

DON'T LET A BAD BILL "KILL THE COAST"

Whole Coast Comes to Austin 5/5/09 to SHOW THE LEGISLATURE
That Available and Affordable
WINDSTORM INSURANCE IS VITAL TO TEXAS' ECONOMY

TWIA FUNDING NEEDS FIXIN';
DON'T MESS WITH THE REST! IT AIN'T BROKE!

HARMFUL BILLS:

SB 14, Fraser, Passed by the Senate 4/30/09. Even after stripping large, unsubstantiated surcharges, it contains rate increase known to be +30% or more, which must be imposed on or before 3 years. *Worse:* rates, funding costs, required code inspections, and eligibility 'filters' are turned over to an insurer dominated board—*Public input, TDI oversight is all but excluded.* Our best hope to change SB 14 is to seek amendment in the House, which has not approved SB 14.

HB 911, and HB 4733, Smithee, would each seriously damage the Coastal economy in multiple ways [including added costs, shifting control, reducing availability] these mean spirited bills must be prevented.

GOOD and BAD BILL:

SB 1007, Hegar [& 'companion' HB 2203, Isett], the TDI SUNSET bill, includes non 'funding' changes to TWIA, new board of directors is good; other provisions are harmful. Passed by the Senate, it is 'pending' in the House Insurance Committee 4/28/09.

HELPFUL BILLS:

HB 3640, and HB 3648, Hunter, would each propose a solution to FUNDING TWIA in a favorable way, avoiding other changes.

HB 2487 [& 'companion' SB1379, Hinojosa] would encourage voluntary policies by creating an affordable reinsurance facility. Restoration of voluntary policies is the best long term solution to TWIA problems.

HB 3853, Eiland, would provide broad TWIA reform, including a practical funding method.

INSURANCE COMPANIES HAVE CAUSED THE NEED FOR TWIA BY THEIR irresponsible ABANDONMENT OF THEIR COASTAL POLICY HOLDERS; THEY CAUSED ITS RECENT fivefold unfunded GROWTH THE SAME WAY. DO NOT PENALIZE TEXANS for what INSURANCE COMPANIES have done.

Communicate by our presence to the Legislature and the World that available and affordable windstorm insurance is so important to the PEOPLE of Texas, that the whole coast sends representatives to be here in person as testimony to that importance.

Inform key Members of the Legislature that restoration of TWIA "funding" is the only truly NEEDED windstorm insurance legislation. Please solve funding concerns without unreasonable burden to anyone. Do not impose damaging, inappropriate penalties on policy holders for problems they DID NOT CAUSE—by changing other parts of the Windpool Act.

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CWIC [Coastal Windstorm Insurance Coalition] Lee Otis "Otie" Zapp, Jr., May 5, 2009