business owner in Port Aransas, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:29 PM
To: PublicComment
Subject: Windstorm insurance

[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.

Coastal Texans CANNOT afford a
Rate increase. I vote no for an increase. We will be forced to leave coast.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 2:54 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 RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, August 1, 2024 3:27 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: Thursday, August 1, 2024 6:48 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: Thursday, August 1, 2024 10:05 PM
To: PublicComment
Subject: NO RATE HIKE

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.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:13 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.

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:24 AM
To: PublicComment
Subject: No rate hike
Attachments: No rate hike

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

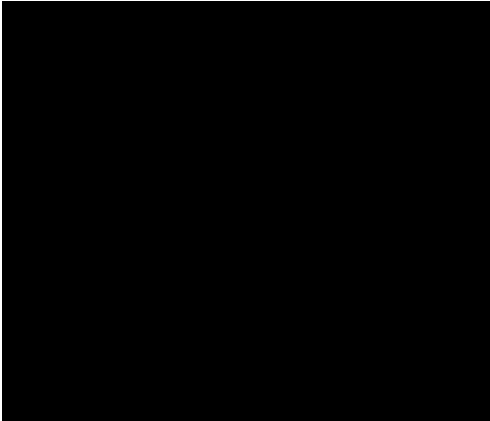
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:35 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 2, 2024 10:02 AM
To: PublicComment
Subject: No To 10% 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:48 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.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:23 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:11 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.

NO RATE HIKE

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:09 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

HELL NO!!!

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:06 PM
To: PublicComment
Subject: Coastal 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 cannot afford another increase in rates! I vote No!

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 1:03 PM
To: PublicComment
Subject: Raise in Rate

[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 went without hurricanes on the Texas coast for years. What did you do with all that money you did not have to pay out due to lack of hurricanes? I am against any raise in Texas Windstorm Insurance rate increases!
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:57 PM
To: PublicComment
Subject: No to 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.

Please do not raise the rates on my windstorm insurance. We are retired and can barely pay for insurance and taxes on our house.

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:57 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.

Please do not hike our rates any higher, it is hard enough to live down here with the economy the way it is. You are going to be too expensive for people to use.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:43 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.

Please vote know to any proposed rate increases. Coastal Texans cannot afford a rate increase. Sincerely, [REDACTED]
[REDACTED] Jamaica Beach Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:38 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:38 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:36 PM
To: PublicComment
Subject: NO RATE INCREASES for Coastal Texans

[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.

Dear TWIA Board, we CAN NOT afford a ridiculous 10% rate increase rates after last years across the board insurance rate increase!!! Coastal Texans VOTE NO to ANY rates increases!!

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:33 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:29 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:29 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:28 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 12:28 PM
To: PublicComment
Subject: Rate Increase-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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Taylor Kerr

From: [REDACTED]
Sent: Friday, August 2, 2024 4:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Taylor Kerr

From: [REDACTED]
Sent: Friday, August 2, 2024 3:55 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust. We are a small business and this would hurt us tremendously. No Rate Hike!

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]



SENATOR MAYES MIDDLETON

DISTRICT 11

August 2, 2024

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

Chair Franklin 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 (PML), which would substantially reduce reinsurance costs that are pushed onto ratepayers. Unfortunately, the legislation did not make it through the House.

The Actuarial & Underwriting Committee recommends a rate increase of 10% for residential policies and commercial policies. The Rate Adequacy Analysis clearly demonstrates that reinsurance and the Board's decision to increase the PML by an unprecedented \$2 billion, are the driving factors in the rate adequacy issues. It is critical to note that since Hurricane Ike, TWIA policyholders have paid over \$1.87 Billion in reinsurance premiums, despite not drawing on reinsurance one time since 2009. The Board's decision to increase the PML by an unprecedented amount, thus continuing to over-allocate reinsurance costs to ratepayers, should not result in a rate increase on policyholders.

Another important factor the Board must consider when weighing the annual rate filing decision is the Association's use of the ABC endorsement. In the last three years, policyholders' coverage limits have continued to increase at a rate of 11% for 2022, 11% for 2023, and 13% for 2024. This is a compounding cost policyholders continue to see reflected in their premiums. Should the Board decide to adopt a 10% rate increase, according to TWIA staff, policyholders can expect to see an increase of 23% on average in their premiums. This is in addition to the increases TWIA policyholders are experiencing in automobile, flood, and homeowner's insurance, not to mention the general inflation on everyday expenses. If Coastal Texans cannot afford windstorm insurance through TWIA, the supposed insurer of last resort, there is nowhere else for them to go. Keeping TWIA policies affordable must become a high priority of the TWIA Board.

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. If the Board adopts the proposed rate filing, it could mean the difference between putting food on the table for families in my district. 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". The signature is written in a cursive style with a long horizontal flourish at the end.

Mayes Middleton
Texas State Senator
District 11

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:28 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.

I oppose any rate hikes in San Patricio co. and surrounding areas.
I personally have Never file any claims on my TWIA wind Insurance or any other Insurance but yet Every Damn year your rates are raised. I also hear that when people file claims the TWIA denies the claims and or Low-ball payouts. Tell me i have been misinformed.
Again I am Against any rate hikes.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 11:26 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.

This is a disgrace in top of the hyper inflation we are all paying.. why does the little guy always fucked?



State Representative

1d · 

I join my colleagues in once again calling for the state not to raise insurance rates. I will be giving public testimony this upcoming Wednesday, August 6th, at 9am at the Texas State Capitol in Galveston. I urge anyone that is interested to testify against the proposed rate increases.

In the aftermath of Beryl, the additional financial strain on our recovering coastal communities and the increase in insurance rates will devastate homes and businesses.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 10:48 PM
To: PublicComment
Subject: NO to a 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.

Opposition to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:55 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.

Dear TWIA Board members and representatives

We have owned homes in Texas for over 6 years. Recent increases in property taxes and insurance premiums have placed a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:46 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 9:21 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

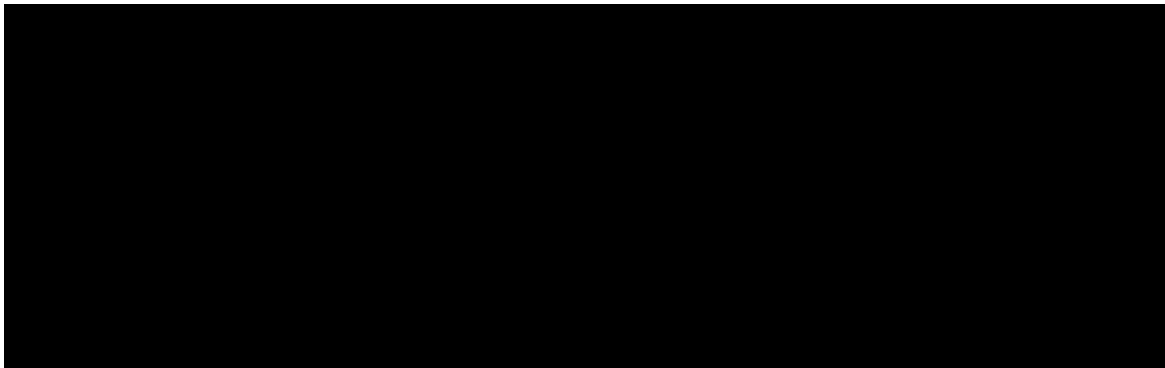
From: [REDACTED]
Sent: Friday, August 2, 2024 9:08 PM
To: PublicComment
Subject: No TWIA Rate Hike

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.

Please don't make it impossible for us to afford our home insurance!!!

[REDACTED]



Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:52 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:10 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 8:06 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:59 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:59 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:57 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:35 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

A [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 7:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 6:47 PM
To: PublicComment
Subject: Increase of TWIA 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.

I say no they increased last year. Enough is enough. Insurance is about to put people out of their homes. I live on the coast and experienced Beryl and replaced my roof at my own cost. The insurance deprecates everything by the time you pay your deductible it's a break even deal are you are already in the whole. No to increase.

[REDACTED]
[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 6:39 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 6:27 PM
To: PublicComment
Subject: No rate Increasing

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

CAUTION: This email originated from outside of the 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 on S.S. i can not afford a rate increase! I have had windstrom insurance Since 1977 on my home, never a claim in port o'connor for it. several years i was paying for two houses, back in the 1980s when work transferred me to corpus .All these years paying in and no claims. now you want to raise it and i can not afford it, Insurance yearly gets more money out of my S.S. than i get to spend. A rate hike i will just have to drop it on my family home since 1962 !! No rate hikes all the seniors lower money class working people can not afford it.!! with my 1/4 windstorm and flood insurance due all in this month of August, I will not have but 236.00 to live on and pay my bills.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 6:22 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 6:15 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 6:09 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 5:55 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 5:39 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 5:22 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 5:15 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 4:47 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 4:42 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:26 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.

TWIA Board,

It is in the public's best interest that there should be no rate increase due to hard economic times due to inflation.

In the last few years the cost of everything has skyrocketed and an increase in the TWIA insurance rates may cause many to lose everything. When they can no longer afford vital insurance, that could leave families on the street.

Please take this comment to heart and realize the affect you can have by keeping the rate the same.

Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:22 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 10:51 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 10:32 PM
To: PublicComment
Subject: Previous message correction

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

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

In my previous message I said 27 years of premiums at \$1,200 per year would be \$44,400 but that figure is not correct. Premiums of \$1,200 per year for 27 years would be \$32,400 which is still a significant amount.

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:36 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!

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 6:40 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 6:33 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 6:15 PM
To: PublicComment
Subject: Premium 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 vote against the 10% premium increase! Texans cannot afford the additional increase.

Best,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 5:40 PM
To: PublicComment
Subject: Strongly Opposed to the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I strongly urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an extreme undue financial burden on our coastal communities, which are already facing significant challenges due to inflation and large population of elderly on fixed income that are still paying on loans to fix storm repairs that TWIA refused to cover.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for coverage, and this proposed rate hike undermines trust in TWIA.

Understand a rate hike while there are serious concerns about ethical treatment of policy holders and citizens of the State, makes a mathematically solid cost forecast mute.

The concept of TWIA is good, in practice it provides opportunities for individuals within TWIA to abuse the process and hide behind TORT immunity.

TWIA has been of little service to us, and added to the stress during the disasters, yet are largely our only choice. FEMA assessed 275k in damage from Harvey, TWIA said Zero. The TWIA inspector said damage was from snow melt! Yes on Padre Island. It took 2 years of arbitration to get a partial payment on roof. Since the insurance requires me to mitigate damage, I had to borrow the money to get the repairs done. Based on roofing contractors and neighbors statements, TWIA clearly redlined tile roofs. Most of the elderly and many others gave up and sold their home with repairs barely adequate to hide damage. Blocking claims, denying damage, etc so most would give up on the claim, seemed to be TWIA's strategy to avoid payouts. While inflation and population growth are certainly a part of your calculation, please also consider the backlash from longtime residents who pay premiums but seldom

receive the expected coverage. I have found most homeowners are still unaware of rate hike and their experience and opinions largely match ours.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 4:54 PM
To: PublicComment
Subject: Crazy and greedy!

[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.

If my vote counts, I vote NO to a 10% increase in TWIA premium!

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 4:12 PM
To: PublicComment
Subject: Rate increase for Coastal Texans

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

CAUTION: This email originated from outside of the 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 any rate increase for Coastal Texans.

Warm regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 3:41 PM
To: PublicComment
Subject: NOOOOOO 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.

Why is it all loaded onto the backs of the Coastal communities?

Why not all the Inland properties?

Entire whole trees toppled over in many neighborhoods in Houston Fort Bend,
Montgomery County, Harris County, Liberty all the way to Lake Livingston

why don't they have to carry separate wind insurance policies, why?

TWIA needs a reality check and smaller egos

Sent from my T-Mobile 5G Device

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 3:26 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential policies. As a retired combat veteran on a fixed budget, this increase would place an undue financial burden on me personally, as well as on our coastal community of North Padre Island.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 3:18 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 2:55 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 2:53 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 1:26 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:50 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:50 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:45 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.

This message is concerning your board of directors meeting August 6th in Galveston. We can no longer afford an increase in our insurance policies. I own my home outright and can barely afford just the insurance that I must pay now. These prices are out of hand and I must encourage you to vote no to any rate increase.

Sincerely,

[REDACTED]
Galveston county resident

Sent from Samsung Galaxy smartphone.

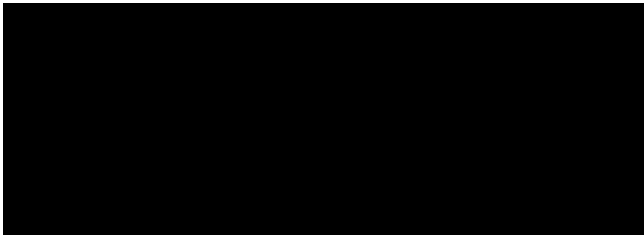
Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 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.

Thank You,



InformationAboutBrokerageServices - <https://bit.ly/IABSbroker>
ConsumerProtectionNotice- <https://bit.ly/ConsumerProtectionNoticeTREC>

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:37 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges due to the realized impact of out of control inflation.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:18 AM
To: PublicComment
Subject: windstorm insurance 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.

In response to the recent request for rate increase let me cite our personal situation. In 1997 we built a barn on our property in Santa Fe, Galveston County, Texas. That barn was built to assist in meeting the needs of our daughter to have a facility to house her show animals as she was a 4-H and FFA member. She had cattle as well as horses for projects and needed to be able to care for them in a safe environment. The barn is more than 18,000 square feet and has a cement floor so it is not just something we threw together. It was built to windstorm specifications and had a windstorm certificate. From the beginning we insured the barn and contents. Each year we pay about \$1,200.00 for insurance on the barn but we have never had any damage and have never filed a claim. After our daughter graduated from high school in 2000 and moved away from home the barn was converted to a space for my husband to restore and house his collection of antique tractors. Four windstorm quality garage doors were added to the facility to make it easier for him to move tractors in and out of the barn.

This year, during Hurricane Beryl, we watched thru the window as the wind removed the roof from our beloved barn. Sheets of metal flew thru the air and landed in our pasture. Inside the barn, tractors and other equipment that had been covered with heavy blankets to protect them from dust and flying debris stood by as pieces of metal fell all around them. As the winds died down we were able to assess the damage. In the days that followed we filed a claim (for the first time in 27 years) with our windstorm insurance company. After an adjuster came out and surveyed the damage we received a check for \$10,000.00 to pay for damages. They did take into consideration clean up and removal of the sheets of metal that flew into our pasture. They did consider paying for gutters that were not included in the price of the original barn but had been added and flew off when the roof flew off. This claim gave us only partial credit for the damage because they deducted depreciation for the 27 year old barn roof that flew off. During that time period money that we paid in those 27 years at the rate of \$1,200 each year for insurance coverage, we could have put that money in a savings account and then used the accrued funds (\$44,400.00) in that account to pay for the repairs. Texas Windstorm DOES NOT QUALIFY FOR A RATE INCREASE.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 11:00 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.

It is already too expensive to enjoy the Texas coast! Don't make it worse!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 10:53 AM
To: PublicComment
Subject: Proposed 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.

Proposing a rate increase now is unconscionable! Texas rates are SO high already and deductibles are outrageous! Your system seems designed to allow companies to collect as much as possible while paying out next to nothing. We did not work hard and save all our lives to be drained paying for benefits we never receive.

We are retired and live on a limited fixed income. If the goal is to force us to sell out, I can assure you it's working. But we are Texans who dearly love our state.

Please do your job and take care of US-not the insurance companies' bottom lines. We're begging you!
Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 10:29 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 10:12 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

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

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 10:07 AM
To: PublicComment
Subject: Rate increase on Windstorm Insurance

[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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 9:51 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.

I am opposed to a rate hike at this time. The rates are already extremely high and another hike will result in many people withdrawing from the insurance market.

[REDACTED]

Public Comment

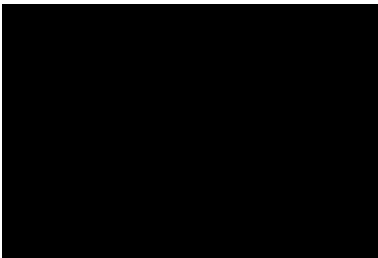
From: [REDACTED]
Sent: Saturday, August 3, 2024 9:49 AM
To: [REDACTED]
Cc: PublicComment; [REDACTED]
Subject: Re: NO RATE INCREASE!!!!

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 ma my concern

I as well vote NO to the unjustified insurance hike that will increase home owners insurance policies wrt wind insurances. The economic impact so far has heavily burdened the population with the withdrawals of Texas insurances on home and auto and this will further cause undue stresses on home owners based off no fact based hikes. I agree with all facts presented below in the trailing email and I strongly encourage the insurance companies to reconsider any decision to move on this without cause



Sent from my iPhone

On Aug 3, 2024, at 8:01 AM, Bob Reynolds [REDACTED] wrote:

To Whom it May Concern,

I strongly urge you to vote NO for an outrageous and unjustified increase for wind insurance as Coastal Texans cannot afford a rate increase. TWIA's main justification for the rate hike is "reinsurance costs", which unfortunately are artificially high and driven by broken modeling predictions. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.



Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 9:46 AM
To: PublicComment
Cc: [REDACTED]
Subject: Please Do Not Increase Windstorm

[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.

Dear Texas Windstorm:

Please do not raise our windstorm insurance as we have been paying for 4 years never made a claim and feel this will be a hardship as we are retired and on a fixed income. Thank you [REDACTED] Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 9:25 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.

My rate keeps going up at a terrible jump. Please NO rate hike!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 9:04 AM
To: PublicComment
Subject: Oppose twos 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 and representatives

We have owned homes in Texas for over 16 years. Recent increases in property taxes and insurance premiums have placed a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:57 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.

I urge the TWIA board to not raise rates on residents living in coastal counties.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:57 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 am in opposition to any rate hikes for TWIA.
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:55 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Warmest Regards,

[REDACTED]

Please excuse any typos, as this email was sent from a mobile device.

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:35 AM
To: PublicComment
Subject: 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.

No TWIA Rate Hike!

Respectfully,

[REDACTED]

Sent via the Samsung Galaxy S24 Ultra, an AT&T 5G smartphone

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:35 AM
To: PublicComment
Subject: Opinion on TWIA Rate Increase Request

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

CAUTION: This email originated from outside of the 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 strongly urge a NO vote for an outrageous and unjustified increase for wind insurance as Coastal Texans cannot afford a rate increase. TWIA's main justification for the rate hike is "reinsurance costs", which unfortunately are artificially high and driven by broken modeling predictions. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:30 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:01 AM
To: PublicComment
Cc: [REDACTED]
Subject: NO RATE INCREASE!!!!

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.

To Whom it May Concern,

I strongly urge you to vote NO for an outrageous and unjustified increase for wind insurance as Coastal Texans cannot afford a rate increase. TWIA's main justification for the rate hike is "reinsurance costs", which unfortunately are artificially high and driven by broken modeling predictions. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:00 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.

RE: Texas Windstorm considering 10% rate increase

ON TUESDAY, August 6, the Texas Windstorm Insurance Association (TWIA) Board of Directors will be meeting at the Tremont House in Galveston to consider a 10% rate increase on all windstorm insurance policies. This decision comes just one month after Hurricane Beryl made landfall in our community.

I am vocalizing my opposition to this ridiculous rate increase.

Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

I say " Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

I personally pay \$4500 yearly for TWIA. My DEDUCTIBLE is \$8750. So, my claim after Beryl was valued by TWIA at \$5500 even though my estimates from fence & roof companies added up to \$8000.

That's right.

I receive \$0 from TWIA after having paid premiums for the last 10 YEARS without a claim.

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 7:48 AM
To: PublicComment
Subject: No

[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 want say no to the rate increase! Insurance has increased significantly over the past years at the expense of customers and it is sickening.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 6:46 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.

Dear TWIA Board Members,

I am writing to express my strong opposition to any proposed rate increases. As a coastal Texan, I am already struggling to make ends meet and cannot afford any additional financial burden. I pay my premiums on time and in full, and it is unacceptable that my claims are being denied.

I urge you to vote against any rate increases and to work towards finding a more equitable solution that does not place an undue burden on coastal Texans.

Thank you for your time and consideration.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 11:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 10:31 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 10:29 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 8:29 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges. As a retired senior on a fixed income, TWIA rate increases have a significant impact on me.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 8:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges. Families are struggling and can't continue to bear these financial burdens.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 8:06 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 7:53 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 7:51 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 7:48 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 7:28 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 7:27 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.

Please reconsider the proposed 10% increase for 2025. Rates were recently increased. I feel that with all of the increases, people will not be able to afford to stay in their homes.
Thank you for your consideration.

[REDACTED]
(Resident of Chambers County)

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 7:00 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 5:49 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.

When thinking about raising the rates of windstorm insurance you might want to consider the people who are on Social Security and how will be able to afford it.

Last year I paid more than one month of what I'm receiving in Social Security, how do you expect us seniors to continue to have this insurance when it cost more than 1/12 of their yearly income.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 5:36 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.

To: TWIA

Coastal Texans (both home owners and commercial property owners) cannot afford a rate increase. Vote **NO** to any rate increase.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 5:35 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 5:26 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 5:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 4:43 PM
To: PublicComment
Subject: HOW ABOUT SOME HELP FROM FEMA FOR THOSE PAYING FOR 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.

I really don't think it's fair for FEMA to hand out a lot of aid, while those paying for insurance get none. How about we get funds from fema to keep TWIA insurance funded and then what's left can go to those who choose not to pay. I bet most of those paying for insurance are also paying GOVERNMENT TAXES. How about a little help from FEMA for us!

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 3:26 PM
To: PublicComment
Subject: Request to Maintain Current 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.

Dear TWIA,

I am writing to express my concern regarding any potential increases in windstorm insurance rates. As a policyholder, I have greatly appreciated the stability and reliability that TWIA has provided. However, any rate increases would place a significant financial burden on many of us.

The current economic climate is challenging, and many individuals and businesses are striving to manage their expenses while recovering from recent events. An increase in windstorm rates would exacerbate these challenges, making it harder for us to maintain our homes and businesses in a safe and secure manner.

I urge you to consider the financial impact that a rate increase would have on your policyholders. Maintaining the current rates would demonstrate TWIA's commitment to supporting its customers during these difficult times.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 1:55 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 1:41 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 1:22 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 12:49 PM
To: PublicComment
Subject: Vote NO on tax 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.

Hello,

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase

Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 12:47 PM
To: PublicComment
Subject: Vote NO on 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,

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase

[TREC Information About Broker Services](#)
[TREC Consumer Protection Notice](#)

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 12:47 PM
To: PublicComment
Subject: Vote NO on Tax 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 12:15 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.

Coastal Texans cannot afford a rate increase. Please vote No.

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 11:32 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 11:01 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.

TWIA absolutely NO RATE INCREASE!!!!!!

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 10:07 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 9:48 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 9:45 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 9:33 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 9:29 AM
To: PublicComment
Subject: Raising rates for wind insurance

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.

To Whom It May Concern,

Vote NO for raising any insurance!

Coastal Texans cannot afford a rate increase.

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 9:23 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 9:14 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 9:05 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 8:51 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

Erin [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 8:15 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 8:07 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 8:06 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.

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 7:51 AM
To: PublicComment
Subject: Vote NO to 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.

RE: Texas Windstorm considering 10% rate increase ON TUESDAY, August 6, the Texas Windstorm Insurance Association (TWIA) Board of Directors will be meeting at the Tremont House in Galveston to consider a 10% rate increase on all windstorm insurance policies. This decision comes just one month after Hurricane Beryl made landfall in our community. I am vocalizing my opposition to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

I say " Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 7:36 AM
To: PublicComment
Subject: Proposed 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.

Do not increase rates for homeowners over 65 years old.
Were retired, we're on fixed incomes.
Inflation hurts us retirees exponentially more than it hurts TWIA.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 6:53 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.

Please do not vote for rate increase. The insurance rate is too high.

Sincerely,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 5:33 AM
To: PublicComment
Subject: Vote 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.

Coastal Texans cannot afford a rate increase!
Vote NO to any rate increase!

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 5:32 AM
To: PublicComment
Subject: VOTE 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.

Coastal Texans cannot afford a rate increase!
Vote NO to any rate increase!
Insurance and tax increases are both out of control!

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 2:49 PM
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 AM OPPOSED TO A RATE INCREASE.

As a homeowner in Galveston County I am forced to buy wind insurance from my insurance company even though my home is paid for. I would rate be self insured as I can hardly afford the premiums and my deductibles are ridiculously high. As someone who lives on a very limited income I am being priced out of my home.

[REDACTED]
League city, TX.

Sent from [REDACTED] iPad

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 2:48 PM
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.

We do not need to increase our rates...Biden seems to have plenty of money to help TWIA. Get the money from him.
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 2:35 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 1:49 PM
To: PublicComment
Subject: TWIA 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.

My husband and I are on a fixed income. With the cost of drugs skyrocketing, along with groceries, this will cause us to have to choose between drugs, groceries, and wind and flood insurance. Pleas vote no to the increase. Thank you.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 1:44 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 1:22 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.

Coastal Texans cannot afford a rate increase.
I Vote NO to any rate increase.

I own two businesses & a home on the island.
With this increase is make it difficult for me to keep these businesses open as inflation and other insurance prices been skyrocketing and utilities, I had laid off employees to try and save cost to stay in business.

Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 1:14 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

I own costal properties and the insurance is outrageous.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 7:35 AM
To: PublicComment
Subject: Vote No on 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.

!!Say NO to TWIA Rate Increase!!

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

TWIA's main justification [see graphic] for the rate hike is reinsurance costs, which unfortunately are artificially high and driven by broken modeling predictions.

[REDACTED]
Lake Jackson
Texas

Public Comment

From: [REDACTED]
Sent: Friday, August 2, 2024 3:16 PM
To: PublicComment
Subject: Oppose 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,

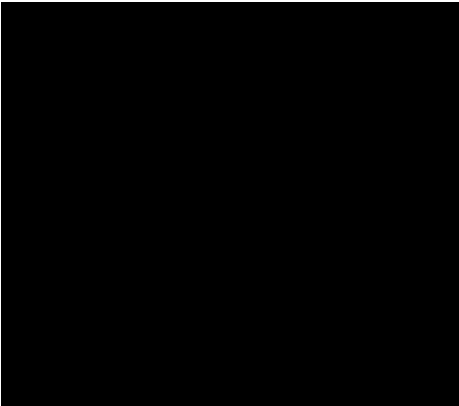
As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses. I currently pay over \$22,000 annually for windstorm insurance on my commercial property.

Thank you for your attention to this matter.

Sincerely,

[Texas Real Estate Commission Protection Notice](#)



Public Comment

From: [REDACTED]
Sent: Saturday, August 3, 2024 8:37 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!

Public Comment

From: [REDACTED]
Sent: Sunday, August 4, 2024 12:48 PM
To: PublicComment
Subject: Vote NO on 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,

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase



[TREC Information About Broker Services](#)
[TREC Consumer Protection Notice](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:28 AM
To: PublicComment
Subject: Texas Gulf Coast TWIA Increase

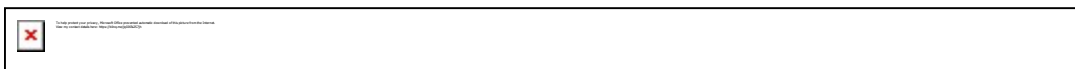
You don't often get email from [REDACTED]. [Learn why this is important](#)

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.

Good morning,

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase in our rates! We already are spending thousands of dollars a year on coverage. We can not handle another rate increase.

Thank you



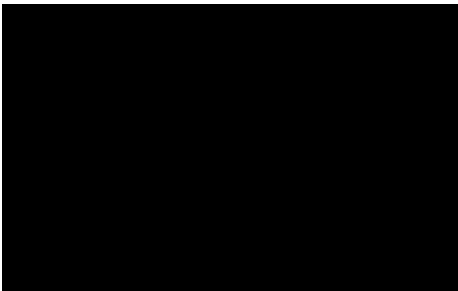
Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 12:55 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 100% opposed to ANY rate increase in windstorm coverage!



Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 12:52 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 12:35 PM
To: PublicComment
Subject: Fwd: No 2025 rate increase

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

Please confirm you received the request below to disregard my July 29th e-mail and replace it with the corrected one below that was sent on July 30th.

[REDACTED]

Begin forwarded message:

From: [REDACTED]
Date: July 30, 2024 at 8:38:16 AM CDT
To: PublicComment@twia.org
Subject: Fwd: No 2025 rate increase

Please see corrected e-mail below. Please disregard first one sent yesterday (it had several type-os but the overall message is exactly the same). Can you please confirm you will remove the first version from the records

[REDACTED]

To the TWIA Board,

I represent 276 owners of the Casa Del Mar condominiums in Galveston. I am also a homeowner on the Island and can attest that TWIA's rates are already becoming unsustainable for commercial as well as residential customers.

We understand the main justification for the proposed rate hike is reinsurance costs. However, we also understand that those costs are artificially based on broken modeling predictions.

Last session, Senate Bill 1217 and House Bill 1588 would have addressed these issues but unfortunately the House failed to support this legislation. We intend to strongly support these legislative efforts again in the next session.

In the meantime, until these flawed methods in estimating reinsurance are addressed, we will adamantly oppose a rate increase.

On another front, the service levels at TWIA do not justify an increase either. Having tried to file claims in the past, I have first hand experience that supports the statement "Insurance is always there until you need it"!

In order to even afford the cost of coverage, most folks have such high deductibles that claims often fall entirely on the insured. Additionally, red tape and increases in costs for construction due to over the top building requirements have continually mounted.

But for today, absolutely no rate increase should be considered until the "broken" reinsurance modeling system is addressed. After that, we need to tackle many other Insurance issues so that Texans can afford and receive better insurance benefits.

██████████

General Manager
Casa Del Mar

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 12:05 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 12:02 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:50 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 don't raise taxes. Can't afford the increase. Don't want to loose my home

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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:44 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:43 AM
To: PublicComment
Cc: [REDACTED]
Subject: Flour Bluff

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

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

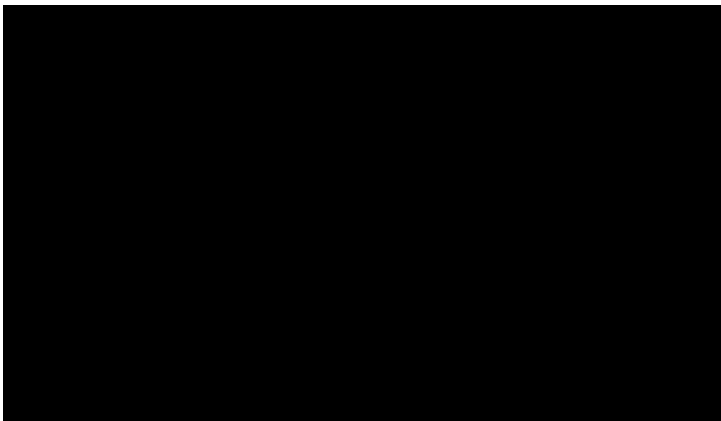
Dear Members of the Texas Windstorm Insurance Association Board,

I am writing to express my strong opposition to the proposed rate hike for TWIA policies. While I understand the need for financial stability and the importance of maintaining adequate reserves, I believe that increasing rates at this time would have significant negative repercussions for our community.

Firstly, many residents and businesses in our region are still recovering from the economic impacts of recent natural disasters and the ongoing challenges posed by the COVID-19 pandemic. An increase in insurance premiums would place an additional financial burden on these already strained households and enterprises, potentially hindering their recovery efforts and economic growth.

Secondly, higher insurance costs may drive property owners to consider alternative insurance options or, worse, leave their properties uninsured. This scenario could lead to a larger financial crisis in the event of future windstorm events, putting more strain on local and state resources and ultimately resulting in greater economic instability.

Moreover, our community relies heavily on affordable insurance to maintain property values and encourage investment. A significant rate hike could deter new investments and development in our area, stifling economic opportunities and growth. Maintaining stable and affordable insurance rates is crucial for sustaining the economic vitality of our region.



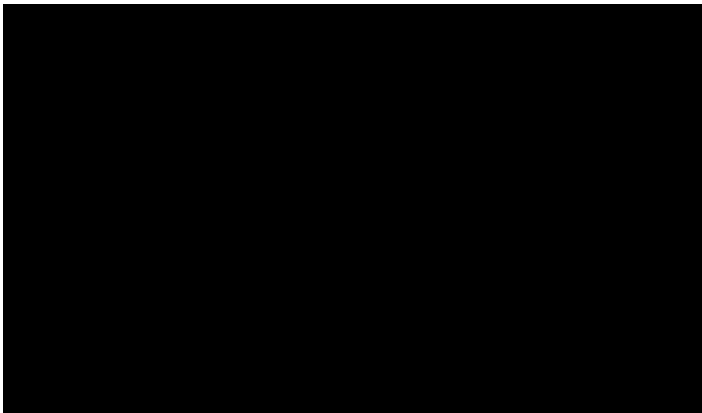
Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:37 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."



Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:24 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:21 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:18 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:15 AM
To: PublicComment
Subject: Please 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 understand that we simply cannot afford a 10% rate increase! This places an extreme burden on so many of our fellow residents here on Galveston Island.

We respectfully request that you do NOT allow such a ridiculously high increase.

Kind regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:14 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

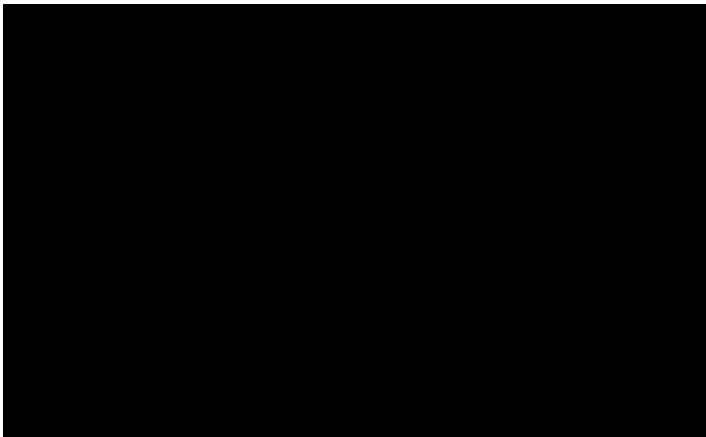
Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:11 AM
To: PublicComment
Subject: NO for 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase



Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:09 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. If increases occur it will negatively impact Galveston county business.

[REDACTED]
Galveston Chamber Member
Business Owner
Home Owner
Tax Payer
Influencer

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:07 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.

To whom it may concern,

The coastal region is an important economic driver for the state of Texas. Residents are already forced to pay higher costs of construction due to windstorm codes. New codes work so the board should be considering a rate decrease!

#dontkillthecoast

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:14 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 vote NO to a rate increase. Coastal Texans cannot afford a rate hike!

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:13 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:11 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.

Coastal Texans canNOT afford a rate increase. Please vote NO!

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:10 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:09 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:08 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:59 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:57 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:57 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:55 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:55 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

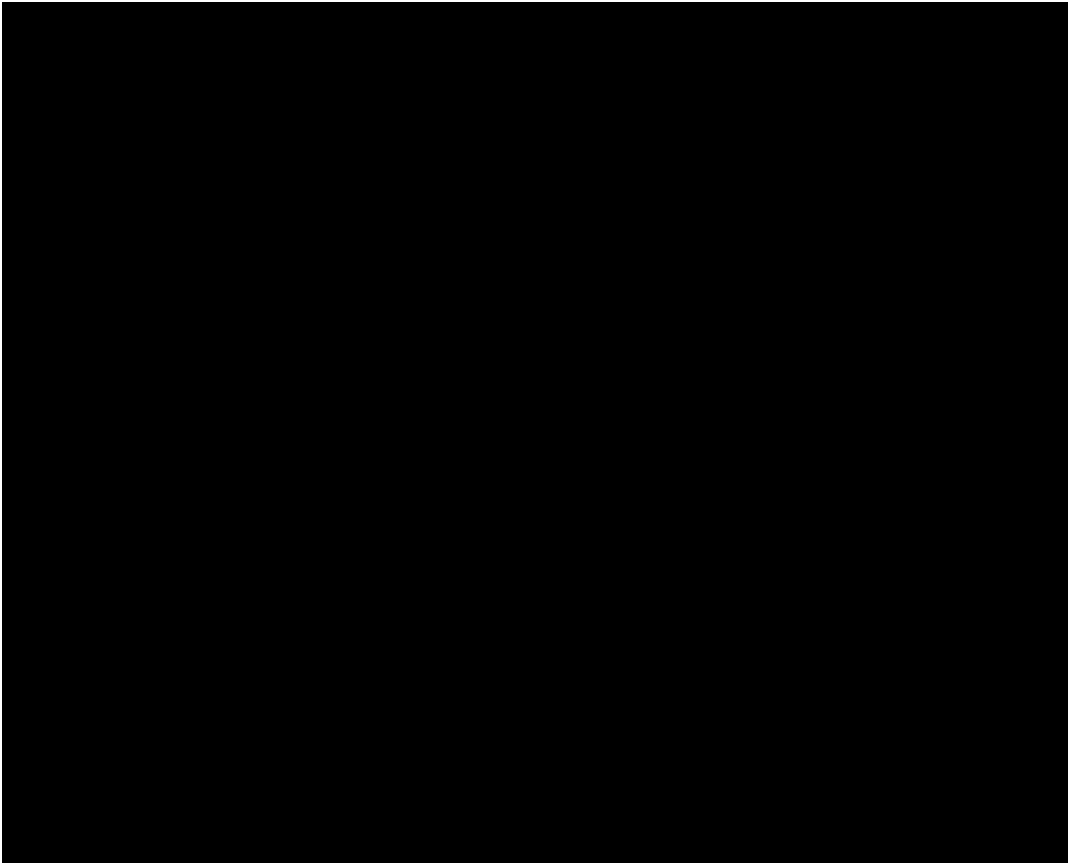
Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:21 AM
To: PublicComment
Subject: FW: New TWIA submission from TWIA-Contact

Please see comment below. Thank you



From: [REDACTED]
Sent: Sunday, August 4, 2024 9:26 AM
To: [REDACTED]
Subject: New TWIA submission from TWIA-Contact

First Name
[REDACTED]
Last Name
[REDACTED]
Email
[REDACTED]
Phone
[REDACTED]
Best Time to Call

Afternoon (12pm-5pm)

Subject

Policy Questions

How may we help you?

How do you figure with a storm like Beryl coming in to Texas. Most times we don't have these types of storms. I haven't used my homeowners in over 25/30 years how do you figure that you need to raise prices even higher.

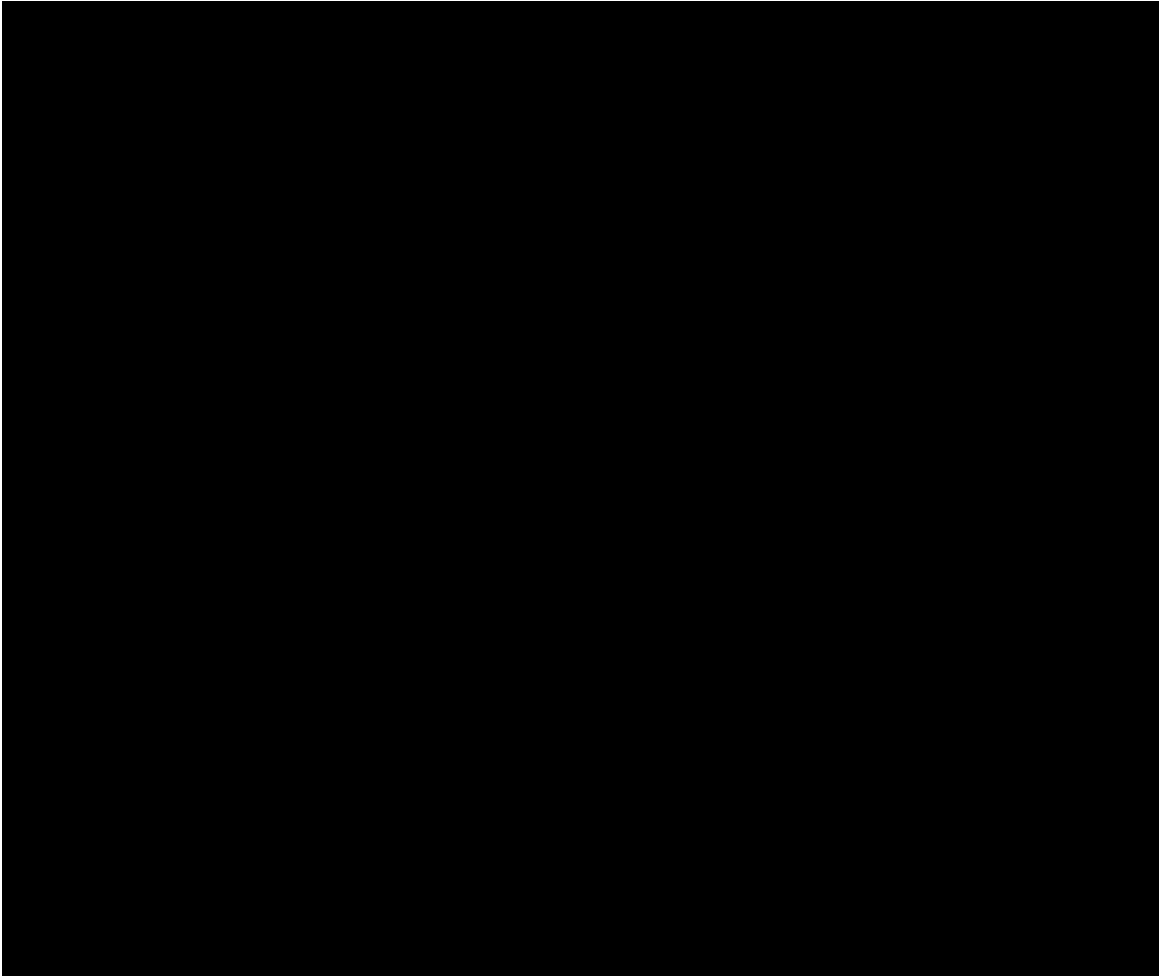
I font think it's fair that you want to raise it for everyone. There's many of us that never file a claim. But t we continue paying so where does the money go since over 100's of thousands never file claims. I think an audit is in the works if prices go up higher.

Not fair!!!!

I'm appalled by this. I will veto this happening by contacting on our state representatives.

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:21 AM
To: PublicComment
Subject: FW: New Submission from Login Help Form



From: [REDACTED]
Sent: Saturday, August 3, 2024 12:07 PM
To: [REDACTED]
Subject: New Submission from Login Help Form

First Name
[REDACTED]
Last Name
[REDACTED]
Email
[REDACTED]
Phone
[REDACTED]
Best Time to Call

Afternoon (12pm-5pm)

Who are you?

TWIA Policyholder

Address

[REDACTED]
[REDACTED]
[REDACTED]

How may we help you?

Do not call!

I am writing to voice my opposition to the proposed 10% rate increase that is on top of a 13% automatic value/construction cost increase. I understand you are requesting the rate increase due to reinsurance costs. However, you are using the most conservative actuarial results which seems inappropriate since you've never had to file against the reinsurers. Do NOT be one of the reasons that that gulf coast living gets decimated due to cost (not the storms themselves).

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:13 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:20 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 7:12 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 7:06 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 7:04 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.

Coastal Texans cannot afford a rate increase! Our rates have already skyrocketed! Please vote "NO" to any additional rate increase!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 5:58 AM
To: PublicComment
Subject: Increase in windstorm ins premium

[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,

There is a notice on social media stating that the TWIA is deciding on whether they will increase the rates for windstorm insurance by 10%. I cannot begin to comprehend the need for this. You collect billions upon billions every year that have no disasters and then one year there's a hurricane and you have to pay out, one year you actually have to do what your company is being paid to do, paid very well mind you, and the next thing we know our rates across the board go up everytime! Feels like Industry Standard. Americans are having a hard time paying bills in this economy to be hit with a 10% increase will be devastating for some. Please do not increase the insurance anymore than you already have. As a retired Realtor I can tell you over the years there were many people that ended up not buying a home that they loved in areas that require wind storm insurance solely because of how high adding a windstorm policy on top of the homeowners insurance world make their monthly mortgage payment. I've been retired for awhile and I don't keep up with these things anymore but I know, our homeowners insurance has more than double in the last 2 yrs making our mortgage payment \$300 more to escrow for insurance. By not increasing your rates you will truly be helping a lot of people that are working their hardest but still having a hard time making ends meet. I hope this is something your office will take into consideration.

Thank You,
[REDACTED]

Taylor Kerr

From: [REDACTED]
Sent: Monday, August 5, 2024 4:20 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.

Hi,

I wanted to Vote No to any rate increase to Coastal Texans. We cannot afford a rate increase.

My name is [REDACTED] and live in Baytown, TX. If you need additional information to make my vote count please let me know.

Thank You,

[REDACTED]

Taylor Kerr

From: [REDACTED]
Sent: Monday, August 5, 2024 3:56 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Taylor Kerr

From: [REDACTED]
Sent: Monday, August 5, 2024 3:24 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Taylor Kerr

From: [REDACTED]
Sent: Monday, August 5, 2024 3:19 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sincerely,

[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

Taylor Kerr

From: [REDACTED]
Sent: Monday, August 5, 2024 3:01 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Thank you.

[REDACTED]
Homeowner- Age 73
Galveston Island, Texas



TEXAS HOUSE *of* REPRESENTATIVES

Terri Leo Wilson
House District 23
Galveston and Chambers Counties

JUVENILE JUSTICE & FAMILY ISSUES • PENSIONS, INVESTMENTS & FINANCIAL SERVICES

June 27, 2024

Ladies and gentlemen of the TWIA Board,

The proposed decision to increase TWIA rates threatens to impose a significant financial burden on the very individuals it is meant to protect. The windstorm insurance rate hikes are unsustainable, and many people will no longer be able to afford to live and work on the Gulf Coast.

TWIA was established to provide insurance coverage to homeowners in the coastal regions of Texas, where the risk of windstorm damage is high. Its mission is to ensure that residents have access to affordable insurance options, offering peace of mind during times of natural disasters. However, the proposal to raise insurance rates contradicts the purpose for which TWIA was created.

TWIA's primary purpose is to protect policyholders from financial strain and provide swift recovery after disasters strike. The rate hike is unjustified, especially given the lack of major depletions to the reserve. Over-allocating reinsurance costs to ratepayers should not be passed onto policyholders, who have already contributed 1.8 billion dollars since Hurricane Ike. Instead of reducing reinsurance costs to continue building reserves and lowering premiums, TWIA's Actuarial and Underwriting Committee has chosen to recommend rate increases. The repercussions of this recommendation would be far-reaching and devastating. Residents now find themselves burdened with the additional strain of inflated insurance costs. Many families and individuals living in coastal regions of Texas are in desperate need of support and stability in the face of a potential storm, not an additional financial burden.

These rate hikes could potentially force many coastal residents to make difficult choices between paying their insurance premiums or foregoing windstorm insurance, risking the loss of everything in a storm event. We must not forget that insurance is a means to safeguard communities, not a tool to exploit or burden them. It is imperative that you, the TWIA Board, do not adopt any rate increase.

In summary, the decision by the Texas Windstorm Insurance Association to raise insurance rates is deeply concerning. It places an unnecessary and unjust financial burden on the policyholders it is meant to serve. I implore TWIA to reconsider this course of action, prioritize the wellbeing of policyholders, and explore alternative measures before imposing further hardships. TWIA should work towards a solution that upholds the true purpose of insurance: to safeguard and support our communities in times of need.

Thank you.

Terri Leo-Wilson
State Representative
House District 23

CAPITOL: P.O. BOX 2910 • AUSTIN, TEXAS 78768-2910 • (512) 463-0502

DISTRICT MAILING: 305 21ST ST., STE. 241 • GALVESTON, TEXAS 77550 | DISTRICT OFFICE (Physical): 2101 MECHANIC ST., STE. 241 • GALVESTON, TEXAS 77550 | PHONE (409) 762-0202

TERRI.LEO-WILSON@HOUSE.TEXAS.GOV



AN EARLY COLLEGE DISTRICT

BROWNSVILLE

INDEPENDENT SCHOOL DISTRICT

To the TWIA Board of Directors,

My name is Alex Cespedes, and I am the Chief Financial Officer of the Brownsville Independent School District, the largest district in the Rio Grande Valley. I am writing to you today to express my deep concern over the proposed 10% rate increase for residential and business policyholders by the Texas Windstorm Insurance Association (TWIA).

As the cost of property insurance premiums, property taxes and other operating costs continue to rise at an abnormal rate, coastal school districts simply cannot keep up. The proposed rate increase by TWIA would cause premiums to continue to rise at an alarming rate, placing an undue strain on the district's operating budget.

In our district alone, we experienced a 23.3% increase in its property, windstorm and hail insurance annual premium compared to the previous year's annual premium. The district paid approximately \$3.8 million in the 2023-2024 policy, compared to paying almost \$4.7 million for the 2024-2025 policy. That was an annual premium increase of almost \$900K. That is \$900K that our district has to shift funding away from our students in order to cover such a substantial increase. The district has a total insurable value of approximately \$1.4 billion worth of property, yet we are only able to purchase \$100 million of property insurance. The continued annual premium increases continue to place a heavy burden on our district's resources. I understand that TWIA wants to make sure that they have the financial sustainability and the financial resources to pay claims when policyholders need them, but coastal school districts like Brownsville ISD find it very difficult to obtain basic coverage. We depend on TWIA to provide suitable and affordable options of private property and casualty insurers that can provide adequate coverage. Again, I understand that TWIA's current rates do not generate enough revenue to cover their operating expenses, so you decide to increase rates. School districts do not have that ability or luxury to go to the state and request an increase to the student basic allotment or to the Foundation School Program. What about the financial sustainability of our school districts?

Many school districts are already facing budget constraints due to the lack of additional state funding. This is money we need to ensure our kids have safe and suitable classrooms and facilities. As coastal districts, we have to deal with shortened life expectancy on our HVAC equipment and roofing simply because of our location and close proximity to the gulf and the environmental factors it brings. Our facilities require extensive and constant preventive maintenance, and this proposed rate increase would further strain our budget and hinder our ability to provide essential services to our students.

1900 Price Road • Brownsville, Texas 78521-2417 • (956) 548-8000 • Fax: (956) 548-8019

On behalf of all school districts in Cameron County and the Texas coast, I respectfully request that TWIA reconsider the proposed rate increase, and seek other revenue-generating avenues to sustain its operations.

Thank you for your time and attention to matter.

Sincerely,

A handwritten signature in black ink that reads "Alex Cespedes". The signature is written in a cursive style and is positioned above a horizontal line.

Alex Cespedes
Chief Financial Officer
Brownsville Independent School District
Cameron County

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 10:23 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 10:15 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders like making all of the counties in Texas to pay in to the pool. They have TORNADOES which are also considered WINDSTORMS.

We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 10:11 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 9:29 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust. I am also the President of an Island Condo Association and this drastic of a proposed increase will cripple our HOA dramatically.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 9:26 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 9:25 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 9:13 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.

To the TWIA Board of Directors,
As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my T-Mobile 5G Device

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 9:11 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 9:10 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:46 AM
To: PublicComment
Subject: Wondstorm 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.

Texans can't afford an increase on windstorm insurance. Vote NO on the increase.

Sincerely,

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 8:55 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 8:42 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

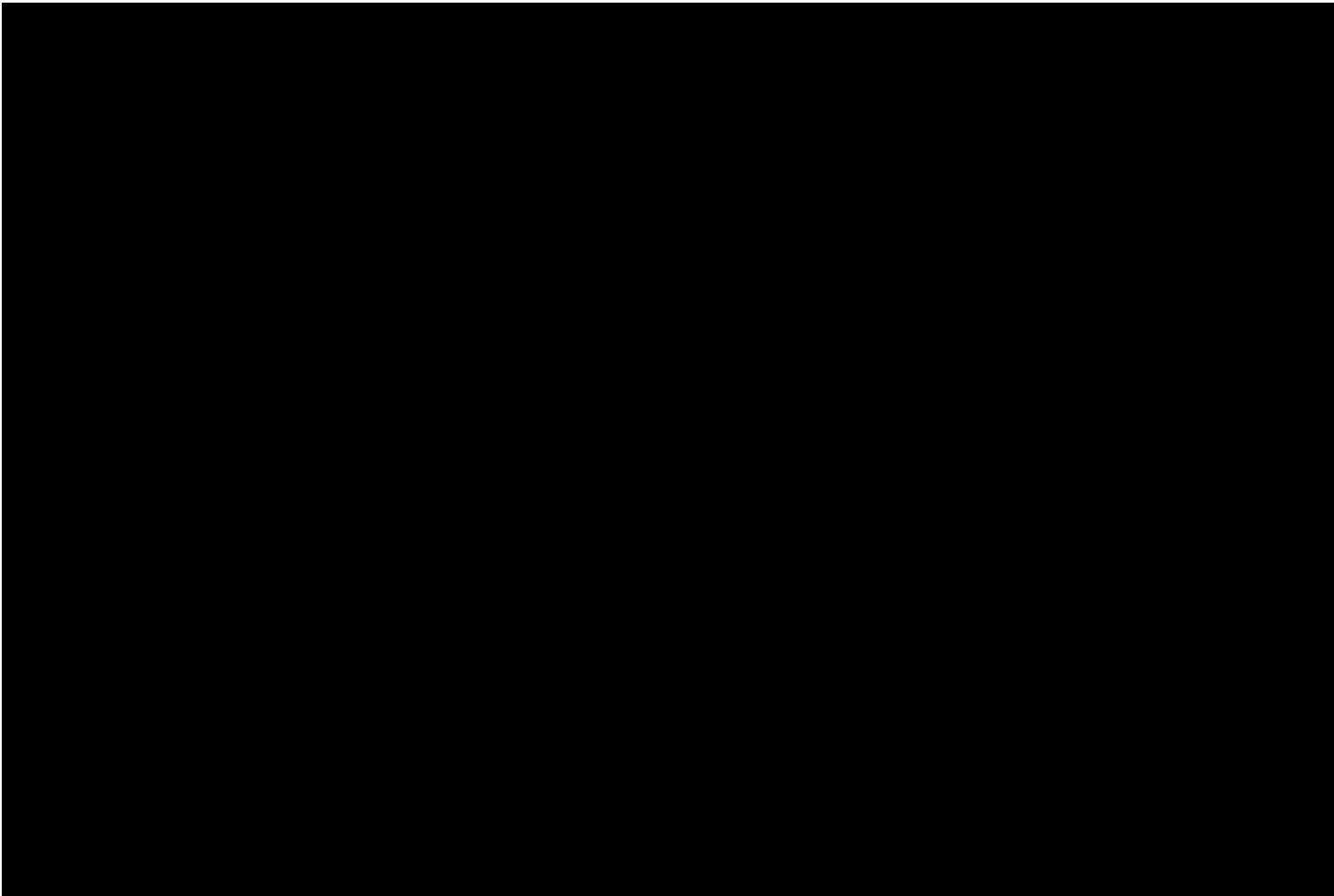
Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 8:07 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 7:57 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sincerely Yours, [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 7:50 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 7:36 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 7:22 AM
To: PublicComment
Subject: 10%

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

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

Really appreciate your greed! Thanks so much for screwing over your fellow Texans.

Sent from a device that often has no grasp of grammar, spelling, or punctuation. Your understanding is appreciated.

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 7:18 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.

Please do not raise the rate, we already pay a high price. We live on South Padre Island.

Sincerely,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 6:23 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 7, 2024 5:39 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 11:55 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:43 PM
To: PublicComment
Subject: Texas Windstorm Insurance

[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 raise our insurance rates.

We have suffered enough on high cost of living, includes interest high mortgage rates, auto insurance, electricity, utilities, gas, diesel and food prices.

We will lose our home we worked so hard to buy.

I vote not to increase our insurance.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:40 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:19 PM
To: PublicComment
Subject: TWIA INCREASE

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

We are being insured and taxed out of our homes. We are having difficulty paying all of this and put food on the table. 10% is outrageous! COLA will not even close to cover this increase. Please, this cannot happen.

[REDACTED]

Public Comment

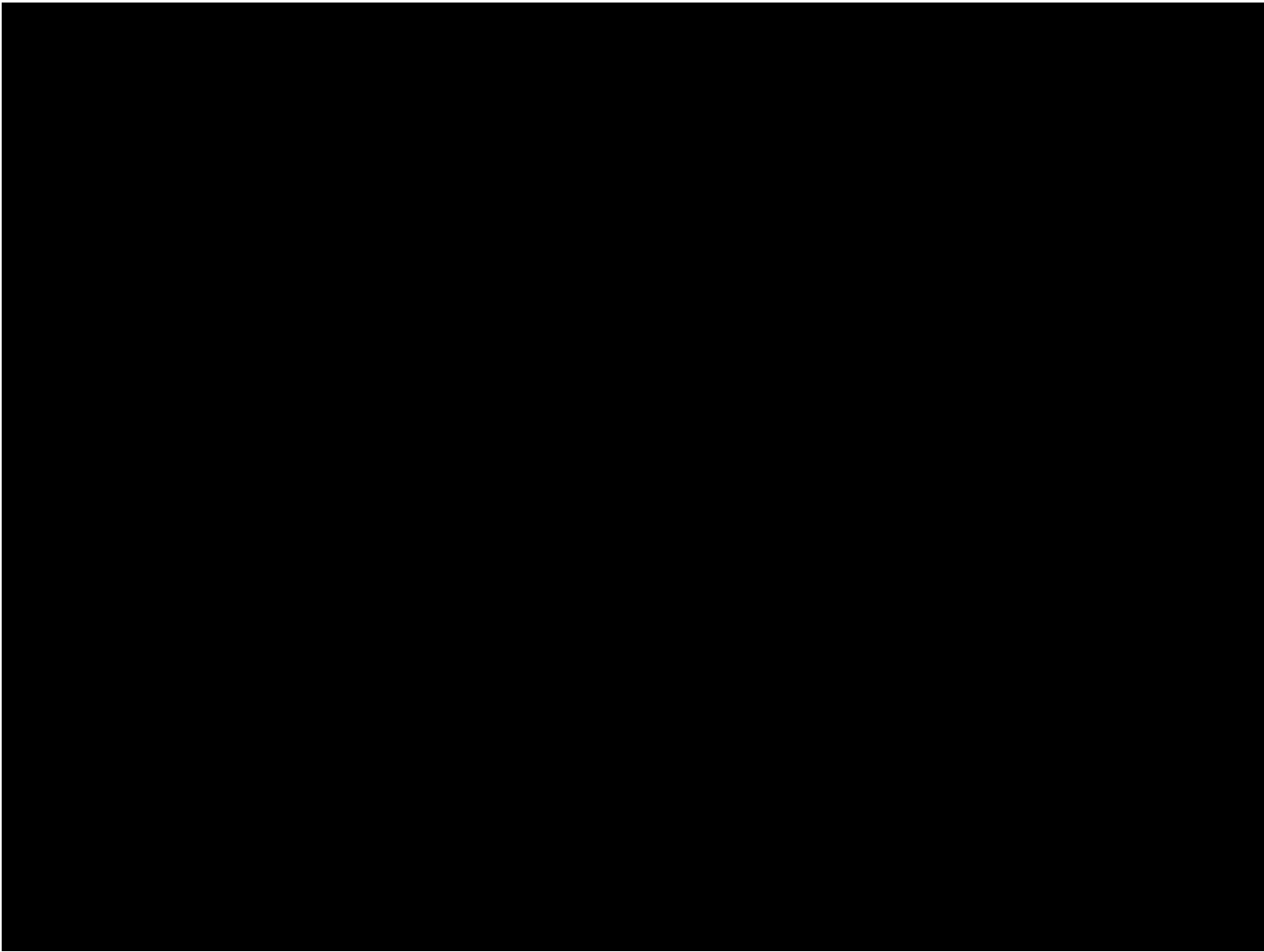
From: [REDACTED]
Sent: Tuesday, August 6, 2024 7:52 PM
To: PublicComment
Subject: NO Rate Increase

[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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone



Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 7:21 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 7:17 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.

Coastal Texans cannot afford a rate increase. I Vote NO to any rate increase.

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 7:12 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

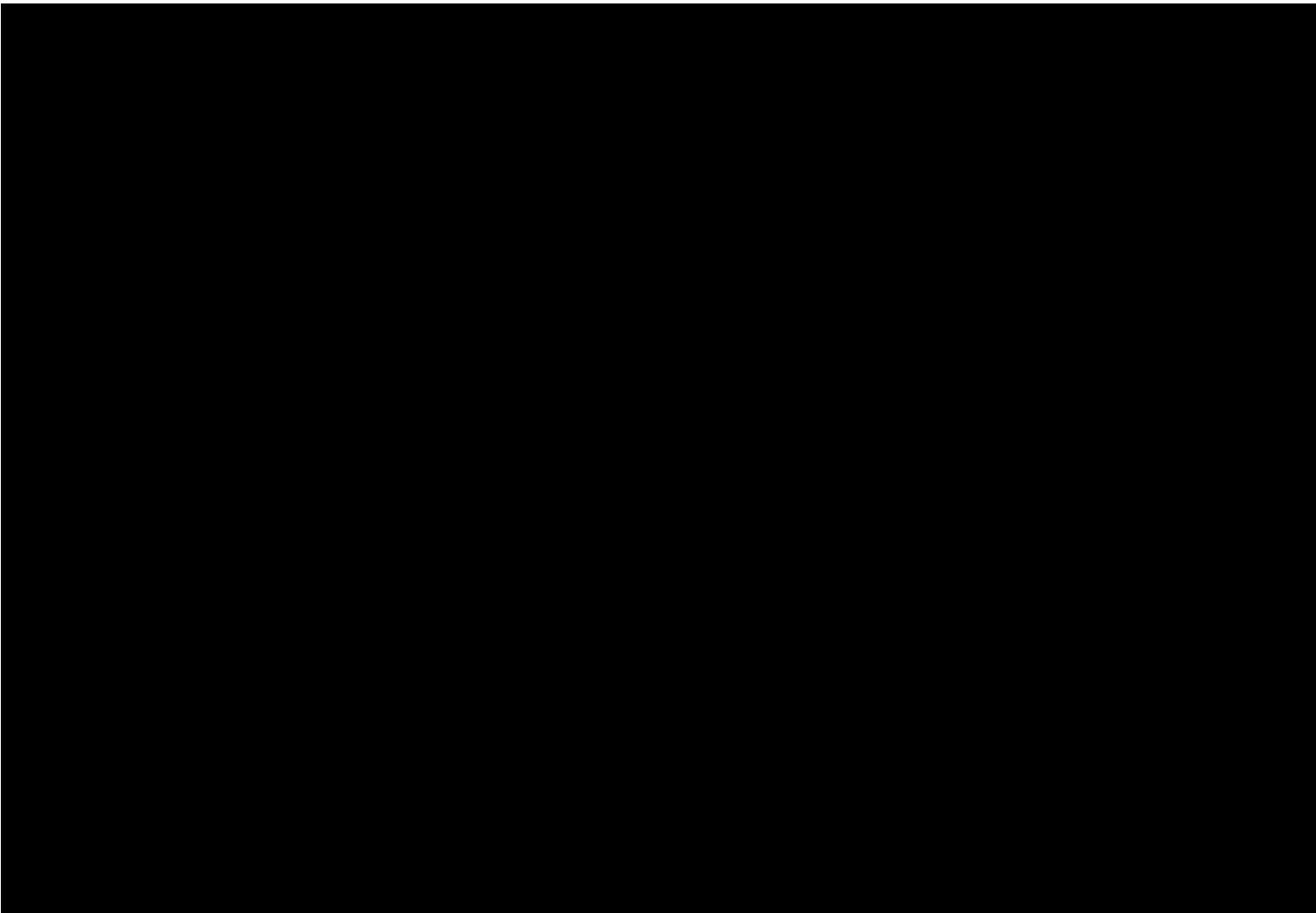
Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 7:02 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.



Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 6:11 PM
To: PublicComment
Subject: Windstorm insurance

[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.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 5:40 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 5:40 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 5:11 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 5:09 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 4:34 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 4:06 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 3:47 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 3:33 PM
To: PublicComment
Subject: Attn: TWIA Board of Directors

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

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

Dear Texas Windstorm Insurance Agency Board of Directors:

I urge you to reject any proposals to increase TWIA rates and vote no, as the additional cost would burden our school district and hinder our ability to provide quality education to our students. As a school trustee and homeowner, I have seen firsthand the challenges that our community faces in the coastal region.

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 3:20 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 3:19 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 2:39 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 2:33 PM
To: PublicComment
Subject: Rate increase for wind and hail for coastal counties

CAUTION: This email originated from outside of the 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 of Directors,
As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. We pay too much already. Stop squeezing the turnip already. Greed is a sin. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. [REDACTED]
Cameron County

Taylor Kerr

From: [REDACTED]
Sent: Tuesday, August 6, 2024 2:32 PM
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.

ENOUGH! I'm already paying 3300.00 for TWIA insurance. This is ridiculous! Please find another way to collect monies other than from the poor.

Stop with all the increases. TEXAS needs to invest more funds into ways to combat global warming. There's got to be another way.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 1:32 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 1:04 PM
To: PublicComment
Subject: Proposed rate increases for Coastal Counties

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

CAUTION: This email originated from outside of the 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 not fair that the insurance rates should increase when the public is being left unprotected by lack of service delivery when windstorms hit Texas. Coastal exposure to wind damage requires affordable protection and as individuals, we need your support and corporate consideration for protection of our homes. If the cost of coverage is unaffordable, it will create unnecessary burden to families in Coastal communities.

[REDACTED]
Cameron County homeowner

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 1:03 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:55 PM
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.

Please do not raise insurance rates. We just opened our business in Galveston in 2023 and cannot afford an increase in our insurance costs.

Thank you

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:39 PM
To: PublicComment
Subject: Insurance twia

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

Dear TWIA Board of Directors,

I am writing to express my concern regarding the potential increase in TWIA rates. As a coastal resident, I have witnessed the rising costs of property taxes, car insurance, and other necessities. An additional increase in TWIA rates would place an undue burden on coastal residents.

On behalf of all Texans on the coast, I urge you to vote against any plans to increase TWIA rates.

Thank you for your consideration.

Sincerely,

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:30 PM
To: PublicComment
Subject: Please vote NO to plans to increase 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. [REDACTED]
[REDACTED]
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:29 PM
To: PublicComment
Subject: Windstorm Insurance 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 the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. This is of particular importance in an area, such as Cameron County which is home to a large percentage of lower income citizens as well as those on fixed income.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:24 PM
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.

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:11 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.

To whom it may concern:

We as people of this great city are going through enough hardship with everything else that is going on in this world. We can not keep up with the increasing prices as it is. However the answer to the problem is always increasing the price. I say no to any increasing costs. We have to think about our elderly and future home buyers. Thanks for your time and I pray 🙏 you all make the right decision by not increasing the cost of windstorm.

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 11:59 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 11:41 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 11:39 AM
To: PublicComment
Subject: [Virus Error] 10%

[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 reconsider, my social security is not going 10% up, why are you ?
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 11:27 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 11:25 AM
To: PublicComment; [REDACTED]
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.

My name is [REDACTED], I live in Galveston, Texas. I am a Retired RN. My Insurance payment last year was over \$2,700. I hope that you would reconsider a rate increase. The people of Galveston has been overwhelmed with the cost of insurance in our area. Please reconsider because as citizens and retired members of society, money only goes so far. Please consider a discount for individuals over 65 years of age.

Thanks,

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:58 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. Thank you for your consideration of all of us struggling with the cost of living.
With regards-

[REDACTED]
Cameron County

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:57 AM
To: PublicComment
Subject: No rate increase

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

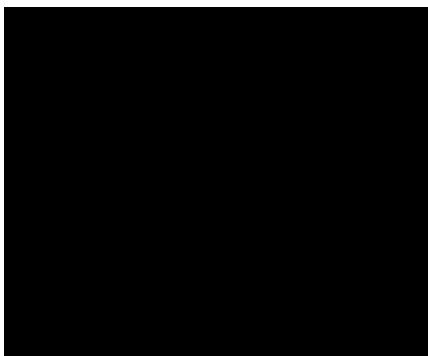
CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Please no rate increase.

Thank you

--

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: Tuesday, August 6, 2024 10:47 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:41 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:40 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:29 AM
To: PublicComment
Subject: Stop rate increase. People are being crushed financially.

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

CAUTION: This email originated from outside of the 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 of Directors,
As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.
On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]

Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:26 AM
To: PublicComment
Subject: no rate hike

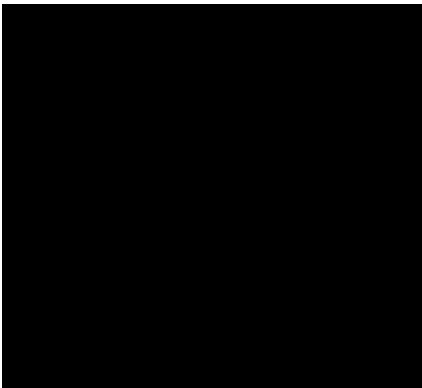
You don't often get email from [REDACTED] [Learn why this is important](#)

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 hate rike

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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: Tuesday, August 6, 2024 10:25 AM
To: PublicComment
Subject: no rate hike

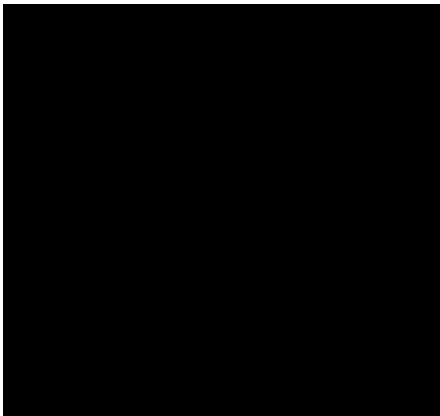
You don't often get email from [REDACTED]. [Learn why this is important](#)

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.

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: Tuesday, August 6, 2024 10:18 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 10:15 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 9:53 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.

We refuse, reject and dispute such 10% higher increase rate for windstorm, hail insurance.

We can't afford any higher premiums as is so any increases will be unattainable for our household.

We at [REDACTED] household reject and refuse this unwelcome, unaffordable increase rate.
Kind Regards

[REDACTED]
[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 9:47 AM
To: PublicComment
Subject: To the TWIA Board of Directors, As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to i...

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

CAUTION: This email originated from outside of the 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 Moto Edge 2022

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 9:42 AM
To: PublicComment
Subject: FW: Rate increase

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:26 AM
To: [REDACTED]
Subject: Rate increase

Some people who received this message don't often get email from [REDACTED]. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 take this as a no vote on Twia rate increase.

We are a working family, making ends meet. We have ins. We Don't rely on fema to take care of us. We pay insurance. We continually have rates rising, and have to raise deductible already to afford the insurance. Please hear this as a cry from Brazoria County , please take this into consideration as you vote.

Thank you
Tanya Cortez

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 9:10 AM
To: PublicComment
Subject: Please Vote No on the TWIA rate hike
Attachments: TWIA Board of Directors Letter, DLV (08.06.2024).docx

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

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

See attached letter.

To the TWIA Board of Directors,

My name is Daniella Lopez Valdez, and I am the Vice President of the Brownsville Independent School District, the largest district in the Rio Grande Valley. I am writing to you today to express my deep concern over the proposed 10% rate increase for residential and business policyholders by the Texas Windstorm Insurance Association (TWIA).

As the cost of property insurance premiums, car insurance, property taxes and other necessities continue to rise at an abnormal rate, coastal residents and business owners simply cannot keep up. The proposed rate hike would cause premiums to skyrocket, placing an undue strain on families and businesses that are already struggling to make ends meet.

In our district alone, we experienced a 23.3% increase in our current year policy annual premium compared to the previous year's annual premium. That was an annual premium increase of almost \$900K. The district paid approximately \$3.8 million in the 2023-2024 policy, compared to paying almost \$4.7 million for the 2024-2025 policy. That is \$900K that our district has to shift funding away from our students in order to cover such a substantial increase. Although the district has a total insurable value of \$1.4 billion worth of property, we are only able to obtain \$100 million of property insurance. Such an increase is unsustainable and it places a heavy burden on our community's resources. I understand that TWIA wants to make sure that they have the financial sustainability and the financial resources to pay those claims when policyholders need them, but what about the financial sustainability of school districts?

School districts are already facing many funding issues at the state level. This is money we need to ensure our kids have safe and suitable classrooms and facilities. As coastal districts, we have to deal with shortened life expectancy on our HVAC equipment and roofing simply because of our location and close proximity to the gulf and the environmental factors it brings. Our facilities require extensive and constant preventive maintenance, and this proposed rate increase would further strain our budget and hinder our ability to provide essential services to our students.

On behalf of all Texans on the coast, I implore you to consider the financial impact this would have on our residents and vote against the proposed rate hike.

Thank you for your attention to this critical issue.

Sincerely,

Daniella Lopez Valdez
Vice President
Brownsville Independent School District
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:58 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 the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:56 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.

To the TWIA Board of Directors, I understand that materials have gone up in expense; however we need some support rather than making life unaffordable and we drop our insurances. As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. [REDACTED]
Cameron County

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

Blessings,

[REDACTED]

[TREC Consumer Protection Notice](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:54 AM
To: PublicComment
Subject: Potential 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 firm opposition of the rate hike being proposed today.

The economy is making affordable housing near the coast almost impossible, a rate hike could further make it more difficult for homeowners to afford food, housing and clothing.

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:52 AM
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.

I'm a resident of Cameron county. I pay more for windstorm insurance than my home owners insurance. Please dont raise my premiums. Many of us are on fixed incomes and many are low income Households. My home is taxed at \$286,000.

I am 77 years old.

Thank you

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:50 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.

To the TWIA Board of Directors:

As the costs of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:50 AM
To: PublicComment
Subject: Urgent message to TWIA Board

[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.

> Dear Distinguished TWIA Board of Directors,

>

> As an small business man trying to operate several businesses that employs about 40 hard working employees, while dealing with property taxes, car insurance, and other necessities necessary to stay in business, please be aware that to continue operating as coastal businessman, we cannot afford a TWIA rate hike.

>

> It has been extra difficult to keep our prices affordable for our senior citizens living on a set income, as well as my school district employees , who are already dealing with low salaries.

> The customers' budget barely covers the funds necessary money to cover home expenses, that, eating out treats, are getting difficult.

>

> On behalf of all Texans on the coast, I urge you to vote NO on any increase.

>

> [REDACTED]
> Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:44 AM
To: PublicComment
Subject: Vote NO to increase 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance and other necessities have continued to go up, coastal resident can't afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:44 AM
To: PublicComment
Subject: Vote

[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 the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

School districts are already facing many funding issues at the state level. This is money we need to ensure our kids have safe and suitable classrooms and facilities. As coastal districts, not only do our facilities require more care, but also our maintenance equipment because of the humidity. The proposed rate hike would further strain our budget and hinder our ability to provide essential services to our students.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Willacy County

Sent from my iPhone

Public Comment

From: Jennifer E. Alfaro (Board Member) <jennifer.e.alfaro@rhisd.net>
Sent: Tuesday, August 6, 2024 8:37 AM
To: PublicComment
Subject: TWIA Tax Increase

You don't often get email from jennifer.e.alfaro@rhisd.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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to increase, residents in the area cannot afford to endure a tax increase.

School districts are already facing many funding challenges at the state level; we are limited in our funding availability to ensure our children have a safe and suitable learning environment. Not only do coastal districts require more attention and maintenance due to the higher rates of humidity, the proposed increase in taxes would only further strain our financial burden and hinder our ability as trustees to provide essential services to our students.

On behalf of all Texas coastal communities, I strongly recommend you vote NO for any plans to increase TWIA rates.

Jennifer E. Alfaro, M.Ed, M.S
Rio Hondo ISD
School Board Trustee - Vice President
Region One School Board Association - President

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:32 AM
To: PublicComment
Subject: Vote no to TWIA rate hike!

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. School districts are already facing many funding issues at the state level. This is money we need to ensure our kids have safe and suitable classrooms and facilities. As coastal districts, not only do our facilities require more care, but also our maintenance equipment because of the humidity. The proposed rate hike would further strain our budget and hinder our ability to provide essential services to our students. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Willacy County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:27 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.

Please. No rate hike. Thank you!

[REDACTED]
Corpus Christi, TX 78418

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:26 AM
To: Media Relations
Subject: Rate increase

Some people who received this message don't often get email from [REDACTED]. [Learn why this is important](#)

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Please take this as a no vote on Twia rate increase.

We are a working family, making ends meet. We have ins. We Don't rely on fema to take care of us. We pay insurance. We continually have rates rising, and have to raise deductible already to afford the insurance. Please hear this as a cry from Brazoria County , please take this into consideration as you vote.

Thank you
[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:19 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:19 AM
To: PublicComment
Subject: 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.

To whom it may concern-

Please vote NO to increase insurance. My retired mother and father can barely afford the current rate. You'll be hurting many Texans who are feeling the impact of increases everywhere. I am concerned for our aging population and their inability to protect their homes.

Thank you,
[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:10 AM
To: PublicComment
Subject: TWIA Rate Increase!

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:09 AM
To: PublicComment
Subject: Urgent message to TWIA Board

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Dear Distinguished TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

It has been extra difficult for us senior citizens living on a set income, as well as my LFISD school district, who as other districts in my region is already facing many funding issues at the state level.

The budget we just approved barely covers the funds necessary money to ensure our kids have safe and suitable classrooms and facilities. Remember we are dealing with safety mandates cost, that is also considered a priority, to further insure our children are safe.

Additionally, as a coastal districts, not only do our facilities require more care, but also our maintenance equipment because of the humidity.

The proposed rate hike would further strain our budget and further hinder our ability to provide essential services and state mandated requirements, to our students.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

Should your office wish to visit with me further, since I am a senior citizen and a 28 year tenured school trustee, as well as a Appraisal District Board Member, I will versed in our challenges in our area.

Sincerely,

[REDACTED]
Cameron County
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:04 AM
To: PublicComment
Subject: Rate Hike

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. It will force some of us homeowners to have to sell our homes because we will not be able to afford to protect them.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 8:02 AM
To: PublicComment
Subject: No increase in twos

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Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 7:51 AM
To: PublicComment
Subject: Stop the increase

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Sent from my iPhone [REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 7:43 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.

Coastal Texans cannot afford a rate increase. I vote NO to any rate increase.

Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 7:41 AM
To: PublicComment
Subject: Vote No on plans to increase TWIA rates

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On Behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

Sincerely,

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 6:59 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.

To the TWIA Board of Directors, As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. [REDACTED] Cameron County

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 5:59 AM
To: PublicComment
Cc: [REDACTED]
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.

To the TWIA Board of Directors, As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. [REDACTED] Cameron County

Public Comment

From: Daniella Lopez-Valdez <dlopez-valdez@bisd.us>
Sent: Tuesday, August 6, 2024 5:54 AM
To: PublicComment
Subject: Public Testimony: Oppose TWIA Rate Increase

You don't often get email from dlopez-valdez@bisd.us. [Learn why this is important](#)

CAUTION: This email originated from outside of the 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 of Directors,

My name is Daniella Lopez Valdez, and I am the Vice President of the Brownsville Independent School District, the largest district south of San Antonio, Texas. I am writing to you today to express my deep concern over the proposed 10% rate hike by the Texas Windstorm Insurance Association (TWIA).

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents simply cannot afford another financial burden. The proposed rate hike would cause premiums to skyrocket, placing an undue strain on families and businesses that are already struggling to make ends meet.

In our district alone, we have a total insurable value of \$1.4 billion worth of property, with \$100 million in insurance. This year, we have already seen a premium increase to \$4.6 million, which is a 23% increase from the prior year. Such an increase is unsustainable and places a heavy burden on our community's resources.

School districts are already facing many funding issues at the state level. This is money we need to ensure our kids have safe and suitable classrooms and facilities. As coastal districts, not only do our facilities require more care, but also our maintenance equipment because of the humidity. The proposed rate hike would further strain our budget and hinder our ability to provide essential services to our students.

On behalf of all Texans on the coast, I implore you to consider the financial impact this would have on our residents and vote against the proposed rate hike.

Thank you for your attention to this critical issue.

Sincerely,

Daniella Lopez Valdez
Vice President
Brownsville Independent School District
Cameron County

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BISD no discrimina a base de raza, color, origen nacional, género, religión, edad, discapacidad o información genética en el empleo o en la provisión de servicios, programas o actividades.

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 5:15 AM
To: PublicComment
Subject: NO Rate Increase

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my T-Mobile 5G Device
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Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 4:02 AM
To: PublicComment
Subject: Re:10% Rate increase

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford another TWIA rate increase. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]

Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 1:07 AM
To: PublicComment
Subject: Vote no for rate hike

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents, like us, cannot afford another TWIA rate hike.

On behalf of all Texans in coastal counties, we urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Tuesday, August 6, 2024 12:36 AM
To: PublicComment
Subject: TWIA Public comment

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

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Good evening,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

All the best,

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:43 PM
To: PublicComment
Subject: Vote NO to Increase 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

Respectfully,

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:26 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>]

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To the TWIA Board of Directors, as per the cost of property taxes, car insurance, and other necessities have continued to rise, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:17 PM
To: PublicComment
Cc: [REDACTED]
Subject: Rate Hike TWAI

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To the TWAI board of directors

As the price of car insurance, property taxes, groceries, utilities and a lot of other necessities have to continued to go up in double digits with no sign of relief in sight.

Costal residents cannot afford a TWAI rate increase at all.

On behalf of myself, my family, and all coastal residents I urge each member of the board to vote no on the proposed rate hike or any plans to increase TWAI rates.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:15 PM
To: PublicComment
Subject: No to increase TWIA rates.

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As the cost of property taxes, car insurance and other necessities have continued to go UP, coastal resident cannot afford a TWIA rate hike. I urge you to vote NO on any plans to increase TWIA RATES!

[REDACTED]
Brownsville, Tx.-Cameron County

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:07 PM
To: PublicComment
Subject: NOT TO INCREASE THE WINDSTORM AND HAIL HOMEOWNERS INSURANCES IN THE COASTS OF TEXAS

[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:

My name is [REDACTED] with residence in [REDACTED] and I am AGAINST TO INCREASE THE COST OF THE WINDSTORM AND HAIL INSURANCES IN THE COASTS OF TEXAS. The prices are already extremely high to cover our home property.

Attentively,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:05 PM
To: PublicComment
Subject: TWIA Rates

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:04 PM
To: PublicComment
Subject: don't raise TWIA rates

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

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I'm a home owner in Galveston is protesting the threat of a 10% rate increase in TWIA. My understanding is that the rate increase proposed is based on faulty data/model. It's not a good plan to raise TWIA rates with data/model that isn't showing the most accurate facts.

Thank You,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 11:01 PM
To: PublicComment
Subject: Vote NO

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To the TWIA Board of Directors,

Please vote NO on the proposed TWIA 10% rate hike that will cause premiums to skyrocket. I am an 80 yo widow on fixed income and cannot afford any increase in costs that TWIA rate hike would incur. On behalf of myself and others in similar circumstances I urge you to vote NO!

Thank you for your consideration,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:47 PM
To: PublicComment
Subject: Vote No to Increase TWIA Rates

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

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:33 PM
To: PublicComment

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

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As the cost of property taxes, car insurance, and other necessities have continued to go up coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:26 PM
To: PublicComment
Subject: Vote NO to increase of Windstorm Insurance

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. The cost of insurance and taxes are now more expensive than the mortgage, which could lead to property owners losing their homes. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:10 PM
To: PublicComment
Subject: Public Comment

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:10 PM
To: PublicComment
Subject: Rate increase

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To the TWIA Board of Directors,
As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 10:03 PM
To: PublicComment
Subject: Windstorm increase.

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

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Get serious,. Out rates are ridiyas they are now. Please do not increase.

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

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:51 PM
To: PublicComment
Subject: No to TWIA Rate Hike

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CAUTION: This email originated from outside of the 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 of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:45 PM
To: PublicComment

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

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Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:45 PM
To: PublicComment

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

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Please vote NO on the increase. We need your help. Others will go homeless and paying high rates to live in their cars, trucks and the heat.

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:39 PM
To: PublicComment
Subject: No TWIA rate increase

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

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Good evening,

Please vote no to a rate increase for TWIA. Our residents are burdened with higher taxes, property insurance increases, and the cost of rebuilding dunes during an economy that leaves us with little left over. This rate increase will force people to sell in an already saturated market. Please vote no to rate increases for TWIA.

Thank you.



Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:37 PM
To: PublicComment
Subject: Please Vote No

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Please vote no on the increase tomorrow

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:35 PM
To: PublicComment
Subject: Texas Windstorm Insurance Rate Hike

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To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:35 PM
To: PublicComment
Subject: Texas Windstorm Insurance Association 10% rate hike

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Dear TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

Thank you,

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:31 PM
To: PublicComment
Subject: Rate hike

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CAUTION: This email originated from outside of the 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 allow the rate hike. We are hardly making it as it is. Do not raise the insurance please Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:30 PM
To: PublicComment
Subject: Vote NO on 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 TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:26 PM
To: PublicComment
Subject: No 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:09 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:04 PM
To: PublicComment
Subject: VOTE NO

[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.

Dear TWIA Board Members,

As a citizen of Cameron County, I ask that you Vote No for the 10% increase on windstorm insurance. As rates are going up on gas, groceries, etc. this would put an additional burton on our families.
Again, I ask you to vote NO!

Thank you for your time and consideration.

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:03 PM
To: PublicComment
Subject: Texas Windstorm Insurance rate hikes

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

CAUTION: This email originated from outside of the 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 of Directors

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:03 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.

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 9:02 PM
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.

I am writing this as a concerned citizen and homeowner in Cameron County. Our homeowners insurance including flood and windstorm continue to increase year after year, even though we have not made any claims. A proposed rate of 10% would negatively affect us as well as our neighbors and friends living on a fixed income. PLEASE VOTE NO as this is of utmost importance!!!

Sincerely,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:54 PM
To: PublicComment
Subject: Vote NO on Proposed 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 the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:52 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:51 PM
To: PublicComment
Subject: No rate increase

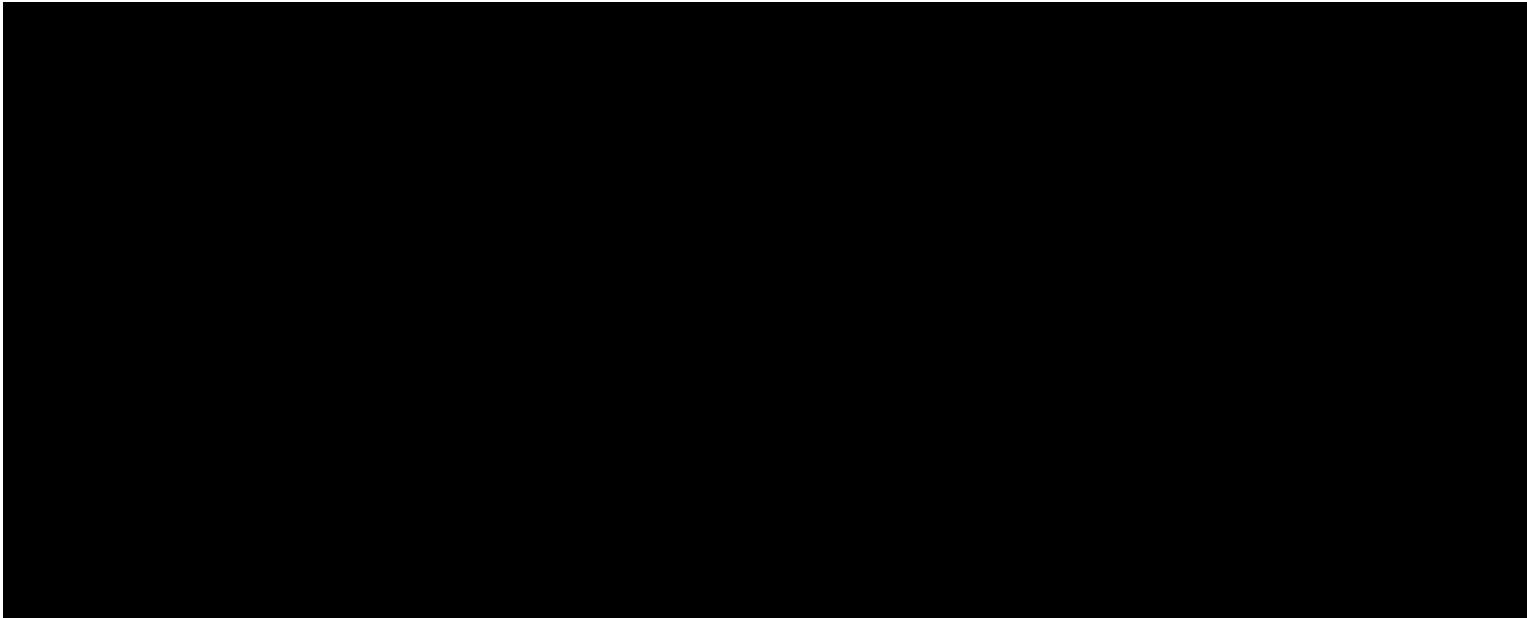
You don't often get email from [REDACTED] [why this is important](#)

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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.



Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:51 PM
To: PublicComment
Subject: FW: TWIA Rate Hike Vote 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

Rosemary Martinez

Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:49 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]

[REDACTED]

[REDACTED]

Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:49 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:49 PM
To: PublicComment
Subject: Cannot manage a hike in windstorm premium!

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

CAUTION: This email originated from outside of the 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 of Directors,
I'm a Harlingen resident, living in Cameron County. I own my home. My home insurance premiums for windstorm and flood as well as the basic home insurance, have steadily risen over the past few years and the premiums rose especially sharply these past two years. As a retired educator on a fixed income, I may soon be unable to keep insurance on my home.

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:47 PM
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.

My name is [REDACTED] I vote NO for any increase in our WindStorm insurance.
Cameron County

Sent via the Samsung Galaxy S22 5G, an AT&T 5G smartphone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:43 PM
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.

The Texas Windstorm Insurance Association is at it again. They are proposing a 10% rate hike that will cause premiums to skyrocket. Senator Morgan LaMantia is asking us to help her fight this increase.

We need to tell them to vote NO on the rate increase. I'm providing you with a sample message that you can email to them.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:42 PM
To: PublicComment
Subject: Vote NO on proposed 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:39 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:38 PM
To: PublicComment
Subject: Vote No on any plans to increase 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from Gmail Mobile

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:34 PM
To: PublicComment
Subject: Rate Increase

You don't often get email from harry.goette@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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote **NO** on any plans to increase TWIA rates.

[REDACTED]
Home Owner
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:32 PM
To: PublicComment
Subject: Windstorm Insurance 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.

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:26 PM
To: PublicComment
Subject: No on TWIA rate hikes

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

CAUTION: This email originated from outside of the 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 of Directors

As the cost of property taxes, car insurance and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans, on the coast, I urge you to vote NO on any plans to increase TIWA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:24 PM
To: PublicComment
Subject: Hike 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:18 PM
To: PublicComment
Cc: [REDACTED]
Subject: TWIA Rate Hike Vote 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:16 PM
To: PublicComment
Subject: Insurance 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:13 PM
To: PublicComment
Subject: Vote NO on 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.

To the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike.

On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:10 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 the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all Texans on the coast, I urge you to vote **NO** on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:08 PM
To: PublicComment
Subject: Please vote no to TWIA 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 recently paid my homeowners and auto insurance premiums and as a retired resident of Cameron County, the rates are already challenging to say the least. Please vote no to any increases.

Thank you for your consideration,

[REDACTED]
Cameron County resident

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 8:02 PM
To: PublicComment
Cc: Bob Young; M. D. Young
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 the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents can not afford a TWIA rate hike. On behalf of all Texans on the coast, we urge you to vote NO on any plans to increase TWIA rates.



[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 7:54 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.

Please no rate hike! I have been in the real estate business for 12 years and have seen first hand how continuous rate hikes have negatively impacted coastal communities especially for our elderly residents.

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 7:43 PM
To: PublicComment
Subject: Consideration of rate hikes on wind and hail storm coverage

[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 the TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. This is not the right time to raise our insurance premiums. Texans are already struggling with the high costs of groceries, gas, rents, and almost everything else. On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 7:35 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 6:39 PM
To: PublicComment
Subject: Insurance 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.

TWIA,

Coastal communities cannot afford another increase in rates! Many families will not be able to continue to live along the coast because they will not be able to afford the insurance to protect their property and businesses. VOTE NO TO ANY AND ALL RATE INCREASES!! Thank you!

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 6:28 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 6:27 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 6:07 PM
To: PublicComment
Subject: 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.

Dear TWIA Chairman and Board Members,

We are homeowners and small business owners in Galveston and a rate hike to our windstorm insurance will severely impact our business and ability to own property in Galveston County. With the dismal economy and the looming national election that could determine the rise or demise of our country, a 10% rate hike is simply punitive.

With the number of houses and housing units being built in our county, it seems TWIA can recover from new insurance holders rather than implement such draconian measures on citizens trying to survive.

Perhaps TWIA can charge the counties that are sucking the life out of us with rising property values and share some of that take.

Sincerely,

[REDACTED]
Galveston, Texas

[REDACTED]



*"The Winning Tradition of The University of Texas
Will not be entrusted to the timid or the weak"*

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 5:44 PM
To: PublicComment
Subject: Proposed 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 opposed to the rate increase your committee is proposing. The rates are high enough and it makes it hard for tax payers to keep getting hit with rising rates. We are senior citizens so it is especially hard for us.

An across the board 10% increase is too high. You need to balance your budget with the funds you have. Stop increasing rates!

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 5:26 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 5:01 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 can not afford another rate increase! Please vote no on this matter!

Sunshine and Smiles make the world a better place [REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 5, 2024 4:20 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.

Hi,

I wanted to Vote No to any rate increase to Coastal Texans. We cannot afford a rate increase. My name is [REDACTED] and live in Baytown, TX. If you need additional information to make my vote count please let me know.

Thank You,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 15, 2024 9:38 AM
To: PublicComment
Subject: FW: New TWIA submission from TWIA-Contact

Please see comment below. Thank you

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: notify@noreply.twia.org <notify@noreply.twia.org>
Sent: Wednesday, August 14, 2024 3:54 PM
To: Agent Services <agentservices@TWIA.ORG>
Subject: New TWIA submission from TWIA-Contact

First Name
[REDACTED]
Last Name
[REDACTED]
Email
[REDACTED]
[REDACTED]
[REDACTED]

Best Time to Call

Morning (7am - 12pm)

Subject

Policy Questions

How may we help you?

I would like to protest the 10% increase requested to the Texas Legislature. I believe this to be an exorbitant increment. I also believe that to better serve your clients, look at the areas affected and maybe increase in 5% increment to those customers. Please note this appeal to stop the increase.

Public Comment

From: [REDACTED]
Sent: Thursday, August 15, 2024 8:34 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, August 14, 2024 2:31 PM
To: PublicComment
Subject: 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.

Sent from my iPhone
Please please we are retired and can not handle an increase!!!

Public Comment

From: [REDACTED]
Sent: Tuesday, August 13, 2024 5:48 PM
To: PublicComment
Subject: Increase on wind Insurance.

[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 afternoon.

I'm voting NO to increase on wind Insurance I'm gonna have to sale my house because I can't continue to pay for wind insurance increase.

Every year goes up 300. 400. Whatever they decide to increase.

No wonder there is so many houses for sale right now.

Thank you.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 13, 2024 2:11 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 13, 2024 9:47 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I have lived in my home for over 40 years. This area of Lake Jackson, to my knowledge, has NEVER had any major damage from wind. This house was built in 1943, and been through many storms, including Carla. For sure there has NEVER been a home completely destroyed any near the vicinity where I live.

The insurance rates we are being charged for this area are excessive and unfair, as they create a burden on those of us living here. Many of are retired and live on meager income, which has grow less as the economy has exploded over the past few years.

TWIA has placed many us in position of face the realization that we may loose our homes of many years, because we can no longer afford the excessive cost of this insurance. Why must we pay the cost for the rebuilding on the value of our home when it is NOT a necessity?

Never has a home been completely destroyed and even if one were, how much, after depreciation, would the home owner expect to receive? 2% or maybe 5%?

Why must I pay for coverage that exceeds the amount of my mortgage? Why must I have pay for coverage for the high risk homes along the coast while living far inland where storm damage is minimal?

Where is the data showing where the most claims are filed? Where is the data for the area where my home is and the claims paid for this area? And how is it possible that a few folks can make such life changing decision on people?

Yes, I am going to either have to give up my home, or take on MORE DEBT to paid this outrageous cost of coverage that is so unnecessary.

I pray that God will will give us legal means to fight this extortion.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 13, 2024 8:54 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, August 13, 2024 7:49 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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase [REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 9:47 PM
To: PublicComment
Subject: TWIA premium 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 support the increase requested by TWIA.
The remainder of the state should not be subsidizing development along the coast.
The vast majority of homeowners premiums are increasing more than 10% due to higher claims. TWIA should be no different to keep TWIA actuarially sound.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 9:41 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 9:29 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

As a retired Air Force veteran, Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 9:00 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 5:23 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 4:50 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 10:53 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 9:14 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 9:03 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 8:52 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 8:25 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 5:33 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 12, 2024 12:23 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 11, 2024 5:59 PM
To: PublicComment
Subject: No more rate hikes!

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

CAUTION: This email originated from outside of the 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 of Directors, As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. You guys are killing me! On behalf of all Texans on the coast, I urge you to vote NO on any plans to increase TWIA rates. [REDACTED] Cameron County

--
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, August 11, 2024 11:00 AM
To: PublicComment
Subject: Coastal Texans cannot afford 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.

Coastal Texans cannot afford a rate Increase

I vote NO to any rate increase

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 10, 2024 12:46 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 10, 2024 10:57 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 10, 2024 8:52 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 9, 2024 11:16 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 9, 2024 8:02 PM
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 understand the cost of repair/replacement has increased over the years. Please consider those of us over 65. I'm not far from not being able to afford insurance.

[REDACTED]
Orange Texas

Public Comment

From: [REDACTED]
Sent: Friday, August 9, 2024 6:02 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.

To The TWIA Board of Directors,

As the cost of property taxes, car insurance, and other necessities have continued to go up, coastal residents cannot afford a TWIA rate hike. On behalf of all coastal Texans, I urge you to vote NO on any plans to increase TWIA rates.

[REDACTED]
Cameron County

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Friday, August 9, 2024 5:51 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 9, 2024 4:23 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 9, 2024 4:05 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 9, 2024 3:24 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 9, 2024 12:05 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 9, 2024 11:47 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 9, 2024 11:27 AM
To: PublicComment
Subject: Windstorm Insurance Rat 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 this concerns, I oppose the proposed rate increase for Windstorm Insurance. Texas' Coastal areas make an outsized contribution to the economy of our state, yet we bear the burden of windstorm insurance rates unevenly. Inland areas with a greater history of losses are charged lower rates than our Port Isabel citizens. Meanwhile, these inland areas enjoy the benefits of our coastal economy.

It's time that the burden of windstorm insurance is shared fairly across our state. Our citizens cannot afford to shoulder rate increases year after year.

[REDACTED]
Port Isabel, Tx

Public Comment

From: [REDACTED]
Sent: Friday, August 9, 2024 10:10 AM
To: PublicComment
Subject: TWIA

[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 TWIA rate increase

Thanks,
[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 8:40 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 7:31 PM
To: PublicComment
Subject: Increase on 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.

To whom it may concern, I am a resident in Port Isabel Tx. Right we have hardley been hit with any severe stowms in this area in a couple of years and we ate paying high amounts on our home insurance compare to other areas that have, we are a middle income family who can't afford to pay anymore than what we are currently paying.

Thank you

[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 6:54 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 6:46 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 4:38 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges. We are being priced out of our home!!!!!!

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 1:51 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 1:36 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 1:16 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 12:04 PM
To: PublicComment
Subject: No 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 DO NOT WANT an Increase on My Windstorm Insurance. I live on a Fixed Income and can Barely afford the Insurance now. I have lived in my Home over 30 years and have NEVER filed a Claim. So NO INCREASE .

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 11:52 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 11:12 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 10:57 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 10:34 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 10:34 AM
To: PublicComment
Subject: No Rate Hike

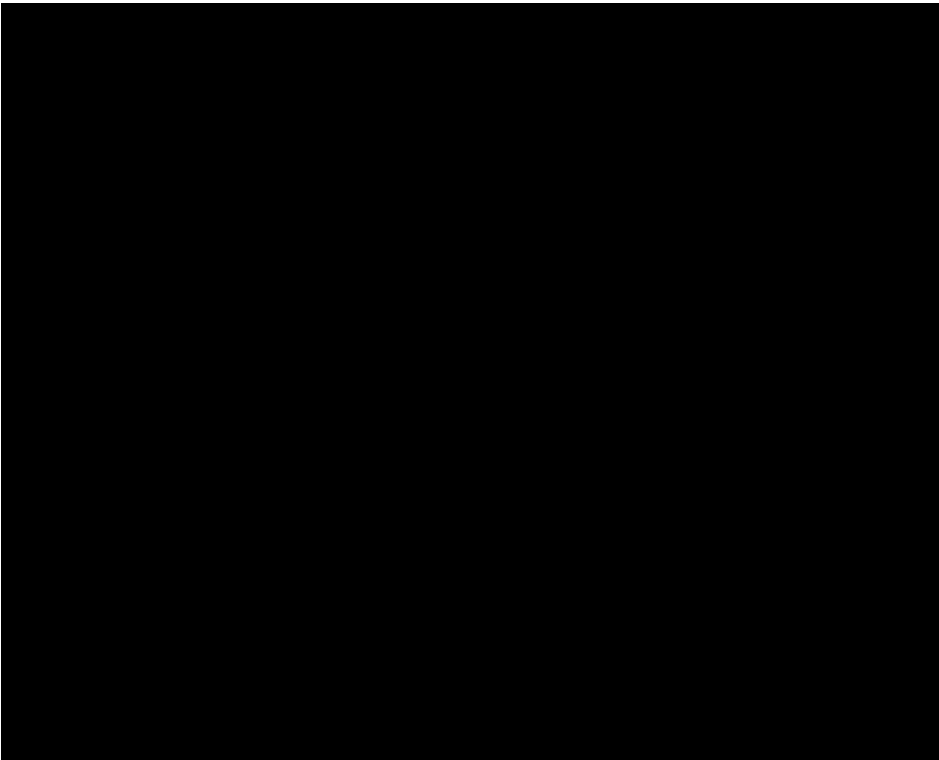
You don't often get email from [REDACTED]. [Learn why this is important](#)

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,

For years y'all have been trying to raise rates on everyone and in the past it was a lot to ask, especially of new or young homeowners when the costs of buying and owning a home (let alone applying for loans) was taken into consideration. These last four years have been damaging to the economy with no end in sight and you want to raise rates?? What happens when you bankrupt everyone and run them out of homes or the possibility of becoming an owner? This makes no sense and I said that we keep our rates or even GO LOWER! No rate hike, let's LOWER the rates!

Thank you,



Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 10:19 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 10:05 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 10:01 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, August 8, 2024 9:53 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 26, 2024 9:05 PM
To: PublicComment
Subject: Concerned citizen from Mont Belvieu, TX

[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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thanks

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 22, 2024 8:15 AM
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.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, August 18, 2024 11:25 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, August 17, 2024 4:42 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

If a rate hike must be done, start hiking the rates of those who continue to put claims in, not those who don't file claims. Why should the community as a whole pay for those who replace their fences every time the wind blows?

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, August 16, 2024 1:58 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

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Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 26, 2024 9:05 PM
To: PublicComment
Subject: Concerned citizen from Mont Belvieu, TX

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

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Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thanks

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, August 22, 2024 8:15 AM
To: PublicComment
Subject: NO Rate Increase

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

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Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, August 18, 2024 11:25 PM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
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Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
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Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, September 26, 2024 8:23 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.

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, September 27, 2024 8:28 AM
To: PublicComment
Subject: Stop the 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 stop gauging the coastal communities to pay for the whole state. It's hurting my business and I can't afford any more. My insurance went up \$600 last year. I can't afford anymore.
Stop it already!!!

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, September 27, 2024 8:26 AM
To: PublicComment
Subject: NO NEW RATE HIKES

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

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

NO NEW RATE HIKES

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, September 27, 2024 8:26 AM
To: PublicComment
Subject: Stop the 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 stop the increase. We can't afford it and it's hurting our business. Spread it fairly to all over the state

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, September 27, 2024 8:20 AM
To: twiacomments@tdi.tx.gov; PublicComment
Cc: [REDACTED]
Subject: NO NEW RATE HIKES

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.

To Whom It Concerns,

NO NEW RATE HIKES!!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, September 27, 2024 8:17 AM
To: twiacomments@tdi.tx.gov; PublicComment
Subject: NO NEW RATE HIKES!

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.

To Whom It Concerns,

NO NEW TWIA RATE HIKES!!!!

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, September 23, 2024 10:46 PM
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.

NO HIKE!!!

--

Texas law requires all license holders to provide [Information About Brokerage Services](#) to potential clients, as well as the [Consumer Protection Notice](#).

[REDACTED]

Multi-Million Dollar Producer

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, September 23, 2024 3:34 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.

[REDACTED]



[REDACTED]

By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures. -Proverbs 24: 3-4

Texas law requires all license holders to provide [Information About Brokerage Services](#) to potential clients, as well as the [Consumer Protection Notice](#).

Public Comment

From: [REDACTED]
Sent: Sunday, September 22, 2024 11:07 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.

Please no more rake hikes! We cannot afford more!!!

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Sunday, September 15, 2024 9:10 AM
To: PublicComment
Subject: Oppose the 10% Rate Increase for 2025

CAUTION: This email originated from outside of the 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 Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]