

Remarks by David A. Garza
Joint Legislative Committee on Seacoast Territory Insurance
September 12, 2012

Good morning Chairman Carona/Chairman Smithee and members of the Committee. My name is David Garza and I am a County Commissioner in Cameron County on the Southern Tip of the Gulf Coast along the U.S.-Mexico border. On behalf of Cameron County, I want to thank you for holding this joint committee hearing today on an issue that is extremely important to the communities and residents along the Texas Gulf coast. Cameron County along with our neighboring county in South Texas, Hidalgo County, is one of the fastest growing regions of the state and country. Now more than ever people want to live and play here. Good schools, good medical facilities, and a good quality of life in South Texas has enabled us to grow and prosper. In addition, we are blessed to be in close

proximity to our beaches where families can enjoy the outdoors on a year round basis. On any given weekend thousands of people flock to the coast for some rest and relaxation.

For Cameron County, this two and half mile stretch and half a mile wide barrier island consists of nearly twenty percent of the annual county ad valorem tax value.

It is a central piece to our long term economic development strategy of ensuring that our local economy remains vibrant for many years to come. We consider the entire Gulf Coast and South Padre Island an asset for South Texas and for the State of Texas. People from throughout the State visit this part of Texas everyday. It still has a potential to double or triple in size as it continues to grow on the northern end.

The issue you are discussing here today is plain and simple a Statewide issue with long term implications on this state

if not addressed appropriately. You know, we hear everyday that Texas is leading the nation when it comes to welcoming new people to our state. I think the number is about 200,000 a day. And we lead the state when it comes to attracting corporations and industry from other states because of what this great state has to offer. It seems like we hear a story like that every month in Texas. We have some of those companies in our own backyard wanting to invest and attract new business. But how can we continue to attract the best of the best in Texas when certain parts of this state are operating under different rules and regulations when it comes to Insurance. What is good for the coast is good for all of Texas. At the end of the day we all benefit in one form or fashion.

For the last twenty years I have been involved at the state

and local level on two issues near and dear to my heart:
education and transportation/infrastructure. I am convinced
that these two issues are critical to the long term vitality of
this state and we have made lots of progress. And I thank
the leaders on this panel that have been at the forefront on
those issues. Leaders like Chairman Carona, Senator
Hinojosa, and Chairman Williams.

I know that you will once again respond by crafting
common sense recommendations and ultimately laying out
common sense policies and solutions to this divisive issue.
But like in education and transportation, the issue of
insurance coverage and in this case windstorm coverage
should be studied and examined as if it were a network or
system. The network has to function seamlessly. It should
never go down and it should be sustainable regardless of
the situation.

Insurance companies cannot and should not be allowed to continue to gouge our residents and make easy money of the backs of those that have worked hard to secure what they have worked hard all their lives for just because they live on the Coast . The state legislature needs to step in and make sure there is parity and fairness. Forcing Gulf Coast residents and businesses to pay a premium will Destroy the Coast.

Thank you