

## Public Comment

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**From:** Todd Hunter <Todd@toddhunterlaw.com>  
**Sent:** Tuesday, July 1, 2025 2:50 PM  
**To:** PublicComment

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No rate hike  
Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Tuesday, July 1, 2025 2:50 PM  
**To:** PublicComment  
**Subject:** No rate increase

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Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Tuesday, July 1, 2025 7:54 AM  
**To:** PublicComment  
**Subject:** Subject: Please Vote No on Proposed TWIA Rate Increase

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Dear TWIA Board Members,

I'm writing as a concerned citizen/homeowner regarding the proposed increase in TWIA insurance rates. While I understand the pressures of covering rising climate and reinsurance costs, I'm deeply concerned about the real and serious impacts even modest rate hikes have on homeowners and communities

If TWIA increases rates now, homeowners — especially along the coast — may face:

1. **Increased mortgage costs**, pricing out first-time buyers and squeezing existing homeowners.
2. **More un- or under-insured homes**, increasing financial vulnerability post-storm.
3. **Sharper housing market impacts**, with decreased liquidity and declining property values.
4. **Public backlash**, similar to what other states have experienced when large proposals were denied or drastically reduced.

Thank you for your dedication to protecting Texas homeowners. I hope TWIA will prioritize affordability and stability alongside solvency concerns.

Thanks,

[REDACTED]

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[REDACTED]

[REDACTED]

[REDACTED]

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## Public Comment

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**From:** [REDACTED]  
**Sent:** Tuesday, July 1, 2025 7:33 AM  
**To:** PublicComment  
**Subject:** TWIA potential Rate increase

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Hello,

I am owner of a waterfront property where my rates just went up in my second year and hope this email serves as I wish to vote AGAINST a rate increase

thanks,

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[REDACTED]

[REDACTED]

[REDACTED]

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