

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:36 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.

Please, please, please: **NO HIKE RATE !!!!**

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:15 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. It's high enough already and it's a miracle to even get claims approved and paid.

[REDACTED]

[Yahoo Mail: Search, Organize, Conquer](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:00 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.

Absolutely NO RATE INCREASE

Regards,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:57 PM  
**To:** PublicComment  
**Subject:** Proposed insurance cost increase

[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.

Good evening. We absolutely cannot afford a rate increase in windstorm premiums in Texas. I live where Beryl came through and we are struggling to replace lost food and lost wages from not being able to work while recovering power after the hurricane. Let's not talk about the dramatic increase in cost of living. We are all struggling to make ends meet. Please please do not increase the rate.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:47 PM  
**To:** PublicComment  
**Subject:** Noratehike

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

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:02 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:** Thursday, August 1, 2024 9:49 PM  
**To:** PublicComment  
**Subject:** No to 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.

I hear by declare NO Vote for TWIA premium increase for residential policies.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:40 PM  
**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.

Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:18 PM  
**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.

Please don't increase our rates. We are all struggling as it is.

Regards, [REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:17 PM  
**To:** PublicComment  
**Subject:** No TWIA 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.

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:** Thursday, August 1, 2024 9:09 PM  
**To:** PublicComment  
**Subject:** My bill came in

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.

Thanks for bending me over even more. What a scam this is. Sucking people dry of their hard earned money. Anyone associated with TWIA is no different then John Doe robbing the local 7/11, you just don't use a gun.

## Public Comment

---

**From:** Sharon McKinney <mckinney@paisd.net>  
**Sent:** Thursday, August 1, 2024 9:02 PM  
**To:** PublicComment  
**Subject:** No Rate Hike

You don't often get email from mckinney@paisd.net. [Learn why this is important](#)

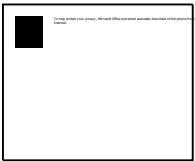
**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

An increase to TWIA rates would have a detrimental impact on PAISD as our basic allotment state funding per student has not increased since 2019 while our property and casualty policies have increased over 100% in that same time period. Our property and casualty insurance costs per enrolled student is over \$2,000.

Please contact me if I can be of further assistance.

Sincerely,

Sharon McKinney



Sharon McKinney, Ed.D.

Superintendent of Schools, Port Aransas Independent School District

[mckinney@paisd.net](mailto:mckinney@paisd.net); 361-749-1205

Facebook: [Port Aransas Independent School District](#)

Twitter/X: @PortAransasISD Instagram: portaransasisd

#marlinpriderunsdeep #legacyofexcellence

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## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 8:54 PM  
**To:** PublicComment  
**Subject:** Re: 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!

[Yahoo Mail: Search, Organize, Conquer](#)

On Thu, Aug 1, 2024 at 8:52 PM, Sarah Bonnett

[REDACTED]:

[Yahoo Mail: Search, Organize, Conquer](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 8:53 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.

[Yahoo Mail: Search, Organize, Conquer](#)

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 8:29 PM  
**To:** PublicComment  
**Subject:** NO 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.

NO RATE HIKE!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 8:28 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:** Thursday, August 1, 2024 8:21 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.

High inflation, property tax proposed increases, plus a TWIA rate increase will make Texas a cost-prohibitive place to live. Our booming economy supports national energy demand and requires workforce, but at what cost? Keep Texas affordable for Texas workforce.

- [REDACTED]

Sent from Gmail Mobile

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 8:02 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:** Thursday, August 1, 2024 7:58 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.

Please do not issue a rate hike. The cost of living in the area is high already. I am trying to raise a young family and about to be forced out of the area.

Thank you,

[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 7:53 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 no!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 7:52 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:** Thursday, August 1, 2024 7:38 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:** Thursday, August 1, 2024 7:33 PM  
**To:** PublicComment  
**Subject:** TWIA 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 can't avoid a 10% rate increase in our TWIA rates. Please vote no to any rate increase.

Regards,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 7:15 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.

**Dear TWIA Board members and representatives**

**We have owned three homes in Texas for 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]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 7:12 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:** Thursday, August 1, 2024 7:09 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 members and representatives

We have owned homes in Texas for over 56 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:** Thursday, August 1, 2024 7:09 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:** Thursday, August 1, 2024 7:09 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.

Could you hear me? I am a homeowner with TWIA insurance. I am a senior citizen on a fixed income living on Padre Island. A rate hike will force older residents to sell up and move.

I am opposed to any rate hike.

[REDACTED]

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 6:57 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.

Dear Board Members, as a 70 yr old retired resident of the southeast Texas coast, I am asking you to please forgo raising our insurance rates as we are all suffering still from Beryl. The costs are enormous as most of us have deductibles so high that we cannot even file for help.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 6:54 PM  
**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.

### NO RATE HIKE

We can't keep affording these increases. Harvey was bad enough. Because you wouldn't pay us, our lawyer walked off with most of the settlement. We still haven't been able to rebuild our home.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 6:52 PM  
**To:** PublicComment  
**Subject:** Proposed 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.

I am writing in opposition to your proposed rate hike and implore you to reconsider.  
During these economically difficult times, your rate hike would place even greater financial burdens on us and on so many.

I pray that you will reconsider and not impose a rate hike at this time.

I stand with our elected officials who also are in opposition to this proposed rate hike.

Please, do not raise TWIA rates!

[REDACTED]  
Homeowner  
Rockport Texas



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 6:46 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!!!

Sent from my Galaxy

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 6:46 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.

No rate increase!!!!  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 6:44 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.

NO RATE HIKE!!! It is getting ridiculous!!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 6:44 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.

[REDACTED]  
...on my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 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]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 6:21 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.

No Rate Hike !!

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 6:21 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.

Our rates are already outrageous!!

Sent from my Verizon, Samsung Galaxy smartphone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 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:** Thursday, August 1, 2024 5:50 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.

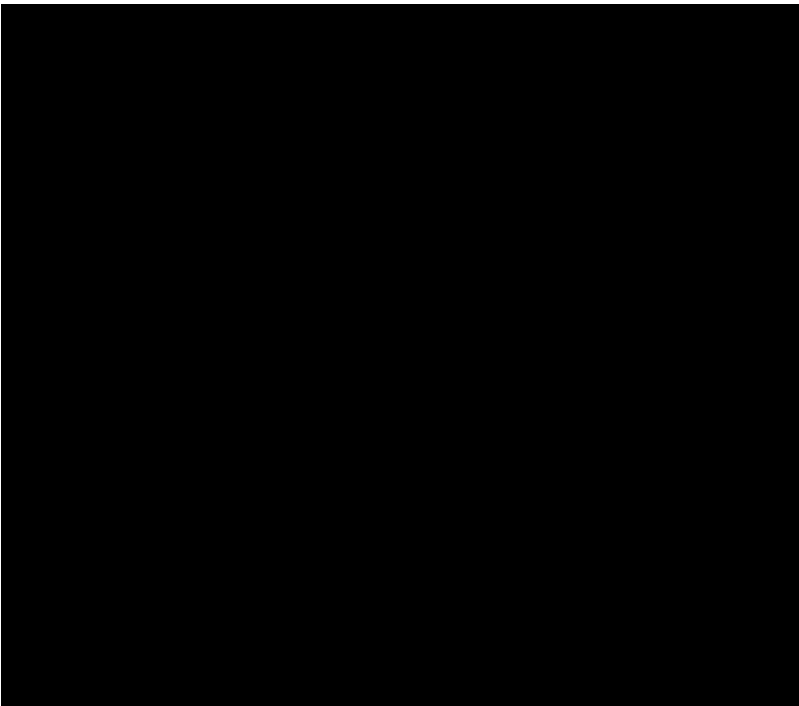
Peoples are already struggling to stay in their homes due to the very high inflation. Please do NOT raise insurance rates.

Texas law requires all license holders to provide the following forms to prospective clients:

[Texas Real Estate Commission Information About Brokerage Services](#)

[Texas Real Estate Commission Consumer Protection Notice](#)

[Important Information About Wire Fraud](#)





## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 5:55 PM  
**To:** PublicComment  
**Subject:** Rate Increase on 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.

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 5:54 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.

No rate hike.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 5:53 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.

We pay too! much for insurance  
Port A residence

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 5:47 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.

I vote NO RATE HIKE.



Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 5:43 PM  
**To:** PublicComment  
**Subject:** no rate hikes!

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 hikes

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 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:** Thursday, August 1, 2024 5:38 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.

Do not raise the rates. Find another way to increase revenue.

[REDACTED]  
Rockport. Texas

[Sent from AT&T Yahoo Mail for iPhone](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 5:21 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.

We don't need no rate hike.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 5:18 PM  
**To:** PublicComment  
**Subject:** NO TO RAISING TWIA 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.

Raising flood insurance premiums by 10% will be detrimental to my financial welfare. Everything continues to raise, and unfortunately many citizens will be forced away from their homes because of continued financial warfare from insurance companies via continued raising premiums.

Vote NO to raising premiums of TWIA.

League City Citizen,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 5:15 PM  
**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.

TWIA -

Increased rates will be a major contributor in a negative economic impact for Coastal homeowners and businesses.  
No rate increases puh-leeese !



Helping People Find Their Way Home

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 5:03 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:** Thursday, August 1, 2024 5:01 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:** Thursday, August 1, 2024 5:01 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:** Thursday, August 1, 2024 4:57 PM  
**To:** PublicComment  
**Subject:** No Texas Windstorm 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 rate increase to Texas Windstorm insurance.

I say "NO" to rate increase of any type.

[REDACTED]  
Alvin Texas



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 4:53 PM  
**To:** PublicComment  
**Subject:** I Say NO to 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 to Texas Windstorm insurance.

I say "No" to any rate increase

[REDACTED]  
Alvin Texas

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 4:50 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.



Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 4:40 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.

Dear TWIA Team,

I hope this message finds you well. I am writing to express my strong opposition to any proposed rate increases by the Texas Windstorm Insurance Association (TWIA).

### **NO RATE INCREASE**

As a member of the coastal community, I understand the challenges we face regarding insurance and natural disasters. However, increasing rates at this time would place an undue burden on homeowners and businesses already grappling with the financial impacts of recent storms and economic conditions.

The coastal region is resilient, and we have shown our strength in overcoming adversity. It is crucial that we maintain affordable insurance options for all residents to ensure that our communities can thrive without the added stress of rising costs.

I urge you to reconsider any plans for a rate hike and instead focus on strategies that support our coastal communities without further financial strain.

Thank you for your attention to this matter.

Coastal Strong!

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 4:40 PM  
**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,

As a resident 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]

[REDACTED]

## Public Comment

---

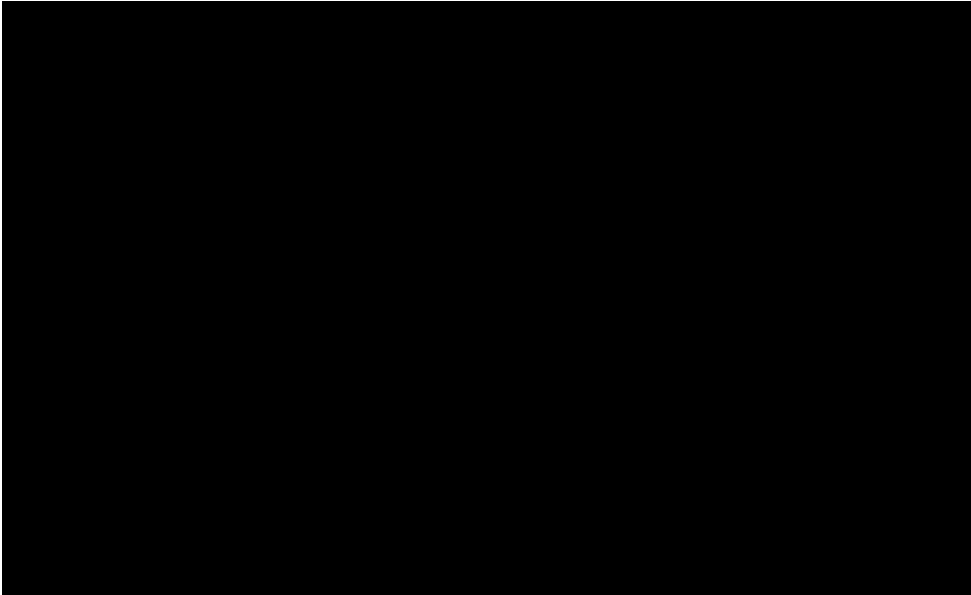
**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 4:25 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE!

**Importance:** High

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 are already drowning with insurance costs. My 2000 sq ft home has risen exponential with insurance hikes. With house insurance costs, flood insurance costs AND TWIA insurance costs, I pay of \$18,000 + per year. Please stop adding more taxes & TWIA insurance costs to our properties. Thank you.



## Public Comment

---

**From:** Kibbe, Scot <scot.kibbe@apci.org>  
**Sent:** Thursday, August 1, 2024 4:24 PM  
**To:** PublicComment  
**Subject:** APCIA Comment on Proposed Rate Changes

You don't often get email from scot.kibbe@apci.org. [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.

To Members of the Texas Windstorm Insurance Association (TWIA) Board of Directors:

The American Property Casualty Insurance Association (APCIA), a national property casualty trade association serving consumers, businesses, and communities across the country, would offer the following remarks related to the scheduled August 6, 2024, Board of Directors meeting. APCIA members write about half of the residential and commercial property insurance in Texas.

APCIA and our members appreciate the opportunity to provide our support of the proposed rate increases recommended by the Board's Actuarial and Underwriting Committee. A review of the TWIA 2024 Rate Adequacy Analysis indicates that TWIA's current rates are 38 percent inadequate for residential coverage and 45 percent inadequate for commercial coverage. Changes in climatic conditions, increased catastrophes, and continued inflationary increases put pressure on repairs and rebuilding cost that will require additional financial resources to pay losses to TWIA's policyholders. Therefore, we support the proposed increase of ten (10) percent for residential and commercial rates.

Again, thank you for the opportunity to provide our comments and support of these needed adjustments that will help TWIA ensure that policyholders have the coverage that is needed.

Please let us know if you have any questions.

Respectfully submitted,

Scot Kibbe  
Vice President, State Government Relations (Texas, Iowa, Kansas, Nebraska)  
[scot.kibbe@apci.org](mailto:scot.kibbe@apci.org)  
512-461-1964



## Public Comment

---

**From:** Arthur Granado <AGranado@ccrta.org>  
**Sent:** Thursday, August 1, 2024 4:24 PM  
**To:** PublicComment  
**Subject:** No Rate Increase.

[You don't often get email from agranado@ccrta.org. 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 TWIA Board of Directors,

On behalf of Corpus Christi Regional Transportation Authority's Board of Directors, Executive Leadership, and the community that we serve, I respectfully request that TWIA withdraw any proposed increases currently under consideration.

Any proposed increases would hinder our region's economic development and adversely affect both current and potential local business owners, entrepreneurs, and community members.

Sincerely,  
Arthur Granado  
CCRTA Board Chair

## Public Comment

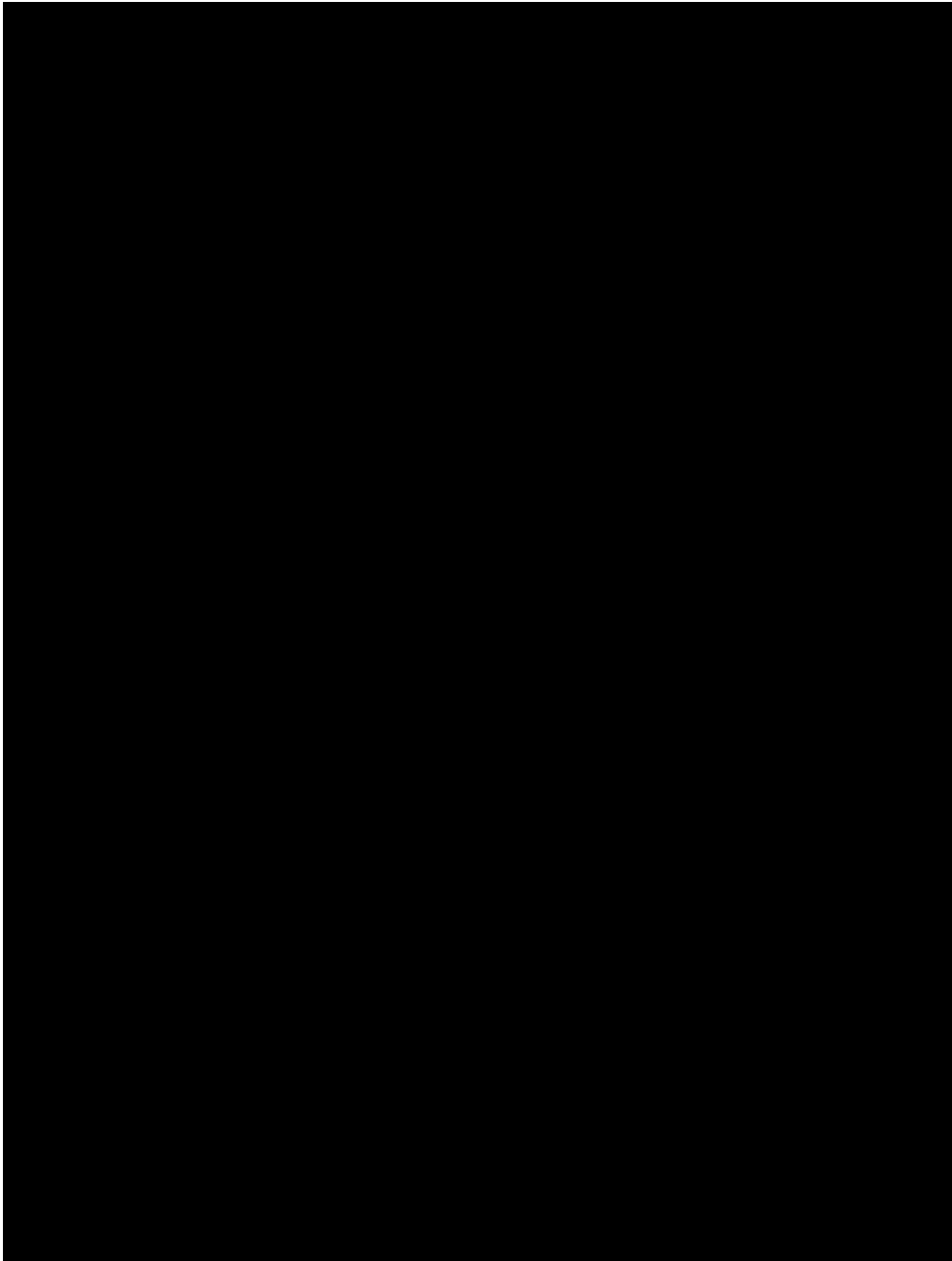
---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 4:22 PM  
**To:** PublicComment  
**Subject:** Coastal Texans cannot afford a rate increase. Vote NO to any rate increase.”

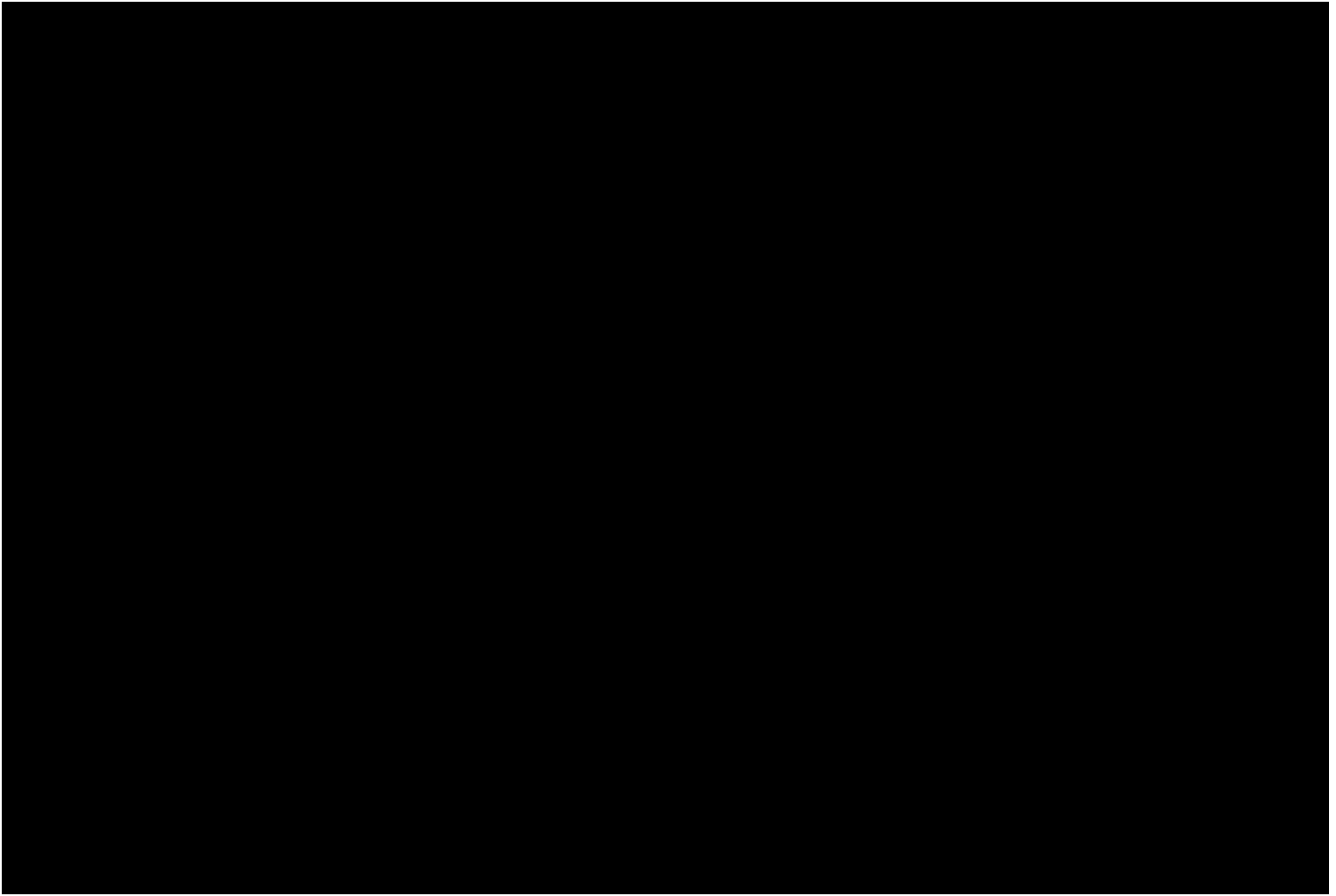
You don't often get email from [REDACTED] [Learn why this is important](#)

**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.”**







## Public Comment

---

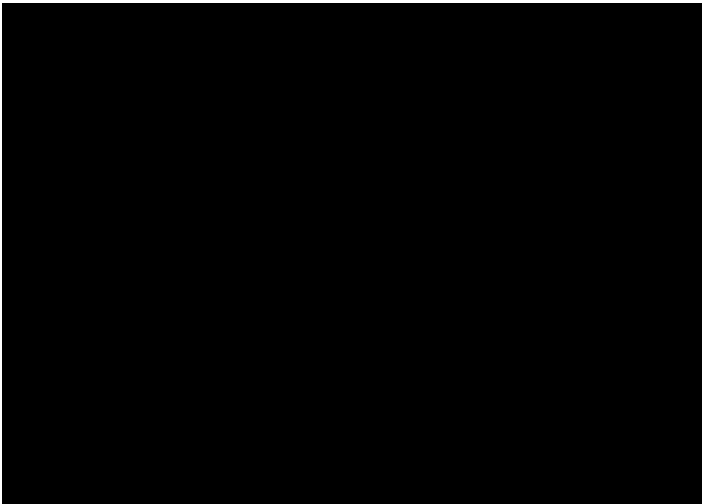
**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 4:22 PM  
**To:** PublicComment  
**Subject:** No to TWIA Increase!

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.

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

As a business owner and resident, it is RIDICULOUS how much of my monthly income goes to escrow to cover insurance - over 75%! And each year it continues to go up even when I have never had a claim. People cannot afford for this to continue!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 4:15 PM  
**To:** PublicComment  
**Subject:** Fwd: 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.

*Texas law requires all real estate licensees to give the following information about brokerage services*

[INFORMATION ABOUT BROKERAGE SERVICES 11-2-15.pdf](#)

[\(699K\)](#)

[TEXAS REAL ESTATE COMMISSION CONSUMER PROTECTION NOTICE](#)

[REDACTED]

[REDACTED]

Date: Thu, Aug 1, 2024 at 4:11 PM  
Subject: NO RATE HIKE  
To: <[publiccomment@twia.com](mailto:publiccomment@twia.com)>

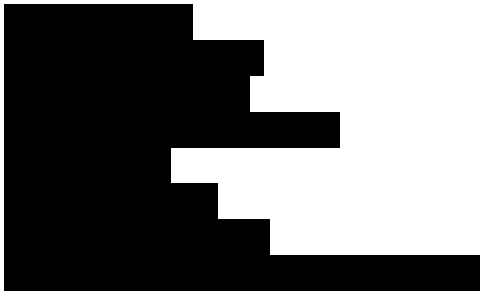
[REDACTED]

*Texas law requires all real estate licensees to give the following information about brokerage services*

[INFORMATION ABOUT BROKERAGE SERVICES 11-2-15.pdf](#)

(699K

TEXAS REAL ESTATE COMMISSION CONSUMER PROTECTION NOTICE



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 4:12 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.

No rate increase !!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 4:05 PM  
**To:** PublicComment  
**Subject:** RE: Windstorm Rate Increase

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

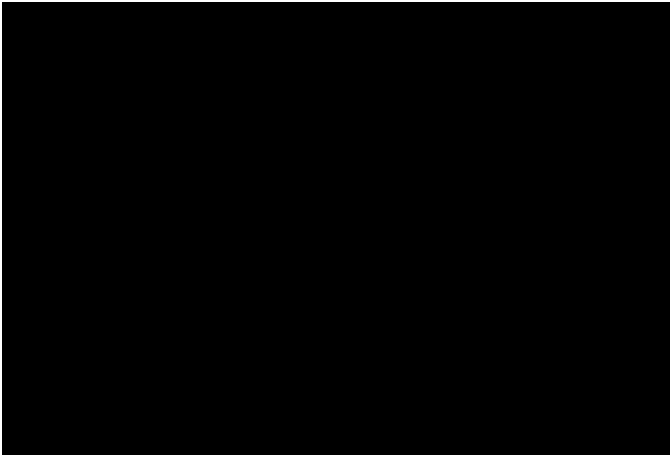
**CAUTION:** This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

To Whom it may concern,

Please consider working with the State Legislature in the upcoming Legislative Session for sustainable solutions for all of Texans.

Respectfully, please reject a RATE INCREASE at this time !

Thank you for your consideration.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 4:05 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.

Absolutely no rate increase!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 4:01 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:** Thursday, August 1, 2024 3:33 PM  
**To:** PublicComment  
**Subject:** Tac 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 can not afford a increase in rates Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 3:31 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.

Isn't enough. enough?



Get [Outlook for Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 3:25 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,

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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:** Thursday, August 1, 2024 3:22 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,

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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:** Thursday, August 1, 2024 3:15 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.

NO RATE HIKE  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 3:14 PM  
**To:** PublicComment  
**Subject:** NO 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.

NO RATE HIKE  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 3:14 PM  
**To:** PublicComment  
**Subject:** NO 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.

NO RATE HIKE  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 3:14 PM  
**To:** PublicComment  
**Subject:** NO 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.

NO RATE HIKE  
Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 3:11 PM  
**To:** PublicComment  
**Subject:** NO 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.

--

*Information About Brokerage Services ;*

**Texas law requires all license holders to provide the Information About Brokerage Services form to prospective clients.**

<https://www.trec.texas.gov/sites/default/files/pdf-forms/IABS%201-0.pdf>

*and Consumer Protection Information*

[https://www.trec.texas.gov/sites/default/files/pdf-forms/CN%201-4-1\\_1.pdf](https://www.trec.texas.gov/sites/default/files/pdf-forms/CN%201-4-1_1.pdf)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 3:10 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:** Thursday, August 1, 2024 3:04 PM  
**To:** PublicComment  
**Cc:** todd.hunter@house.texas.gov  
**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.

I can't believe we have to do this AGAIN.

If you would distribute the cost throughout the State, you wouldn't have to do this every year.

If you think hurricanes don't affect the rest of the state, think again: The Port of Corpus Christi is the largest port in the nation by tonnage. Everything produced in Amarillo, El Paso, Austin, Garland, San Antonio and all surrounding areas ships through the ports of Corpus Christi and Houston.

It is in TEXAS best interest to protect our coast.

NO RATE HIKE

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 2:56 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.

NO RATE HIKE

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 2:52 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.

NO RATE HIKE

Have a nice day,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 2:50 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:** Thursday, August 1, 2024 2:45 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 PLEASE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 2:45 PM  
**To:** PublicComment  
**Subject:** Comment

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 increase!!!

[Sent from the all new AOL app for iOS](#)



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 2:43 PM  
**To:** PublicComment  
**Subject:** No Rate Increase

[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.

I cannot afford to pay more for windstorm insurance!

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 2:34 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:** Thursday, August 1, 2024 2:34 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:** Thursday, August 1, 2024 2:23 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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 2:21 PM  
**To:** PublicComment  
**Subject:** Vote 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.

Texans cannot afford another rate increase.

As a business owner and resident insurance costs are already very high and we cannot afford these continuous increases.

Sincerely

[REDACTED]  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:59 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.

NO RATE HIKE!  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:54 PM  
**To:** PublicComment  
**Subject:** Rate increase

[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.

NO RATE HIKE FOR CORPUS CHRISTI PLEASE!!  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:54 PM  
**To:** PublicComment  
**Subject:** My vote is NO!

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 communities cannot afford, yet another, hike in premiums. It has gotten completely out of control and is ridiculous. I vote no!

People are losing their homes or they're having to make extreme decisions just because they cannot afford insurance.

Thank you,

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:54 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.

Beryl proved to be a wolf in sheep's clothing. The claims count is now above 25,000 and estimated losses will probably exhaust the CRTF. Since the worst part of the hurricane is yet to come, it is highly probable that TWIA will have to borrow money if there is another event. If rates had been raised as needed, the CRTF balance could have been as high as \$1Billion. Any debt will only increase the rate inadequacy.

TWIA has no alternative, rates have to go up. Yes, premiums have gone up, but that is simply a reflection of increased coverage values, not an increase in rates. If the rate gap is not addressed, the cost of reinsurance will go up, CAT bond interest will go up and credit line interest will go up. Assuming that such options even remain available.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:50 PM  
**To:** PublicComment  
**Subject:** Vote NO for 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

Thanks,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Saturday, July 27, 2024 1:45 PM  
**To:** PublicComment  
**Subject:** No 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 the increase of texas windstorm insurance.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:44 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 do NOT raise the rate.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:39 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:** Thursday, August 1, 2024 1:35 PM  
**To:** PublicComment  
**Subject:** NO TWIA 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 a homeowner on the Coastal Bend, we already pay too much for Wind Insurance. Why do the rates need to increase every year?  
When we purchased our home in 2020, we paid \$1,700 for the first year of wind insurance. Here we are in 2024, and our Wind Insurance has more than doubled over four years!

WHY?

We want to see NO TWIA RATE INCREASES!!

[REDACTED]  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:28 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.

NO RATE INCREASE

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:27 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:** Thursday, August 1, 2024 1:25 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.

NO RATE HIKE  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:22 PM  
**To:** PublicComment  
**Subject:** NO...

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 increases...

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:14 PM  
**To:** PublicComment  
**Subject:** NO 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.

Sir/Madam - NO RATE HIKE!!! I am a homeowner in Nueces County and the rates are too high already. No more!

Respectfully,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:10 PM  
**To:** PublicComment  
**Subject:** NO Rate Increase

[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. Inflation is at a historic rate and people cannot even afford food. Please do not raise the rate. People do not need to lose their homes or go hungry due to rate increases.

Sincerely,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:03 PM  
**To:** PublicComment  
**Subject:** Please NO 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.

Hello,

There are way too many families who have lived their whole lives in Port Aransas. Between property taxes and insurance rates continuing to skyrocket, many are being forced to move away from their homes. If locals keep getting pushed out, there will be nobody here to work for the millions of tourists who come each year.

PLEASE don't increase the rates. Many of us have paid in for 30+ years, and have only needed to file a claim ONE time. TWIA has to be profitable in Port Aransas over the last 30 years. Please don't punish us anymore.

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:00 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:** Thursday, August 1, 2024 12:59 PM  
**To:** PublicComment  
**Cc:** [REDACTED]  
**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.

Please do not increase windstorm rates and put more burden on the Texas gulf coast residents already hit hard by increases in every policy we have! People are hurting with inflation costs and cannot afford any more burdens to survive! Instead, vote out this corrupt, evil government, Rino's and globalists!

Thanks,

[REDACTED]

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:55 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,

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:** Thursday, August 1, 2024 12:54 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.

Stop trying to raise our rates! How about getting the rest of Texas to pony up. Windstorms are not only hurricanes! Tornadoes are just as destructive and occur over much of Texas. Stop extorting the coastal dwellers!

\*\*\*\*\*

The universe without music would be madness.

\*\*\*\*\*

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:50 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:** Thursday, August 1, 2024 12:48 PM  
**To:** PublicComment  
**Subject:** No to TWIA 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 iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:47 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:** Thursday, August 1, 2024 12:46 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:** Thursday, August 1, 2024 12:37 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:** Thursday, August 1, 2024 12:34 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE  
**Attachments:** 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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:32 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:** Thursday, August 1, 2024 12:32 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:** Thursday, August 1, 2024 12:31 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:** Thursday, August 1, 2024 12:30 PM  
**To:** PublicComment  
**Subject:** NO RATE HIKE! 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 am a home owner and REALTOR® in Corpus Christi Texas. For my personal property and my business, 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:** Thursday, August 1, 2024 12:30 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.

As a taxpayer I think the way TWIA works is unfair as we along the coast shoulder the lion's share of the insurance cost. for the rest of the state. NO RATE INCREASE!

[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:25 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:** Thursday, August 1, 2024 12:22 PM  
**To:** PublicComment  
**Subject:** NO 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.

“NO RATE HIKE!”

Thank you

[REDACTED]

Sent from my iPad

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:19 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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:18 PM  
**To:** PublicComment  
**Subject:** NO 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.

[REDACTED]



Public Comment

From: [redacted]  
Sent: Thursday, August 1, 2024 12:14 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 Increase



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:14 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:** Thursday, August 1, 2024 12:13 PM  
**To:** PublicComment  
**Subject:** WINDSTORM RATES

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 BURDEN WE COASTAL TEXANS WITH A RATE HIKE. WE HAVE BEEN BURDENED ENOUGH WITH INFLATION AND STORMS FOR MUCH OF THE PAST SEVERAL YEARS. WE NEED TO SURVIVE AND BE ABLE TO RETAIN OUR HOMES. REMEMBER, EVERY ZONE OF OUR GREAT STATE HAS ITS OWN PROBLEMS AND WE HERE ON THE GULF COAST NEVER DENY OUR FELLOW TEXANS OF HELP FROM OUR STATE AGENCIES.  
THANK YOU .

[REDACTED]  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:12 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:** Thursday, August 1, 2024 12:12 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:** Thursday, August 1, 2024 12:12 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:** Thursday, August 1, 2024 12:11 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:** Thursday, August 1, 2024 12:11 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:** Thursday, August 1, 2024 12:11 PM  
**To:** PublicComment  
**Subject:** Windstorm Insurance 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,  
Coastal Texans cannot afford a rate increase! Vote NO to any 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. Hurricane Beryl has hurt us severely and we can not take a rate increase after taking so many out of pocket expenses to recover from Beryl.

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

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:10 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:** Thursday, August 1, 2024 12:10 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:** Thursday, August 1, 2024 12:09 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:** Thursday, August 1, 2024 12:08 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:** Thursday, August 1, 2024 12:08 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:** Thursday, August 1, 2024 12:07 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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:07 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:** Thursday, August 1, 2024 12:06 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.

Why does the entire state not share the costs of insurance. Though a storm MAY hit the coast north Texas has multiple hail storms and fires but yet the coastal residents must help pay for that. This needs to stop. Texas. One state and indivisible.

[REDACTED]  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:06 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:** Thursday, August 1, 2024 12:05 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:** Thursday, August 1, 2024 12:05 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:** Thursday, August 1, 2024 12:04 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:** Thursday, August 1, 2024 12:02 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  
NO RATE HIKE  
NO RATE HIKE  
NO RATE HIKE  
NO RATE HIKE  
NO RATE HIKE  
NO RATE HIKE  
NO RATE HIKE

Thank you,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 12:00 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.

This comment is intended to voice my opposition to the proposed 10% rate hike for the windstorm insurance. There has been a steady annual increase in these rates since I have lived in Corpus Christi. Hurricanes are NOT only a coastal event since they also affect inland areas. Yet, the coastal residents are carrying the burden for the state. There should be more equity to spread the risk throughout the state of Texas. Homeownership is becoming more difficult for first-time buyers and especially for retirees living on fixed incomes.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:58 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:** Thursday, August 1, 2024 11:54 AM  
**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 residents cannot afford another rate increase! Vote NO for the rate increase.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:52 AM  
**To:** PublicComment  
**Subject:** August 6 Board Meeting

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.

To Whom It May Concern:

Re: Raising premiums for policy holders

We ask that you do not raise our premiums again.

As retirees in our 80s, it would put more financial burden on us to have to pay higher premiums. We already take a high deduction, now, since Beryl, we have to find ways to pay for damages that TWIA isn't going to pay.

Thank you  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:50 AM  
**To:** PublicComment  
**Subject:** Stop Hiking the Rates

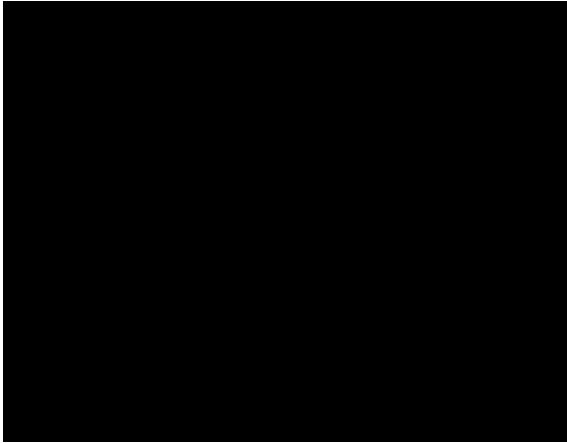
You don't often get email from [REDACTED]. [Learn why this is important](#)

**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.

To Whom It May Concern,

Please stop raising our rates. It is absurd we must go through this yearly.

Thanks,



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:51 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.

No rate increase.

I repeat:  
No.  
Rate.  
Increase.  
Period.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:50 AM  
**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 for the Texas Coast!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:46 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 coastal 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:** Thursday, August 1, 2024 11:43 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

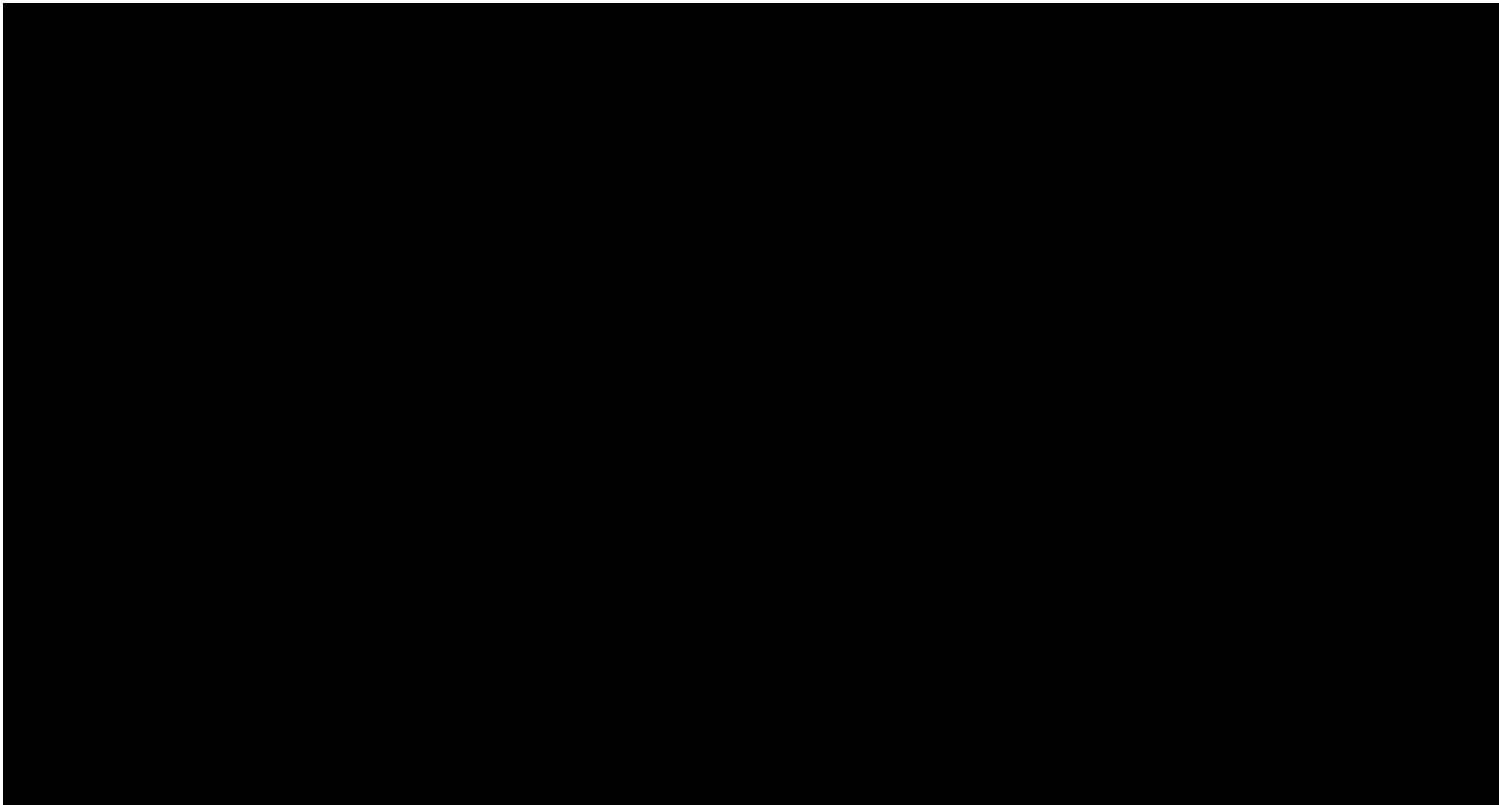
---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:41 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 RATE INCREASE





## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:41 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:** Thursday, August 1, 2024 11:40 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:** Thursday, August 1, 2024 11:38 AM  
**To:** PublicComment  
**Subject:** TWIA RATE HIKES

You don't often get email from txpeach1@gmail.com. [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 let this be part of the records for your rate hike meeting.

NO RATE HIKE for the Texas Gulf Coast - Corpus Christi, TX.

Thank you

[REDACTED]  
Resident of Padre Island, Tx

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:34 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:** Thursday, August 1, 2024 11:29 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:** Thursday, August 1, 2024 11:24 AM  
**To:** PublicComment  
**Subject:** NO 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.

NO RATE HIKE

--

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:17 AM  
**To:** [REDACTED] 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.

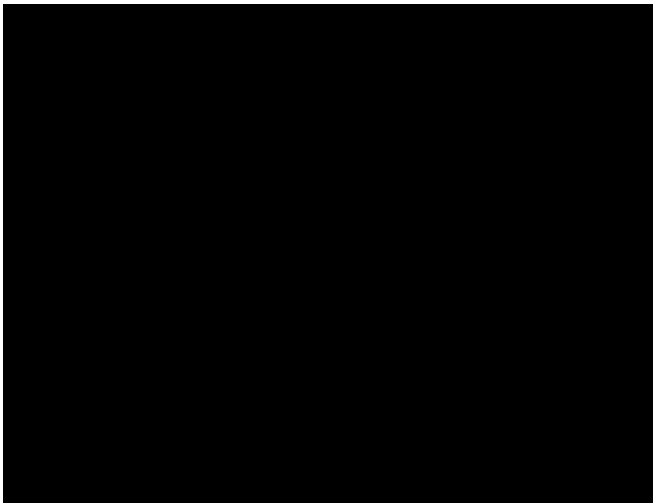
Dear TWIA Board,

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

We 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,



Get [Outlook for iOS](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:11 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. PLEASE Vote NO to any rate increase!!! Thank you!!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:10 AM  
**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.

We do not need a rate hike. We need to legislators to fix the catastrophic weather insurance in the next legislative session.

Thank you,

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:06 AM  
**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.

You already make it impossible to get homes fixed after complete devastation where it takes years to get our lives back together and continually increasing rates in a time where people are barely able to put food on their tables and get medications for those that need it.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:02 AM  
**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.

I do not support a rate hike. Homeowners suffer enough and to go through a rate hike is not in the interest of the Texas people and is uncalled for. I've been through Hurricane Harvey and the nightmare TWIA has caused for homeowners was unreal. It's suppose to be a peace of mind for homeowners to have that coverage not stressful.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:01 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.

Our homeowners and windstorm insurance increased an UNBELIEVABLE 75% in 2024! We are senior citizens and I'm disabled. We are also the primary caretakers of my 90 yr old parents. This increase has detrimentally impacted our household. We've had to cut back on our groceries and other expenses in order to pay for the coverage.

Additionally, we had a completely new roof-including decking-installed in 2023. We also had windstorm proof windows installed in 2023. BOTH HAD TO BE INSPECTED AND CERTIFIED BY TWIA! AND — STILL — OUR RATES INCREASED 75% while we are still paying off the roof and windows!

TWIA WAS ORIGINALLY CREATED TO HELP PEOPLE WHO COULD NOT AFFORD CATASTROPHIC INSURANCE COVERAGE!

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]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 11:00 AM  
**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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:58 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:** Thursday, August 1, 2024 10:55 AM  
**To:** PublicComment  
**Subject:** 10% 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.

Please do not increase our rate by 10% along the Gulf Coast. I'm retired on a fixed income & had to drop flood because they out priced what I could afford. [REDACTED]  
Sent from my iPhone



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:54 AM  
**To:** PublicComment  
**Subject:** We kindly request NO to any new rate HiKEs

[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.

Dear Sir or Madame,

We are publicly giving you notice that we refuse any proposed rate HIKE that will be voted on soon. We are on Padre Island and I represent well over 8000 residents here and we ask that you table any new rate hikes.

Sincerely... Homeowner and customer of TWIA,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:50 AM  
**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.

No rate hike!!!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:45 AM  
**To:** PublicComment  
**Cc:** [REDACTED]  
**Subject:** VOTE NO! 2024 Proposed Premium 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.

Dear Texas Windstorm Insurance Association Board:

We, [REDACTED], residents of [REDACTED] are writing to express our **strong opposition to the proposed premium rate increase**. As members of the Galveston Island community, we have already experienced a significant rate hike this year despite having no claims. This forced us to raise our deductible substantially in April of 2024, adding to the financial strain faced by many Americans due to rising living costs.

The situation has become even more dire for us as Hurricane Beryl caused extensive damage to our primary home. The large pecan tree that graced our property for over a century fell through our roof, leaving us displaced and facing daily expenses while we still await claim approval. We filed our claim on July 8th, 7 am, while the hurricane was still dumping water into our house, and despite our home insurance confirming windstorm-related damage, the process remains agonizingly slow with TWIA.

We urge you to reconsider this rate increase and prioritize the needs of Galveston Island residents, especially those who are still recovering from Hurricane Beryl's devastating impact. We have been loyal customers, and it is disheartening to feel penalized with higher premium rates during such a challenging time.

We hope the Board will do the right thing and not approve raising premium rates for the hardworking residents of Galveston. At the very least, we kindly request your immediate attention to expedite our claims and authorize the necessary repairs so we can return to our homes and rebuild our lives.

Sincerely,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:43 AM  
**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!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:41 AM  
**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.

The coastal bend can absolutely not afford a rate increase in any amount!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:38 AM  
**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!!!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:36 AM  
**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.

We can't afford another rate increase. Please vote no to any rate increase.

Thank you,

[REDACTED]  
Alvin, TX

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:34 AM  
**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 for the coastal bend! Insurance is already unaffordable!





## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:34 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.

Those of us who live on the coastline are being punished if the rate goes any higher. I understand inflation but this is awful. Please consider NO RATE INCREASE!

Thank You

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:33 AM  
**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.

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:31 AM  
**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.

Hello,

To whom it may concern, do not raise rates. Most services and products (including insurance rates) are elevated as is. Inflationary markers in the economy combined with raising rates will just add to the extra costs associated with tax paying homeowners.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:29 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:** Thursday, August 1, 2024 10:29 AM  
**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.

borate Hike  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:26 AM  
**To:** PublicComment

[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 against TWIA going up in price.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:24 AM  
**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.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:23 AM  
**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.

To Whom it May Concern,

Absolutely no rate hike should be seen for our communities on the coast. This is yet another money grab that fails the insured when needed as in the many cases after Hurricane Harvey.

Sincerely, a homeowner and multiple business owner on the gulf coast.

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:22 AM  
**To:** PublicComment  
**Subject:** TWIA ripoff

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 have already dropped TWIA on many of my properties that do not have mortgages. Recently I lost many 200 yr old oaks due to Beryl, but my agent says TWIA does not pay for trees. Have you priced tree removal! I have left some of them to lay because of cost of removing them. If I file a claim the depreciation, deductible and premium make the new roof mostly my cost so why have insurance? Now you want to raise the rates????? With such rising cost it is a better investment to pull money from my retirement to pay off mortgages so I don't have these high expenses on top of a high mortgage. DO NOT RAISE RATES AGAIN! [REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:22 AM  
**To:** PublicComment  
**Subject:** NO 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.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:21 AM  
**To:** PublicComment  
**Subject:** No rate the increase

[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.

As a resident of South Texas I am writing to urge you to vote NO RATE INCREASE.

Thank you,  
[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:19 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:** Thursday, August 1, 2024 10:18 AM  
**To:** PublicComment  
**Subject:** 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.

I am a resident of Harris County and own multiple businesses in Harris, Galveston and Brazoria counties. The entire region is struggling with inflationary cost of living increases. So many businesses have closed and the rest are finding it very difficult to continue paying their employees. We should not pay for the proposed rate increase when the insurance companies are earning hundreds of millions each year.

I strongly protest any increase, especially on the heels of the current recovery we are faced with. I hope you will consider the public's need for stable, affordable coverage and not increase rates.

Best regards,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:18 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:** Thursday, August 1, 2024 10:17 AM  
**To:** PublicComment  
**Subject:** NO WAY 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:** Thursday, August 1, 2024 10:16 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!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:16 AM  
**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.

Absolutely "NO RATE HIKE"

[REDACTED]  
PORT ARANSAS TX

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:15 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.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:13 AM  
**To:** PublicComment  
**Subject:** 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.

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:14 AM  
**To:** PublicComment  
**Subject:** VOTE NO

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:** Thursday, August 1, 2024 10:13 AM  
**To:** PublicComment  
**Subject:** How can you do this to us?

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]  
*Professional Photographer*

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:16 AM  
**To:** PublicComment  
**Cc:** Mayes Middleton; communications@oag.texas.gov  
**Subject:** NO RATE INCREASE - TWIA, and other...

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.

To Whom it may concern,

We adamantly vote NO to ANY and ALL rate increases for TWIA - Windstorm rates.

With skyrocketing various insurance costs everywhere, regarding vehicle insurance and homeowner insurance, no one can afford, nor do they need a rate increase for Windstorm Insurance.

A few of our other concerns we'd appreciate taken into consideration are from being a small family construction business in the Coastal region of Texas we are not happy with the constant barrage of rule changes regarding construction practices for Windstorm.

We are finding that the constant increasing rules regarding construction practices result in the Homeowner/Property Owner paying more money for construction projects and windstorm engineering fees, but does nothing to stop the storms from coming and destroying properties.

In the end, the Property Owner has paid More for construction, More for Engineering fees, and More in windstorm insurance....all for what? The storms come and tear apart the property anyway. It boils down to what could be viewed as price gouging.

The Property Owners are unable to 'buy' their way out of a storm.

Secondly, we would greatly appreciate it if TWIA and the Texas legislature folks would Sunset any and all cloud seeding and/or weather modification projects that the TDLR currently oversees, effectively banning it over the State of Texas, as other States are now stepping up and doing.

Banning weather modification over Texas would definitely reduce TWIA's overhead costs as they wouldn't have to pay out more money in storm damages due to the severity of the storms currently being created in the lower stratosphere, therefore at that time there would be no need for a rate increase due to lower overhead costs.

Ultimately, the chemicals being sprayed are not healthy for people, crops, water, and animals.

Thank you for your time.

Sincerely,

[REDACTED]

--

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 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:** Thursday, August 1, 2024 10:11 AM  
**To:** PublicComment  
**Subject:** Windstorm Increase of rates - VOTE NO

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.

Good Day, please let this serve as my protest to the upcoming request for an increase in rates for TWIA insurance. Coastal Texas just cannot afford any rate increase. Inflation and skyrocketing insurance premiums are hurting everyone across our community and an increase in Windstorm rates will be devastating, especially for those trying to still recover from Hurricane Beryl. Please vote NO to any rate increase.

Respectfully,

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

## Public Comment

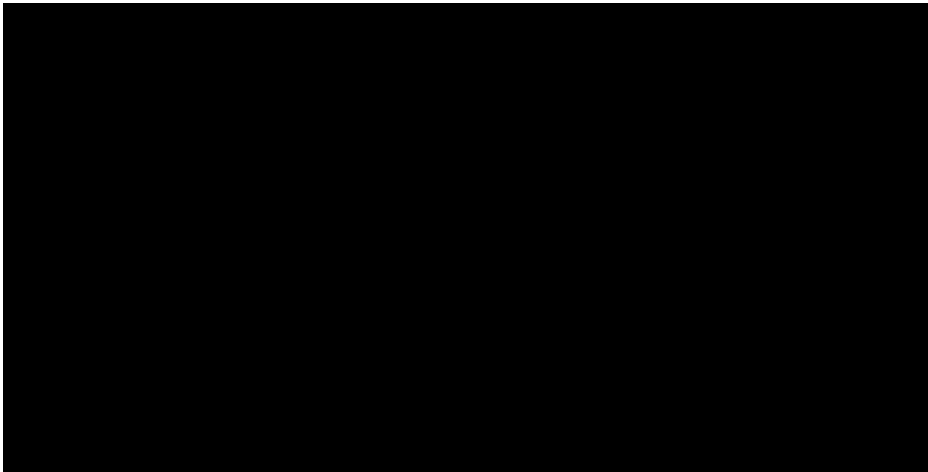
---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:05 AM  
**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.

[Texas law requires all license holders to provide the Information About Brokerage Services form to prospective clients. \(click to view\)](#)



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:08 AM  
**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.

This email is in response to your proposed rate increases. I do not in any way agree with your necessity to increase rates. We already pay some of the highest insurance rates in the country for wind insurance. It is just greed on your part. I have paid your mortgage company mandated insurance premiums for over 20 years. I have paid way more into TWIA than I have or will ever get out AND I had a claim in Hurricane Ike. If you need to make more profits then streamline your service as it is extremely inefficient as anyone who has ever had to file a claim will tell you. Your rates are already crazy. Fix your service!

Sincerely  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:04 AM  
**To:** PublicComment  
**Subject:** 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.

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

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:02 AM  
**To:** PublicComment  
**Subject:** 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.

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 10:01 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]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:59 AM  
**To:** PublicComment  
**Subject:** Coastal windstorms

[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 don't need another rate increase as a lot of us have never had a claim. Vote no.  
Thanks  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:57 AM  
**To:** PublicComment  
**Subject:** Rate

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 increase!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:56 AM  
**To:** PublicComment  
**Subject:** NO RATE HIKE

You don't often get email from david.hall@calhouncotx.org. [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

Commissioner David E. Hall  
Calhoun County Precinct 1  
[REDACTED]  
(Mailing) 202 S. Ann  
Port Lavaca, Texas 77979  
361-552-9242 office  
361-553-8734 Fax  
[REDACTED]

**CONFIDENTIALITY NOTICE:** This is a CONFIDENTIAL COMMUNICATION. DO NOT disseminate, distribute, use or copy this communication if you have received this message in error and/or are not the intended recipient. DESTROY all copies of the original and contact the sender by reply email or by calling Calhoun County Precinct 1 Office at 361-552-9242.

Calhoun County Texas

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:54 AM  
**To:** PublicComment  
**Subject:** No

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 NEW RATE INCREASES!

[Sent from Yahoo Mail for iPhone](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:53 AM  
**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!

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:50 AM  
**To:** PublicComment  
**Subject:** No 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.

To whom it may concern:

Yet another year where our windstorm insurance has increased. If the rates continue no one will be able to afford to live on the coast- especially young families. No more rate hikes please!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:48 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:** Thursday, August 1, 2024 9:44 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,

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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:** Thursday, August 1, 2024 9:43 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:** Thursday, August 1, 2024 9:43 AM  
**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.

[Sent from the all new AOL app for iOS](#)



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:43 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,

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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:** Thursday, August 1, 2024 9:42 AM  
**To:** PublicComment  
**Subject:** No new 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.

[REDACTED]

Sent via the Samsung Galaxy S24+, an AT&T 5G smartphone  
Get [Outlook for Android](#)

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:39 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,

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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:** Thursday, August 1, 2024 9:39 AM  
**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.

"NO RATE HIKE".  
Let's tell TWIA absolutely NO RATE INCREASE.  
Coastal Strong!!!  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:35 AM  
**To:** PublicComment  
**Subject:** TWIA Policy

[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 whom it may concern

This is to against the increase of our Windstorm Policy. It is already pretty high cannot afford any rate increase anymore.

[REDACTED]

Sent from my iPhone

## Public Comment

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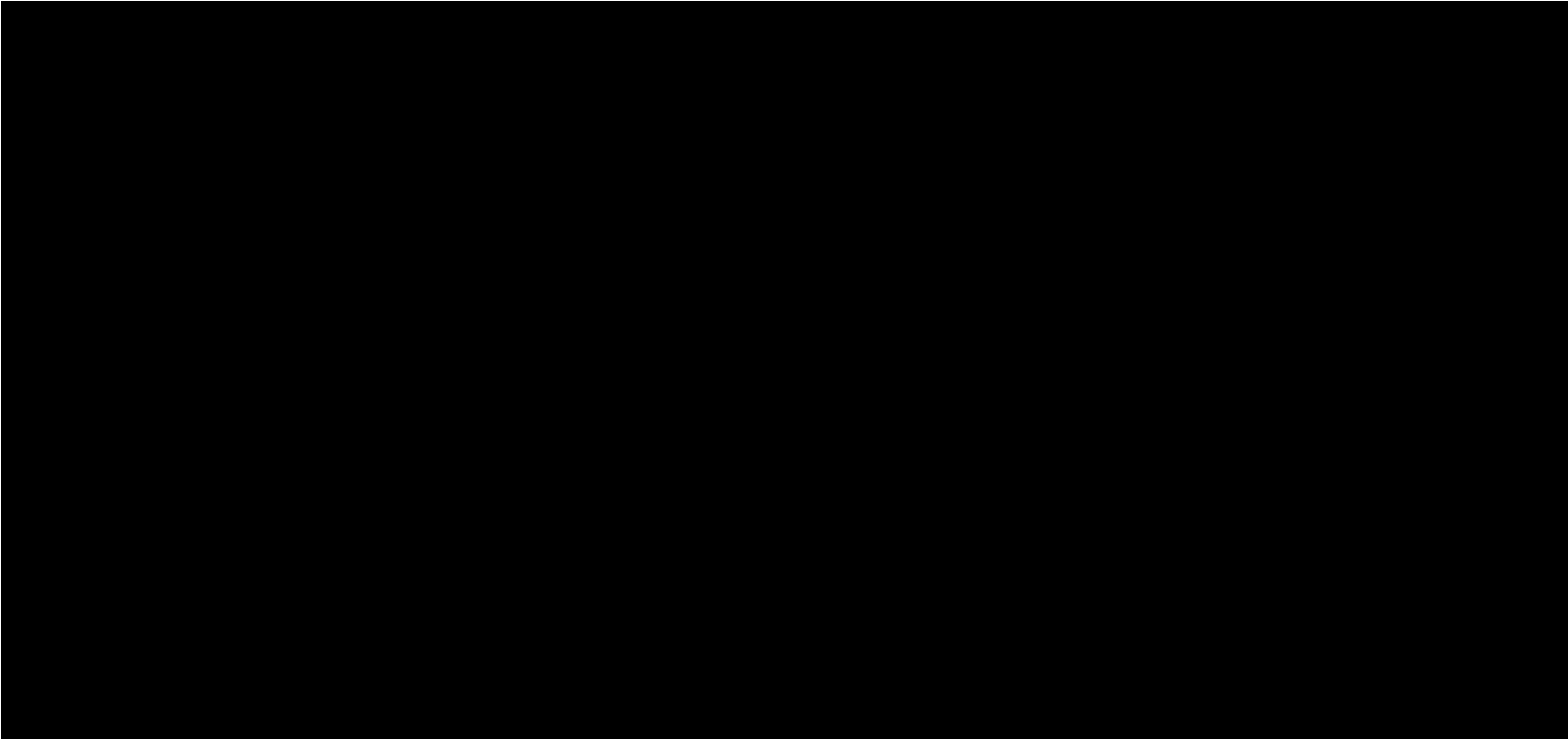
**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:28 AM  
**To:** PublicComment  
**Subject:** Crystal Beach Texas

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.

Good morning, I **do not agree** with the proposed 10% increase for Texas Windstorm Insurance. I work from home in Texas full time in the mortgage business and have been on unemployment until just last month. The government gives and gives to illegal citizens. Take care of your USA born people first. I am 45 and NEVER had any type of assistance such as food stamps etc. Only unemployment due to the crappy Biden admin and interest rates. I can not even afford health care under this current admin I only have dental so I can stay afloat. Insurance is the newest gov scam. You cannot even put in a claim without fear of losing coverage of your home. Do Better for your people and stop being such greedy people! Also, our poor seniors are having to go back to work to eat. You will cause more of them having to do this if you increase this rate.

Sincerely your very frustrated fellow American who is embarrassed of our government. I almost prefer to go live in another country where they don't take all that their people work for.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:27 AM  
**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.

This is to be my forever home and your rate increase will push me away. Costal Texans CANNOT afford a rate increase!!!

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:25 AM  
**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 not afford an additional BIG rate increase. Vote NO to any rate increase!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:23 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:** Tuesday, July 30, 2024 5:16 PM  
**To:** PublicComment  
**Subject:** Proposed 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.

Greetings,

I'm writing to express my vehement opposition to your proposed rate increase. A 10% tax increase is uncalled for in this economy where wages aren't keeping up with even average inflation, much less the skyhigh inflation we've been dealing with for the past few years. I believe that any increase should never be more than 3% per annum. Your purpose is to provide insurance for the uninsurable, and you should not be rewarded with an increase in revenue for doing your job. Perhaps you should save money elsewhere by clamping down on the rampant roof replacements that you continue to pay out when many roofs only need repair. I'm in the construction industry, I am quite aware of the exploitation that occurs in regards to roof replacements.

Collectively we are sick and tired of the constant increase in prices for everything, especially insurance, causing many of us to no longer be able to afford our homes. Enough is enough!

Regards,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Wednesday, July 31, 2024 1:32 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.

Good afternoon!

I am a resident of Corpus Christi and I have lived both intown and on the island.

Please do not increase rates on commercial or residential properties.

Thank you!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 30, 2024 11:04 AM  
**To:** PublicComment  
**Subject:** No To Windstorm 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.

Vote no to ANY increase. TWIA needs to be investigated. Any time they have to at out a few claims they ask for a hefty increase. What happens to all the premiums that are paid annually?

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 30, 2024 4:38 PM  
**To:** PublicComment  
**Subject:** NO to a 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.

I have 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.

Best Regards,

[REDACTED]

## Public Comment

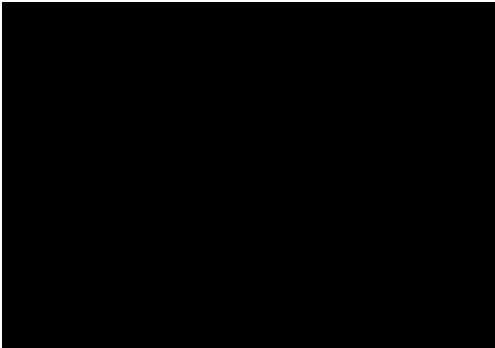
---

**From:** [REDACTED]  
**Sent:** Tuesday, July 30, 2024 3:59 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. Our business is barely surviving the devastating economic effects of Hurricane Beryl. Please don't allow greedy insurance companies to destroy our Texas businesses and thus cause additional negative impact on our economy.



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 30, 2024 2:19 PM  
**To:** PublicComment  
**Attachments:** Resolution No 2024-R51 - Urge to Oppose Increase in Windstorm Insurance Rates.pdf

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

## **RESOLUTION NO. 2024-R51**

### **A RESOLUTION OF THE PORT ARANSAS CITY COUNCIL OF THE CITY OF PORT ARANSAS, TEXAS, URGING THE COMMISSIONER OF INSURANCE TO OPPOSE AN INCREASE IN WINDSTORM INSURANCE RATES BEING CONSIDERED BY THE TEXAS WINDSTORM INSURANCE ASSOCIATION (TWIA).**

**WHEREAS,** the City of Port Aransas City Council, is charged with leading efforts to enhance and preserve the economic development and vitality of the City; and

**WHEREAS,** the Texas Windstorm Insurance Association (TWIA) Actuarial & Underwriting Committee recommends a 10% increase in 2024 residential rates and an 10% increase in 2024 commercial rates; and

**WHEREAS,** the proposed rate increase, on top of the challenges caused by record inflation, will severely impact the cost of living and economic vitality along the Texas coast; and

**WHEREAS,** preserving affordable windstorm coverage is essential to keeping home ownership within reach for coastal residents; and

**WHEREAS,** affordable windstorm is important to retain and attract industries along the Texas coast that provide critical services for the state and nation; and

**WHEREAS,** there are sufficient premiums, assessments, and reinsurance to cover potential TWIA liabilities for 2024.

### **NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PORT ARANSAS, TEXAS:**

**Section 1:** That City opposes any increase in Texas Windstorm Insurance Association (TWIA) annual rates, as such a rate increase would significantly stifle economic development and increase the cost of living along the Texas coast.

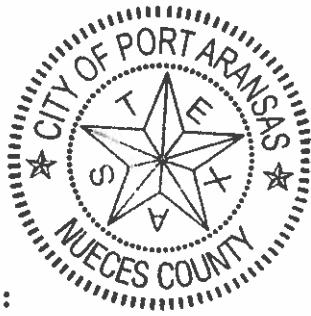
**Section 2:** The City requests that the TWIA Board of Directors vote not to increase any TWIA annual rates.

**Section 3:** The City requests that the Commissioner of Insurance disapprove any proposed TWIA annual rate increases.

**Section 4:** It is hereby officially found and determined that the meeting at which this resolution is passed is open to the public as required by law, and that public notice of the time, place and purpose of said meeting was given as required.



**PASSED** and **APPROVED** by the Port Aransas City Council, County of Nueces, State of Texas, on this the 18<sup>th</sup> day of JULY, 2024.



**CITY OF PORT ARANSAS, TEXAS**

Wendy Moore, Mayor

**ATTEST:**

Francisca Nixon, City Secretary

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Tuesday, July 30, 2024 2:20 PM  
**To:** PublicComment  
**Attachments:** VCC - TWIA.pdf

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:** Thursday, August 1, 2024 9:11 AM  
**To:** PublicComment  
**Subject:** Vote 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.

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

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 9:08 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:** Thursday, August 1, 2024 9:07 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.

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Thank you for considering my concerns.

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 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,

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Thank you for considering my concerns.

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 8:53 AM  
**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.

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 8:52 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.

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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:** Thursday, August 1, 2024 8:51 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:** Thursday, August 1, 2024 8:49 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.

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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:** Thursday, August 1, 2024 8:48 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.

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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

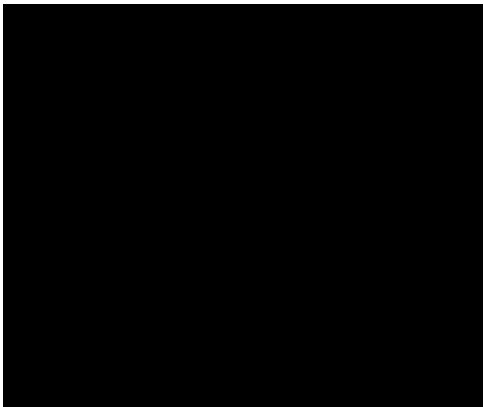
---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 8:46 AM  
**To:** PublicComment  
**Subject:** TWIA - Windstorm in Brazoria County

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 writing to express my concern for raising TWIA windstorm insurance cost...Insurance rates are already CRAZY and deductibles are having to me so high just so homeowners can afford what they are required to have. I ask you to reconsider raising our Windstorm rates this year. We are all having to come out of pocket from Hurricane Beryl fence & roof damage. Thank you!



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 8:44 AM  
**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.

With the cost of basic needs increasing and income stagnant, Texas coastal homeowners cannot afford a 10% rate increase considered on their windstorm insurance.

Please, you are hurting the middle class workers.

Thank you.

~ [REDACTED]

Proud homeowner, TWIA insured, blue collar worker husband, mother, caregiver to parent.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 8:42 AM  
**To:** PublicComment  
**Subject:** Wind Storm 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:** Thursday, August 1, 2024 8:39 AM  
**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

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 8:36 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:** Thursday, August 1, 2024 8:33 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.

Coastal Texans cannot afford a rate increase!!

Vote NO to any rate increase!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 8:27 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:** Thursday, August 1, 2024 8:25 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:** Thursday, August 1, 2024 8:23 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:** Thursday, August 1, 2024 8:05 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:** Thursday, August 1, 2024 7:51 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:** Thursday, August 1, 2024 7:47 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:** Thursday, August 1, 2024 7:47 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:** Thursday, August 1, 2024 7:43 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."

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 7:38 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:** Thursday, August 1, 2024 7:20 AM  
**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.

I am totally opposed to a rate increase. The price is already so high that I am considering dropping my coverage.

No to a rate increase!

Sent from my iPhone  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 7:15 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:** Thursday, August 1, 2024 7:12 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:** Thursday, August 1, 2024 7:07 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:** Thursday, August 1, 2024 5:59 AM  
**To:** PublicComment  
**Subject:** 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.

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

[REDACTED]



## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 5:56 AM  
**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.

Hello,

The residents of Galveston cannot afford any more increases.

The recent increase in property taxes is driving people away. To increase our insurance would be another nail in our coffin.

Please don't raise the rates!

Sincerely,

[REDACTED]

Galveston resident and homeowner since 2009

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 5:51 AM  
**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!

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 5:44 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:** Thursday, August 1, 2024 3:05 AM  
**To:** PublicComment  
**Subject:** No to coastal texas 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.

We cannot afford increase, recoveing from 1 cat hurricane Berly and 2 floods past 3 weeks.

Homeowner [REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:28 AM  
**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.

We need our representatives to represent us. Insurance is already expensive and tries to avoid payouts. Vote No to the TWIA rate increase.

Sincerely,

[REDACTED]  
Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, August 1, 2024 1:07 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:** Thursday, August 1, 2024 12:06 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:** Thursday, August 1, 2024 12:05 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]