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## Insurance News

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### **TWIA policyholders to take anger to Austin**

PORT BOLIVAR — At least 60 windstorm policyholders, angry about what they call slow service and unfair settlements, are headed to Austin next week to picket the headquarters of their insurer on the sixth-month anniversary of Hurricane Ike.

Members of the Yahoo Internet group BolivarBLUE are organizing the March 13 protest in front of the Texas Windstorm Insurance Association's headquarters. If the group follows through, it will be the first time in memory that fed-up policyholders picketed the state-created insurer of last resort, industry observers said.

The group is composed mostly of residents and property owners of Bolivar Peninsula, where debate about whether storm surge or wind wiped out hundreds of homes has left policyholders in limbo for too long, members said.

But organizers said they want policyholders from all across the state to join the protest.

#### List Of Grievances

Some members said they've been getting the runaround from disorganized claims representatives, who repeatedly request paperwork they've already submitted.

Some have complained of having to deal with different adjusters each time they call. Others are unhappy with the amount the windstorm association has agreed to pay to make hurricane repairs.

Some said the association has taken far too long to settle claims, stymying the recovery of the peninsula. While others said they just can't get straight answers from the agency.

"We didn't put our retirement packages into our homes, buy insurance and pay faithfully to be trampled on like this," said Brenda Cannon Henley, moderator of an Internet group devoted to keeping the scattered peninsula community connected.

Wind Or Water?

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Henley had a \$204,000 residential policy with the windstorm association. Hurricane Ike left nothing of her Port Bolivar house but some pilings, she said.

Henley, like others on the peninsula, thinks wind, not storm surge, destroyed her home, she said. Last week, the windstorm association offered her \$18,000, about 11 percent of the rebuilding cost and less than 9 percent of total insured value. That's not enough, she said.

"I'm not an angry person; I'm not a mean person," said Henley, who had no flood insurance. "But this is too long to wait for insurance."

### Unsettled Claims

Nearly six months after the storm, 9,462 windstorm claims across the state still aren't settled.

Association officials said complicated modeling required to determine whether wind or storm surge caused damage was one reason for the outstanding claims.

The sheer number of claims — 91,000 — from Hurricane Ike also was an issue, officials said.

The association has paid out \$1 billion in Ike claims.

But officials deny slow payouts and settlements have anything to do with disorganization.

"What TWIA is doing is taking each case on an individual basis," spokesman Jerry Johns said.

"Part of the problem on some of the properties on Bolivar is that they are having to use engineering reports to try to determine the cause of total destruction, and that takes time. TWIA is not disorganized."

The Texas Department of Insurance, a regulatory agency, has received 3,795 consumer complaints since Hurricane Ike. (In February, about 1,007 complaints were against the windstorm association, of which about 380 were justified, according to the regulator.)

The insurance department on Monday didn't have a breakdown of complaints by insurer, but officials did say the association had received more than any other.

### Regulated The Same

But officials note the association, with more than 200,000 policyholders, is the largest windstorm underwriter in the hard-hit areas.

The association, created in 1971 after Hurricane Celia when many insurers breezed out of high-risk

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communities, offers hail and wind insurance in 14 coastal counties.

The association is regulated like any other insurer, said Jerry Hagins, an insurance department spokesman.

"We are pursuing resolutions of those complaints with TWIA every bit as diligently as any other insurance company," Hagins said. The insurance department also intends to make consumer specialists available to policyholders attending the Austin protest, Hagins said.

Crystal Beach resident Joni Harding said she plans to travel to Austin next week. Harding has been living in an RV as she awaits the rebuilding of her house, rendered a slab by the storm.

Her family owns three properties in Crystal Beach, all insured for flood and windstorm. She long ago received payment for flood but not from the windstorm association, which she said isn't offering her a fair settlement.

"We really feel like TWIA has gone to extraordinary measures to keep from paying us," she said.

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### At A Glance

The protest, which organizers promise would be peaceful and law-abiding, is open to all windstorm association policyholders. Protesters are asked to meet 9 a.m. March 13 in the parking lot of Target, 5300 S. Mopac Expressway, in Austin. Protesters will then travel to the windstorm association's headquarters, 5700 S. Mopac Expressway. The protest begins at 10 a.m.

To learn more, join the Yahoo Internet group BolivarBLUE.

Anyone with insurance complaints should call the Texas Department of Insurance at 800-252-3439.

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