

**From:** [Sunset Advisory Commission](#)  
**To:** [Janet Wood](#)  
**Subject:** FW: Public Input Form for Agencies Under Review (Public/After Publication)  
**Date:** Tuesday, November 20, 2018 12:05:06 PM

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-----Original Message-----

From: sunset@sunset.texas.gov <sunset@sunset.texas.gov> On Behalf Of Texas Sunset Commission  
Sent: Tuesday, November 20, 2018 11:47 AM  
To: Sunset Advisory Commission <Sunset@sunset.texas.gov>  
Subject: Public Input Form for Agencies Under Review (Public/After Publication)

Agency: TEXAS WINDSTORM INSURANCE ASSOCIATION

First Name: John

Last Name: Moran

Title: Realtor associate

Organization you are affiliated with: Joe Tramonte Realty Inc

Email: jmoran@tramonterealty.com

City: GALVESTON

State: Texas

Your Comments About the Staff Report, Including Recommendations Supported or Opposed:  
Members of the Sunset Review Commission,

While I appreciate the efforts of the Sunset Review Commission, the report fails to mention an important specific concern brought to the Commission by stakeholders: Why are Texas Coastal Counties segregated from the rest of Texas?

Windstorm and hail events are not unique to the Texas coast. District 23 Representative Wayne Faircloth has presented on numerous occasions the statistics showing the billions in windstorm and hail losses that occur in non-coastal counties.

The Sunset Review Commission encourages the potential restructuring of TWIA to better meet its legislative mandate. I simply ask that the creation of a state-wide catastrophic insurance plan be considered as part of the discussion.

Concerned Texas REALTOR,

Any Alternative or New Recommendations on This Agency: Windstorm damage also hits federal, state and local governmental structures. When these are damaged, the repair / replacement comes from local taxpayers who are already paying windstorm insurance for their own property. These governmental structures should also be covered by the windstorm insurance, and the governmental agencies should also be required to pay premium dollars to TWIA on a basis relative to their risk, which would spread the premium cost burden over a much larger population than just the coastal population.

My Comment Will Be Made Public: I agree