



OFFICE OF PUBLIC INSURANCE COUNSEL

Melissa R. Hamilton, Public Counsel

July 29, 2022

Via Electronic Mail

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

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

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

Thank you for your time.

Sincerely,

Melissa R. Hamilton
Public Counsel