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May 17, 2015

Texas Neighborhoods Together Art Downey, President 730 Arch Stone San Antonio, Texas 78258

Hon. John Frullo, Chair, Insurance Committee Texas House of Representatives Room E2.608 P.O. Box 2910 Austin, Texas 78768

Re: Opposition to Senate Bill 1628 (referred to your committee on May 4, 2015)

Chairman Frullo,

Senate Bill 1628 would adversely affect both the homeowner associations we represent as well as their individual homeowners. Consistent with your action regarding its House companion (HB 3646), we ask that, if granted a hearing, SB 1628 not be reported out of your committee.

We recognize the likely good intention to address possible abuses in regard to hailstorm claims. However, this bill goes far, far beyond that in sweeping away current insurance customer safeguards. It opens the door to abuse by insurance companies, who can make it difficult or impossible for homeowners and homeowner associations to benefit from their property and casualty insurance when calamity strikes.

If this is an area in need of reform, we will be pleased to work with you and your committee during the coming interim to draft legislation that may protect the interests of both the insurance companies and the insured.

Thank you for your consideration and your service.

Yours sincerely,

Art Down v. President