

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 11:22 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 11:22 PM  
**To:** PublicComment  
**Cc:** [REDACTED]  
**Subject:** Opposition to Insurance Rate Hikes for Coastal Cities

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Board of Directors,

I am writing to express my strong opposition to the proposed insurance rate hikes for cities near the coast. As a resident of Robstown, I believe it is unfair to penalize homeowners and businesses in coastal areas with higher insurance rates.

The proposed rate hikes would disproportionately affect those of us who live and work in coastal cities, causing financial hardship and potentially forcing people out of their homes. I urge you to consider the economic and social impacts of such a decision and explore alternative solutions that do not unfairly target coastal communities.

Thank you for considering my opinion.

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 11:19 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 11:10 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 11:09 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 11:00 PM  
**To:** PublicComment  
**Subject:** Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!!

[REDACTED]

Sent from my Verizon, Samsung Galaxy smartphone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:46 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:44 PM  
**To:** PublicComment  
**Subject:** No to raise rates. Meeting in the distant area to raise rates? HOW Deaf can you be?

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Please do not raise the rates.  
We can barely afford what we have.

How can your committee be so busy having meetings to raise rates while taking WEEKS to honor the obligations of the claims submitted by the hurricane. I called today and it will be another 7 days of "under review" while the property stays unfixed and in bad repair. At least honor the first obligation before you have a meeting IN THE DISASTER AREA to raise premiums on the disaster area that needs to be serviced !! It is a slap in the face to every single person who has followed the requirements to hold insurance. The media really needs to hear about this total deafness of the "business men" who are conducting this ridiculous scam.

Thank you,  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:43 PM  
**To:** PublicComment  
**Subject:** No to raise rates. Meeting in the distant area to raise rates? HOW Deaf can you be?

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

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We can barely afford what we have.

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Thank you,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:33 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:18 PM  
**To:** PublicComment  
**Subject:** No to rate increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Wind storm insurance is my biggest annual expense. Already it is a struggle to afford my paid off home. The amount I have paid since Hurricane Ike would have paid for 2 1/2 new roofs. I am very concerned that too much of a rate increase would force me to drop policy and self insure. [REDACTED] Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:10 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

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I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:54 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:48 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:42 PM  
**To:** PublicComment  
**Subject:** Coastal communities cannot afford an 10 percent rate

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:40 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:35 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:30 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:23 PM  
**To:** PublicComment  
**Subject:** Rate increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:18 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

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I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:17 PM  
**To:** PublicComment  
**Subject:** VOTE NO!!!

[You don't often get email from [REDACTED] com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. Thanks.

[REDACTED]  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:09 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:07 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:05 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:05 PM  
**To:** PublicComment  
**Subject:** Rate Increase Comments

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

To the Board,

I'm writing to ask you- no beg you, to please vote against any rate increase. Coastal home and business owners simply can not afford a rate increase, especially in the aftermath Beryl where we're already having to file claims that are often times denied or the payout is very small compared to repairs and premium costs. Please vote NO.

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:04 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:02 PM  
**To:** PublicComment  
**Subject:** NO to the Rate HIKE!!!

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO to the Rate HIKE!!!

Sent with [Proton Mail](#) secure email.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:55 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:54 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:53 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:45 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to please reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which already face significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust. The rate hike may also cause some policyholders to be unable to renew their policy, and yet be unable to deal with any potential windstorm damage.

Thank you for your consideration.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:37 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

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Thank you for considering my concerns.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:32 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:14 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:13 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:03 PM  
**To:** PublicComment  
**Subject:** No Increase TWI

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:00 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:59 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:58 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:45 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:43 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:32 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:29 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:26 PM  
**To:** PublicComment  
**Subject:** Rate increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I would like to vote no for the TWIA rate increase. Coastal Texans cannot afford a rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:25 PM  
**To:** PublicComment  
**Subject:** Oppose ANY Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed ANY increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:24 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:06 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:00 PM  
**To:** PublicComment  
**Subject:** premium increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I just read online that premiums are going up 10%. My husband and I are both retired our insurance is already way to much. please reconsider this increase. Thank you



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:00 PM  
**To:** PublicComment  
**Subject:** premium increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I just read online that premiums are going up 10%. My husband and I are both retired our insurance is already way to much. please reconsider this increase. Thank you

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:00 PM  
**To:** PublicComment  
**Subject:** premium increase

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I just read online that premiums are going up 10%. My husband and I are both retired our insurance is already way to much. please reconsider this increase. Thank you

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:00 PM  
**To:** PublicComment  
**Subject:** premium increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I just read online that premiums are going up 10%. My husband and I are both retired our insurance is already way to much. please reconsider this increase. Thank you

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:59 PM  
**To:** PublicComment  
**Subject:** premium increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I just read online that premiums are going up 10%. My husband and I are both retired our insurance is already way to much. please reconsider this increase. Thank you

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:59 PM  
**To:** PublicComment  
**Subject:** premium increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I just read online that premiums are going up 10%. My husband and I are both retired our insurance is already way too much. please reconsider this increase. Thank you

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:58 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust. Home owners are getting tax increases and they are having a hard time affording their payments and this will hurt a lot of them. Please consider the concerns as if it were your family and friends dealing with this.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:45 PM  
**To:** PublicComment  
**Subject:** No rate hike

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Please consider a no rate hike, we are going to be out of our home if we have to pay anymore, thank you

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:45 PM  
**To:** PublicComment

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Vote no to rate increase. Maybe consider a decrease.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:43 PM  
**To:** PublicComment  
**Subject:** Rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I VOTE NO to rate increase.

Sent from my T-Mobile 5G Device

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:39 PM  
**To:** PublicComment  
**Subject:** No Rate Increase!

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

" Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

[REDACTED]  
Hitchcock, Texas

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:39 PM  
**To:** PublicComment  
**Cc:** [REDACTED]  
**Subject:** Oppose TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA Board,

As a resident and multiple business owner in Port Aransas, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:39 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:35 PM  
**To:** PublicComment  
**Subject:** Rate hike

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO TO RATE HIKE

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:34 PM  
**To:** PublicComment  
**Subject:** Do not raise my premiums

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Vote NO on the increase!  
Not my monkeys, not my circus.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:33 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:30 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:26 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:24 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:20 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:20 PM  
**To:** PublicComment  
**Subject:** Insurance Premium Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford an increase in our insurance costs. Vote no on an increase.

[REDACTED]

The most common way people give up their power is by thinking they don't have any.  
Alice Walker

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:17 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:16 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:14 PM  
**To:** PublicComment  
**Subject:** TWIA Insurance - Possible rate increae

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. I say vote NO to any rate increase.  
Regardless, a 10% increase would be disproportionately large.

[REDACTED] Galveston Resident

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:14 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:13 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:12 PM  
**To:** PublicComment  
**Subject:** Rate increase

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote no to any rate increase.  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:12 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:11 PM  
**To:** PublicComment  
**Subject:** No TWIA increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

We already pay too much.

Sent from my T-Mobile 5G Device  
Get [Outlook for Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:10 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:09 PM  
**To:** PublicComment  
**Subject:** No Rate Increase for the Coast please!

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

[REDACTED] we are paying an excessive amount already.

[Sent from AT&T Yahoo Mail on Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:07 PM  
**To:** PublicComment  
**Subject:** rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans can't afford a rate increase. I can't even afford what I owe now.  
**Vote NO to any rate increase.**

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:05 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:04 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:03 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:02 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:02 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:00 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:00 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:59 PM  
**To:** PublicComment  
**Subject:** Rate increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

As a Texas teacher I'm used to our government putting us over, it falls on school districts to figure out raises while the state hoards money. Your line of work is no different. What a scam that we, coastal residents, have huge insurance hikes for flood and wind and hail while other areas don't. Do people in the Panhandle pay into TWIA with Tornadoes (wind) being prevalent? You are just hamstringing families. As a coastal resident since 1989, myself or my parents have only used insurance because of wind once. Shame on you TWIA, just pushing people out of the American Dream one rate increase at a time.

Sincerely,

A Coastal Resident

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:58 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:55 PM  
**To:** PublicComment  
**Subject:** Price hike for TWIA

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I voting no for this, I barely can afford what it is now. Appreciate if you take the decline votes in consideration. Ty

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:55 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

As a homeowner along the Coastal Bend of Corpus Christi, Texas, and as a real estate agent with clients spread throughout the area, I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:53 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:53 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:48 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:44 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:41 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:41 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:40 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:39 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:37 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:36 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:36 PM  
**To:** PublicComment  
**Subject:** Proposed Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Board,  
As a resident/business owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:35 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:35 PM  
**To:** PublicComment  
**Subject:** No to any Rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.”

Thank you so much !

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:33 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:32 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:33 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:31 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:27 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:27 PM  
**To:** PublicComment  
**Subject:** TWIA

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I vote "NO" to an increase in coastal wind storm insurance!!  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:26 PM  
**To:** PublicComment  
**Subject:** TWIA Insurance

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texas homeowners cannot afford a rate increase. Vote "NO" to any rate increase.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:26 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:25 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:24 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

As a Realtor and Real Estate Business owner I know how difficult it is for homeowners to buy a home in the Coastal Bend with high interest rates, high taxes and high insurance costs.

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:24 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:23 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:23 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:22 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:22 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:21 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Not only do I oppose a rate increase of any amount, I would like to know who can be contacted in regards to changing the guidelines for the need of TWIA altogether. I have lived in Nueces County over 65 years and have yet to see any, large or small, hurricane and/or tropical storm stop at the end of Nueces County (or any coastal county for that matter). Even this last hurricane went all the way up to the most northern states of the USA! Why do coastal county residence have to pay that extra burden of windstorm? If all people paid for a storm insurance coverage, wouldn't it be a more fair expense to all? There are plenty of counties and states that get hit with the storm damage, including many central states that have tornados but don't have the added high cost windstorm they have to pay.

Thank you for considering my concerns.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:19 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:17 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:17 PM  
**To:** PublicComment  
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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

In my personal example my rate has increased over 100% in just a few years. \$1,000 in just 1 year! Investors are moving elsewhere due to not only high insurance but also high property taxes. Please help us keep our area affordable.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

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**From:** [REDACTED]  
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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:15 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:14 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

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**From:** [REDACTED]  
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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:13 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

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**From:** [REDACTED]  
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Thank you for considering my concerns.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:13 PM  
**To:** PublicComment  
**Subject:** Insurance increases for coastal communities

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

"Coastal Texans cannot afford a rate increase. Vote NO to any rate increase."

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:11 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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TWIA Texas Windstorm Insurance Agency,

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Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns. We are drowning in insurance increases making home ownership very hard!

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:11 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:11 PM  
**To:** PublicComment  
**Subject:** Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No to a rate hike!

## Public Comment

---

**From:** [REDACTED]  
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**To:** PublicComment  
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Thank you for considering my concerns.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:10 PM  
**To:** PublicComment  
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Thank you for considering my concerns.

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:09 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

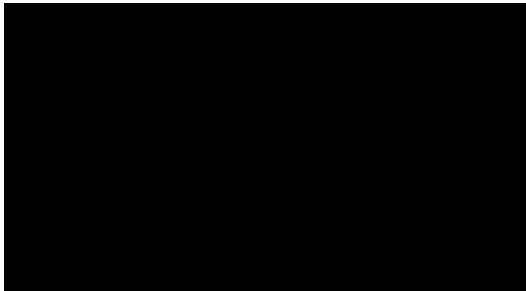
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## Public Comment

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**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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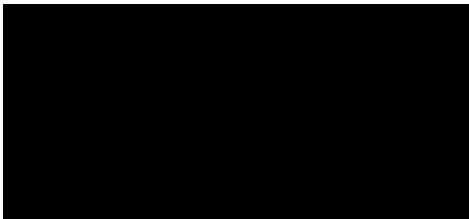
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Thank you for considering my concerns.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:07 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

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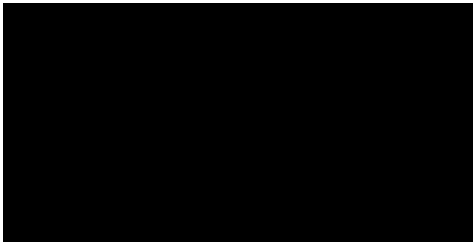
TWIA Texas Windstorm Insurance Agency,

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Thank you for considering my concerns.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 5:04 PM  
**To:** PublicComment  
**Subject:** TWIA

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

COASTAL TEXANS CANNOT AFFORD A TWIA RATE INCREASE. PLEASE VOTE NO FOR ANY INCREASE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 4:52 PM  
**To:** PublicComment  
**Subject:** No to rate increases on Windstorm. Already to high.

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 4:44 PM  
**To:** PublicComment  
**Subject:** Windstorm insurance increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

This is [REDACTED] owner of [REDACTED]. I know the city has been through a lot, and we have as well with this hurricane. Dealing with insurance has been an ordeal. We pay our premiums regularly on time, and assume that we will be covered in the event of a storm like this. While insurance claims on the property are still being worked out, a raise in premium has been proposed. The premiums paid in the past have resulted in no claims on our condo's part for quite some time. I do not feel a raise of our premium is appropriate at this time when for so long we have been loyally paying premiums with no claims. I think this is definitely going to have a financial impact on the tenants and owners.

Thanks,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 4:26 PM  
**To:** PublicComment  
**Subject:** I oppose rate hike by TWIA

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Hello,

I am a small business owner and full time resident in Port Aransas, Texas. I cannot afford an increase in windstorm insurance rates. Please do not raise rates!!!

Make it a GREAT day!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 4:15 PM  
**To:** PublicComment  
**Subject:** Please say no to rate increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Good afternoon,

I'm aware that the TWIA Board of Directors will be meeting on 8/6 to discuss a 10% TWIA rate increase for homeowners. Please do not increase the rate. The cost of living has significantly increased, along with the large annual increases in property taxes, without any increases in work wages. The increase will be harmful for our community, homeowners and especially for all those on a limited income.

Sincerely,  
[REDACTED]  
Galveston resident

Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 4:11 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!!

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

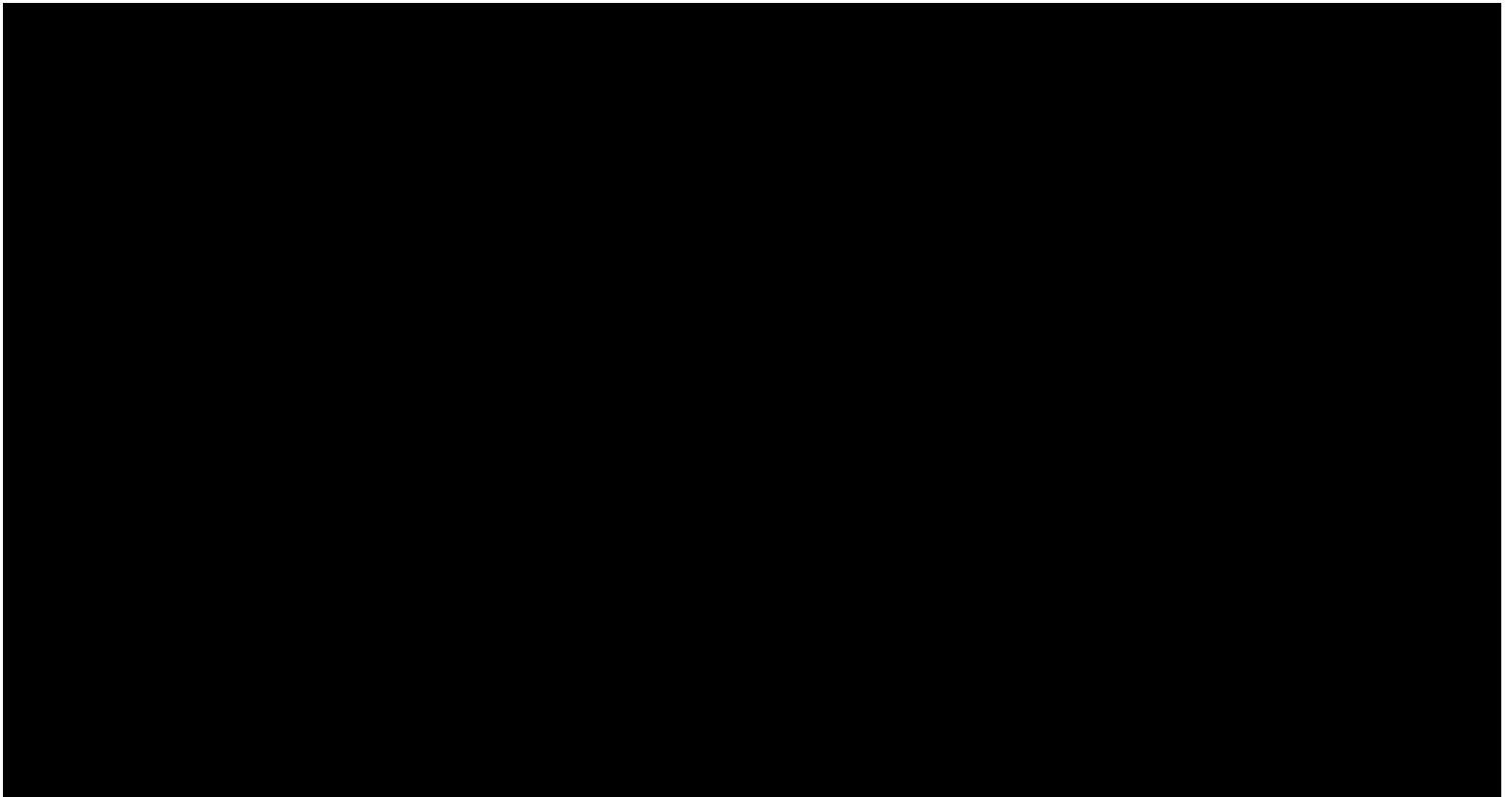
**NO RATE HIKE!!** The proposed 10% rate increase is an absolutely ridiculous increase and can be financially devastating for families whether they are on a budget or not and already paying the current high insurance rates. Families and businesses are also trying to deal with the financially painful high rate of inflation, paying more than double for gas and more than triple or quadruple for groceries than just a few years ago. The constant hikes is causing families and businesses to sell, close or foreclose. People cannot afford to pay more out of their pockets due to already being stretched too thin with the current rates and inflation. Being able to afford to live and pay other bills is becoming an increasing concern, especially when I am faced with constate insurance rate increases. TWIA should consider the economic impact to those living near the coast when implementing these continuous increases. Please do not consider any rate increase for coastal policyholders for 2025, we are all already tapped out financially. Such a rate increase causes additional and cruel financial burdens on coastal or near coastal residents and business owners since we are required to have insurance and these increases are beyond our control.

I personally have lived in my house for 19 years and have been very blessed to not have to ever have to file any claims. I live 30 minutes from the coast, so the possibility of damages is there. That doesn't say that I haven't had any damages through the years, just not enough to have to file any claims. Several of my neighbors all around have had damage and filed claims over the years, but we have been blessed to not have to. I am frustrated and annoyed that **MY** rates continue to go up with each disaster and I have never had to file a claim! As with other insurance, such as auto insurance, if rates need to be increased, then maybe take the extra money needed from those that have filed claims (sometimes multiple claims!) instead of those of us that have never filed a claim. Why can't someone like me get a claim free discount or something? My car insurance remains low because I am a safe driver and don't file claims, the insurance I have to cover my home should be handled in a similar manner. I don't want others having to pay more either, but for those of us that don't file claims should not be punished financially. I should not be held financially responsible for making sure you have the funds to pay out during a disaster and I should not be held financially responsible for other people's claims. My rates have gone up so much the past several years it's ridiculous that between my TWIA and homeowners insurances the rates are 50% higher than my actual mortgage payment due to the constant rate increases. If your funds are inadequate by 38% for homeowners and 45% for businesses, maybe there needs to be some changes done within the TWIA organization to manage money and claims more responsibly. I don't understand how, with all of the homes and businesses required to have TWIA coverage that you are running so low on funds each time there is a disaster. Please work to figure it out at TWIA and do not implement a rate hike!

Once again, I respectfully ask that you reconsider the rate hike that is currently being proposed. Please take other actions to ensure you have adequate funds to cover any future disasters. Please remember that these increases come out of the pockets of families and businesses that are just trying to survive day by day and increases like this make that extremely difficult.

[REDACTED]

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 4:05 PM  
**To:** PublicComment  
**Cc:** [REDACTED]  
**Subject:** Costal Texans cannot afford a rate increas

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Say NO to a rate increase.

Sent from Samsung Galaxy smartphone.

July 31, 2024

Subject: Oppose TWIA Rate Increase

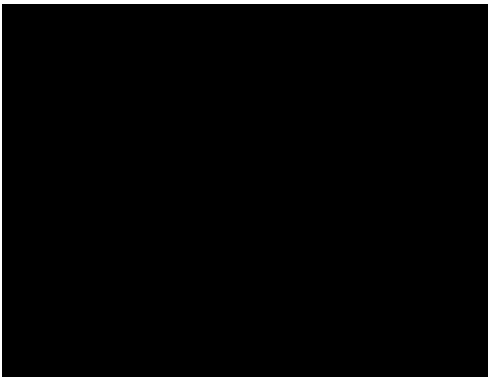
Dear TWIA Board members and representatives

My wife and I have owned homes in Texas for over 55 years. Recent increases in property taxes and insurance premiums have placed a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 3:56 PM  
**To:** PublicComment  
**Subject:** Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Please reconsider increasing rates across the board. We have never had a claim and our rates are already not affordable.

Rate increases should be applied to those who have had claims not to those that do not.

We always have to pay for our own repairs due to deductibles being so high.

A 10% increase across the board will really hurt those with extremely high premiums already!

We appreciate any consideration to not having a blanket increase!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 3:55 PM  
**To:** PublicComment  
**Subject:** Twia

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Vote no to increase of wind storm insurance. People can't afford now or can barely afford the insurance. Give us a break. Especially the ones on disability and social security.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 3:52 PM  
**To:** PublicComment  
**Subject:** NO to rate increase

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[REDACTED]  
Galveston Island resident

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 3:44 PM  
**To:** PublicComment  
**Subject:** Rate increase opposition

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Please don't raise windstorm insurance rates. The current premium costs are too high already and an increase will hurt Texans already struggling with increased cost of living. Everything is going up in costs and many are barely getting by.  
Thank you

[REDACTED]  
Rockport Texas

Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 3:36 PM  
**To:** PublicComment  
**Subject:** Questions concerning Windstorm Coverage

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

1. How many households potentially qualify for Texas Windstorm Coverage in the area that Texas Windstorm is the only option.
2. Of these households, how many purchase TWI.
3. Do we assume the remainder are uninsured?

Thank you,  
[REDACTED]

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 3:19 PM  
**To:** PublicComment  
**Subject:** twia

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote no to any rate increase

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 3:17 PM  
**To:** PublicComment  
**Subject:** Windstorm rate increase

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

As retirees, my husband and I cannot continue to absorb the continual insurance and tax increases!!!  
Our car insurance increased by \$2,000 this year - we have older cars (Toyota and Ford) that are paid off....  
People work from home to decrease overhead paid by companies and employee benefits are decreased - Companies need to determine how to reduce costs rather than passing costs on to customers- Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 3:06 PM  
**To:** PublicComment  
**Subject:** No To Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO TO RATE HIKE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 3:04 PM  
**To:** PublicComment  
**Subject:** Vote NO to any rate increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Thanks  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 2:54 PM  
**To:** PublicComment  
**Subject:** Windstorm rate hike

[You don't often get email from [REDACTED] com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Please reconsider the rate hike you are seeking. I have lived on the coast For 65 years but the windstorm insurance in making my home unaffordable.

The coastal area should have to be the only area that has to have 3 separate insurance policies.

[REDACTED]  
Rockport TX

Sent from my iPad

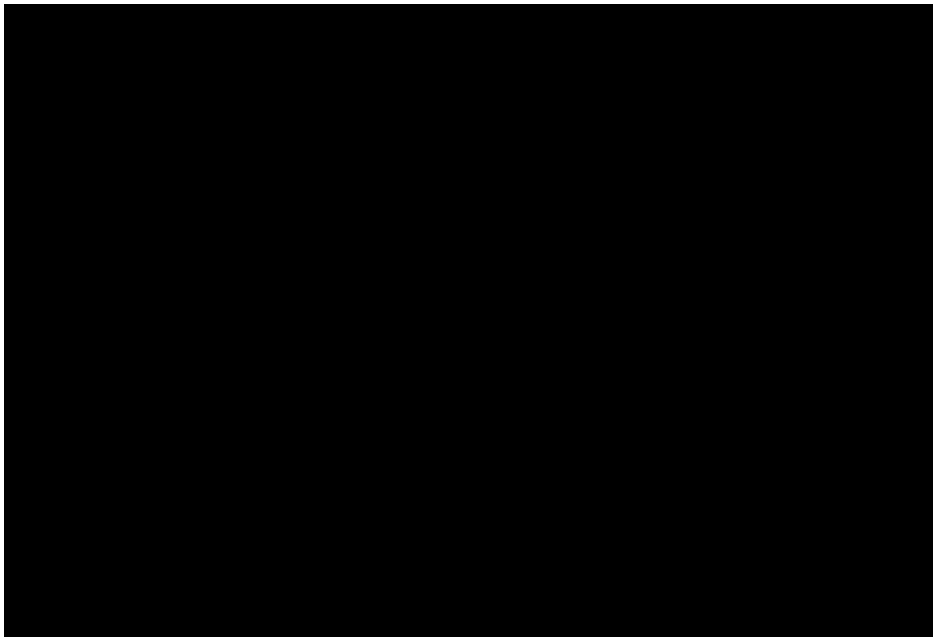
## Taylor Kerr

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 2:53 PM  
**To:** PublicComment  
**Subject:** No TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 2:48 PM  
**To:** PublicComment  
**Subject:** Tax increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

IWIA

Please do not raise our windstorm insurance. Those of us that live on the coast pay enough for taxes and insurance. You're going to force homeowners to have to sell and move elsewhere. We pay enough!!!!

Frustrated and irate,

[REDACTED]  
Bayou Vista (0BV)

[Sent from Yahoo Mail for iPhone](#)



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 2:35 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

[Sent from AT&T Yahoo Mail on Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 2:29 PM  
**To:** PublicComment  
**Subject:** Galveston rate change - deny

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Hello,

I am against the proposed 10% increase in TWIA premium rate changes. The premiums are already high and do not need to be increased, certainly not by such a significant amount.

Please reconsider this decision.

Thanks for considering,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 2:29 PM  
**To:** PublicComment  
**Subject:** Windstorm Rate Increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

We, as coastal residences, cannot afford to keep having these rate increases.

These increases in our insurance rates are going to force middle class families to move away from the coastal areas and only the rich will be able to afford to inhabit island communities.

Sent from my iPhone 14 Pro Max

[REDACTED]

Cellphone: [REDACTED]

Email: [REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 2:24 PM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 2:23 PM  
**To:** PublicComment  
**Subject:** TWIA Rate Increase - Vote "NO"

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase! Vote "NO" to any rate increase!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 2:17 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 2:07 PM  
**To:** PublicComment  
**Subject:** No rate increases

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

The Texas Gulf coast does not want a price increase, vote NO!!!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 2:00 PM  
**To:** PublicComment  
**Subject:** Windstorm increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase ! Especially seniors on social security!!! Vote NO to ant race increase!

[REDACTED]  
Galveston,Texas  
Sent from my iPad



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 1:58 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans can NOT afford a rate increase.

Vote "NO" to any rate increase.

Thank you,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 1:55 PM  
**To:** PublicComment  
**Subject:** Windstorm rate increases

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Homeowners on the island cannot afford a significant rate increase on windstorm or flood insurance. So many full time residents are being forced to sell because we cannot afford skyrocketing prices! Vote no to these increases please!

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 1:52 PM  
**To:** PublicComment  
**Cc:** john Farinacci  
**Subject:** NO TWIA RATE INCREASE

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA Board members and representatives

We have owned homes in Texas for over 36 years. Recent increases in property taxes and insurance premiums have placed a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 1:48 PM  
**To:** PublicComment  
**Subject:** NO to Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

More than half of windstorm damage costs are paid for out of pocket because of deductibles and depreciation. Just because there was windstorm damage does not mean that TWIA paid for it with our premiums. I paid over 28,000.00 for past 7 years to TWIA and have not been able to claim on it once.  
Raising the cost is just another price gouge and we have had enough of that.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 1:46 PM  
**To:** PublicComment  
**Subject:** 2025 Windstorm potential 10% premium increase.

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

It seems very convenient that this meeting follows the first use of prior years sufficient funds collected. This is only a recommendation but a justification for actual would be of more value. What are the actual numbers?

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 1:43 PM  
**To:** PublicComment  
**Subject:** Windstorm increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal residents can't afford an increase in Windstorm insurance, especially we Sr. citizens that are on fixed income. Please vote no. Thank you in advance 👍

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 1:33 PM  
**To:** PublicComment  
**Subject:** No to a rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Seriously? Gulf coast locals cannot afford a rate increase. Vote NO to any rate increase and think of your residents first, not profit.

[REDACTED]

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 1:03 PM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 12:28 PM  
**To:** PublicComment  
**Subject:** Proposed Rate Increase for Windstorm Insurance

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

We paid \$7,095.00 in 2023 for our property in Pirates' Beach on the West End of Galveston Island [REDACTED]  
I understand your organization is proposing a 10% increase for this year. Please do not do this. We pay a hefty price already for something we've rarely used due to wind damage to our property. I am only aware of one time that we used it and we've had our home here since 1991.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 12:26 PM  
**To:** PublicComment; PublicComments@twia.org  
**Subject:** Good morning members of TWIA,

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I would like you to address the long term plan for when policy holders can expect to see a decrease in their premiums. I hold no hope that you won't proceed with the 10% increase you are here to discuss, but I believe the least we customers deserve is transparency on:

- How much money you estimate is needed to replenish your reserve funds;
- How long you anticipate said replenishment to take;
- How much revenue you estimate this 10% increase to generate;
- When you estimate policy premiums to see a 10% (or more) decrease after you have replenished your losses.

I firmly request and sincerely hope that you do not approve an increase to premiums at all today. I find it unfair that statewide policyholders must now fund the recovery of your money after a storm event which took coastal residents, weather forecasters, news coverage, Centerpoint, and no doubt even you by surprise. Galveston residents struggled with this disaster significantly, and are now being squeezed for as many dollars as possible from many directions. I oppose your increase of the burden on us for consequences that we were all blindsided by, including yourselves.

Thank you,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 12:23 PM  
**To:** PublicComment  
**Subject:** TWIA proposed rate increase

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA board members

We have owned homes in Texas for over 40 years, increasing taxes and insurance premiums have placed a serious financial burden on our families, we request you reconsider and oppose the proposed TWIA rate increase this will create a burden to our families making more problematic our financial situation , Thank you for the opportunity to appeal

Sincerely [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 12:14 PM  
**To:** PublicComment  
**Subject:** Rate Hike

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I am against the hike. Not only for the individual homeowners and businesses but for our school districts. We need more money in our schools...not less...and certainly not because of a TWIA Rate Hike. Americans are struggling enough right now with price increases on everyday items. If school districts have to dish out more money for insurance, then the regular tax payer will have to pitch in more of their hard earned money to fill that void. When will the insurance price increases end? Natural Disasters occur everywhere...not just in the form of hurricanes. We shouldn't be solely penalized for choosing to live on the coast. Please take my comments into consideration. I appreciate your time.

Concerned Resident,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 11:50 AM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 11:24 AM  
**To:** PublicComment  
**Subject:** Oppose TWIA Rate Increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA Board members and representatives,

We have owned homes in Texas for over 26 years. Recent increases in property taxes and insurance premiums have placed a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 11:17 AM  
**To:** PublicComment  
**Subject:** Oppose TWIA Rate Increases

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA Board,

As a condo owner in the coastal community, I strongly oppose the proposed windstorm insurance rate increase. This increase would have severe economic consequences for our area, which is already facing numerous challenges. I understand the need for increases, but please keep in mind for current and future increases, 10% is a significant increase.

I urge you to reconsider this proposal and find alternative solutions that do not place additional financial burdens on coastal residents and businesses.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Port Aransas

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 11:11 AM  
**To:** PublicComment  
**Subject:** Vote No to a Rate Increase!

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase! We say no to any vote for a rate increase from TWIA!



[Sent from Yahoo Mail for iPhone](#)



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:57 AM  
**To:** PublicComment  
**Subject:** 2024 increase of TWIA

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

To the board of directors of TWIA,

I would encourage you to vote No to an increase on the TWIA fees for 2024.

TWIA is the most expensive insurance we carry and for families on fixed incomes, it's difficult to increase. Added with our current increase in all pricing; food, shelter, fuel.

Thank you,

[REDACTED]  
Chambers county resident

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:16 AM  
**To:** PublicComment; [REDACTED]  
**Subject:** TWIA Actuarial & Underwriting Committee

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I am letting my voice be heard. **I DO NOT** agree with the TWIA Actuarial & Underwriting Committee recommendation to approve a 10 percent premium rate increase filing for 2025 residential and commercial policies.

We are retired and are on a fixed income. We already pay so much in insurance premiums (flood, wind and homeowners) and taxes. We love our little island, but these increases are making it where many people can not afford to live here any longer. Also, the inflation rate is really hurting us. I'm sure you are seeing it at the gas pump, grocery stores, restaurants. We are all trying to get by on what we have.

Please do not approve a 10% premium rate for 2025 for residential and commercial policies. Thank you for your consideration.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:41 AM  
**To:** PublicComment  
**Subject:** No TWIA RATE INCREASE

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO TWIA RATE INCREASE

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:35 AM  
**To:** PublicComment  
**Subject:** Public Comment on Potential TWIA Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

NO RATE HIKE!

Thank you.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:32 AM  
**To:** PublicComment  
**Subject:** TWIA Proposed Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA Board members and representatives

We have owned homes in Texas for over 40 years. Recent increases in property taxes and insurance premiums have placed a serious financial burden on our family. We loudly request you reconsider and oppose the proposed TWIA rate increase.

A Windstorm insurance rate increase of this magnitude would have significant economic impact on all of us. Please reevaluate and do not allow this rate/premium increase to create such a problem for our family, our neighbors and our community.

Thank you for your service and the opportunity to offer this appeal.

Sincerely,

[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:28 AM  
**To:** PublicComment  
**Subject:** Vote No for Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. I have paid my TWIA for years and years and have NOT filed a claim. Again, Hurricane Beryl has hit. I again will not be making a claim. These increases are crazy. Right after Beryl hit, you determined that you needed another rate increase before you even determine how many claims you will be getting. In fact, every year you want a 10% increase even if no hurricane hit Texas. This is crazy again. Stop the craziness. What is crazy, at every turn another company wants to raise their fees for there products/services. And, the inflation is not matching what we are taking home. Our pay is not increasing for the inflation on everyday items. Please vote No on this increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:26 AM  
**To:** PublicComment  
**Subject:** Vote No on Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. I have paid my TWIA for years and years and have NOT filed a claim. Again, Hurricane Beryl has hit. I again will not be making a claim. These increases are crazy. Right after Beryl hit, you determined that you needed another rate increase before you even determine how many claims you will be getting. In fact, every year you want a 10% increase even if no hurricane hit Texas. This is crazy again. Stop the craziness. What is crazy, at every turn another company wants to raise their fees for there products/services. And, the inflation is not matching what we are taking home. Our pay is not increasing for the inflation on everyday items. Please vote No on this increase.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:26 AM  
**To:** PublicComment  
**Subject:** Vote No on Rate Increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. I have paid my TWIA for years and years and have NOT filed a claim. Again, Hurricane Beryl has hit. I again will not be making a claim. These increases are crazy. Right after Beryl hit, you determined that you needed another rate increase before you even determine how many claims you will be getting. In fact, every year you want a 10% increase even if no hurricane hit Texas. This is crazy again. Stop the craziness. What is crazy, at every turn another company wants to raise their fees for there products/services. And, the inflation is not matching what we are taking home. Our pay is not increasing for the inflation on everyday items. Please vote No on this increase.

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:24 AM  
**To:** PublicComment  
**Subject:** Coastal Texans Cannot afford a rate increase, vote NO to any rate increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans Cannot afford a rate increase, vote NO to any rate increase

As a coastal resident that has no choice but to get windstorm insurance by law I strongly oppose any increase to the rates, especially a 10% across the board raise. With the current economic climate with many that live down here, and increased property valuations this would essentially contribute to pricing average Texans out of their homes. Maybe the association shouldn't leverage capital markets and take out as large of a catastrophic bond as it is looking at. Sounds to me like ya'll are hedging your bets against the policy holders.

V/R,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:16 AM  
**To:** PublicComment  
**Subject:** Vote no

[You don't often get email from [REDACTED] com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

To whom it may concern

Coastal Texans cannot afford a rate increase . Please vote no to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:11 AM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 10:00 AM  
**To:** PublicComment  
**Subject:** Increasing rates

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Your prices are pushing retirees like me out of the market. Look at how much help was needed from GLO, Samaritan Purse, Habitat for Humanity because so few could afford insurance.  
Please reconsider your increase.  
Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:46 AM  
**To:** PublicComment  
**Subject:** NO Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase. My wife and myself are retired and cannot keep paying theses high insurance rates for no help during a hurricane. I cannot pay a \$5,000.00 deductible to then make a claim and now you want an INCREASE IN OUR PREMIUMS??? Doesn't sound right or fair to me....maybe greed....Please vote to any rate increase. Thank you for your interest and concern in this matter.

[REDACTED]

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:39 AM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE!

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

As a homeowner/resident, business owner and REALTOR, this rate increase should NOT be allowed!

**Note to Consumer:** Texas law requires all real estate license holders to give the following: [Information About Brokerage Services](#) and [Consumer Protection Notice](#) to prospective buyers, tenants, sellers and landlords. You can click on the hyperlink for these documents.

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:38 AM  
**To:** PublicComment  
**Subject:** NO rate increase for wind insurance

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I am a resident of Alvin and I'm a business operator. WE CANNOT AFFORD A RATE INCREASE!

Thank you,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:33 AM  
**To:** PublicComment  
**Subject:** Proposed rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No TWIA rate increase



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:31 AM  
**To:** PublicComment  
**Subject:** No rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

No TWIA rate increase

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:26 AM  
**To:** PublicComment  
**Subject:** Rate Hike

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Please vote no to a rate hike. As a resident, the cost is going up too quickly. There isn't a valid reason for it to go up this much. As someone who manages a nonprofit for seniors, our insurance is already way to high and we struggle to be able to pay it every year. There must be a better way.

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:11 AM  
**To:** PublicComment  
**Subject:** TWIA Proposed Rate Hike - OPPOSE

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Dear TWIA Board Members,

I am writing to express my strong opposition to the proposed 10% rate increase for 2025. As a resident of Corpus Christi, I have witnessed firsthand the escalating financial pressures on homeowners in our community. This proposed rate increase is not only burdensome but also unsustainable for many of us.

Firstly, the rapid rise in home prices in Corpus Christi has already imposed a significant tax burden on property owners. According to recent data, property values in our area have surged dramatically over the past few years. Consequently, property taxes have increased, putting additional strain on household budgets. This proposed rate hike would exacerbate an already challenging financial situation for many families.

Moreover, we are grappling with the effects of massive inflation. The cost of living has risen sharply, with prices for essentials such as groceries, gas, and utilities reaching unprecedented levels. Many of us are struggling to keep up with these rising costs, and an additional increase in insurance rates would be an unwelcome and unaffordable burden.

Additionally, it is important to consider the broader economic context. The past few years have been financially tumultuous for many households, with the COVID-19 pandemic causing significant disruptions to employment and income stability. While some sectors of the economy are recovering, many individuals and families are still trying to regain their financial footing. Introducing a rate increase at this juncture would hinder this recovery process and place undue stress on already stretched budgets.

I urge you to reconsider any rate increase. Our community needs support and relief, not additional financial strain. By maintaining current rates, you would be demonstrating a commitment to the well-being and stability of Corpus Christi residents and all of the Texas Coastal Bend during these challenging times.

Thank you for your attention to this critical matter. I trust that you will take our concerns into account and act in the best interest of our community.

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 9:03 AM  
**To:** PublicComment  
**Cc:** [REDACTED]  
**Subject:** proposed windstorm protest, rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

As an owner of +\$10.0M in commercial properties, located in downtown Corpus Christi, I protest the 10% rate increase. As owners of a residential property, we have never filed a claim, yet the rates continue to increase. We are forced to pass on these increased costs to our tenants and the continued rate increases place an additional burden on our ability to maintain the properties and provide service to our tenants.....at some point this has to stop. [REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:59 AM  
**To:** PublicComment  
**Subject:** Rate hike

[You don't often get email from [REDACTED] net. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I wish to register my strong opposition to the proposed rate hike by TWIA. I am a resident of Corpus Christi ((1982-1996 and 2006-current) and a homeowner. What we pay in comparison to the rest of the state is outrageous and may soon price us out of living in our home. In a combined 27 years of homeownership in Corpus Christi my husband and I have yet to make a windstorm claim, yet in five years in College Station, we had two claims due to hail. There needs to be a more equitable way to develop rates throughout the state.

Sincerely,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:59 AM  
**To:** PublicComment  
**Subject:** NO Rate Increase

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:58 AM  
**To:** PublicComment  
**Subject:** NO Rate Increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:58 AM  
**To:** PublicComment  
**Subject:** NO Rate Increase

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:58 AM  
**To:** PublicComment  
**Subject:** NO Rate Increase

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:58 AM  
**To:** PublicComment  
**Subject:** NO Rate Increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:56 AM  
**To:** PublicComment  
**Subject:** Proposed rate hike

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

As a lifelong resident along the Texas Gulf Coast, I urge and plead with you to reconsider and turn down the proposed rate hike for TWIA. It has become absolutely ridiculous, for the amount of taxes and insurance that we pay for the protection of our single family dwelling on North Padre Island in Corpus Christi.

Please look for alternate means to provide this protection to residents, without tapping their hard-earned budgets. With prices of darn near everything escalating, be the organization that figures out a way to operate without putting residents in the poor house.

Thanks,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:53 AM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:44 AM  
**To:** PublicComment  
**Subject:** No Rate increase

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I voice opposition to this ridiculous rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community, and an increase in windstorm insurance rates will be devastating for homeowners and small businesses on the coast.  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:31 AM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

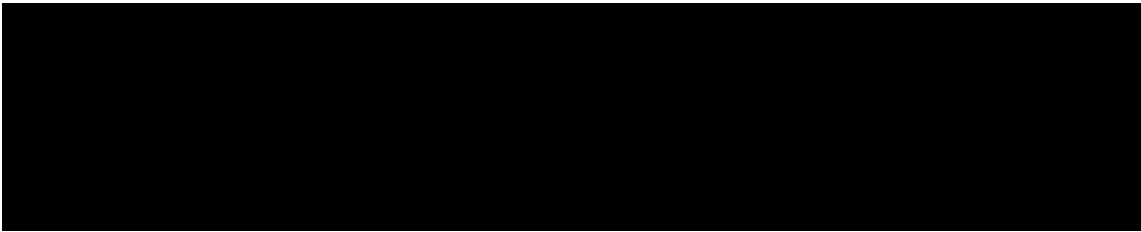
---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:28 AM  
**To:** PublicComment

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

The TWIA proposed 10% increase in Galveston is ridiculous. People are having a hard enough living as it is. The premium is already sky high. I'm sure the vote won't really matter, but just praying it does.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:20 AM  
**To:** PublicComment  
**Subject:** TWIA Proposed Rate Hike

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Thank you for this opportunity to express my opinion on the proposed rate hike for windstorm insurance.

A rate hike is the last thing we need with the state of our economy at this time. And, the school districts in the coastal counties will really suffer with a rate hike.

There need to be further conversations about what's fair for everyone.

I would definitely support a statewide catastrophe plan in which the costs would be shared to provide coverage in the event of future natural disasters. Hopefully the Texas Legislature will take the lead on this issue in the next session.

I agree with Al Arreola, chief executive officer of the United Corpus Christi Chamber of Commerce, when he states, "To look at windstorms through such a narrow lens when there are fires in the Panhandle, tornadoes up in East Texas—there are significant events that happen across the state, so that effectively the burden on us with the rates is unfair, These are challenging times to do business right now across the country with inflation. The proposed rate increase is a significant burden to anyone trying to do business or start a business."

Please think very carefully before you vote for any kind of rate increase. Think of the people you will be impacting when they must choose between paying bills and eating during these inflationary times.

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:12 AM  
**To:** PublicComment  
**Cc:** Elaine Cotton  
**Subject:** No to insurance increase

You don't often get email from [REDACTED]. [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Texas coastal areas cannot afford an insurance increase. Manage the business properly to cover expenses, don't just keep raising taxes.

[REDACTED]  
Galveston county resident and business owner

[Yahoo Mail: Search, Organize, Conquer](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:09 AM  
**To:** PublicComment  
**Subject:** Rate Hike for 2025

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

I am writing to Protest “any” increase what so ever in the Windstorm Rates for all of our Coastal Counties!  
Our excessive rates are hindering the standard of living for all. We cannot afford to pay these ridiculous high rates when the rest of the state of Texas is paying a fraction of the costs.  
This is not “Fair”.  
Please consider and implement a Catastrophic Plan for the entire state that will be equal for all.  
Thank you for your concern and consideration.

[REDACTED]

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 8:03 AM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 7:36 AM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:50 AM  
**To:** PublicComment  
**Subject:** Proposed rate increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Please do not increase the insurance premiums. We can barely afford to own our home in Galveston currently. Our home is paid off, so we don't even have a mortgage; but between the 3 different insurances, the extremely high prop taxes and utilities our housing costs are already \$1000 per month. We are already struggling to live here. Please don't do this. It will cause hardships for locals who love living and working on the island.

[Sent from Yahoo Mail for iPhone](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:19 AM  
**To:** PublicComment  
**Subject:** No to Rate Hike

[You don't often get email [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Please no rate hike. We are already having financial difficulties and this will hurt us tremendously.

[REDACTED]  
[REDACTED]  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 6:00 AM  
**To:** PublicComment  
**Subject:** NO Rate Increase

You don't often get email from [REDACTED] [Learn why this is important](#)

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.

Do you folks realize the US economy is in the bottom of the bucket? A bag of Fritos cost damn near \$7. Asinine! We the people are sick and tired of Joe Biden's Democratic BS.

No rate increases!

[REDACTED]  
Santa Fe, Texas

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 4:20 AM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 4:09 AM  
**To:** PublicComment  
**Subject:** No TWIA rate increase

[You don't often get email [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

We Pay Too Much Right Now!  
I am opposed to a TWIA rate increase  
Have a great day  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 1:24 AM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

We vote no our rate increase cannot happen. Our community cannot afford this. We vote no.  
Sent from my iPhone

**Taylor Kerr**

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 1:01 AM  
**To:** PublicComment  
**Subject:** Oppose the 10% Rate Increase for 2025

**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

TWIA Texas Windstorm Insurance Agency,

Dear TWIA Board of Directors,

I urge you to reject the proposed 10% rate increase for 2025 residential and commercial policies. This increase would place an undue financial burden on our coastal communities, which are already facing significant challenges.

Please consider alternative measures that do not disproportionately impact policyholders. We rely on TWIA for fair and affordable coverage, and this proposed rate hike undermines that trust.

Thank you for considering my concerns.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]