

From: [REDACTED]

Sent: Monday, September 29, 2025 10:47 AM

To: PublicComment <PublicComment@TWIA.ORG>

Cc: acturialrfp@twia.org

Subject: TWIA coverage map and questions 10.08.2025 Board meeting

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Dear Board,

I reside in a ZIP code just east of Route 146, which has one of the highest — if not the highest — homeowners insurance rates in the entire state of Texas. Most insurance carriers do not offer coverage in El Lago, TX. In fact, I received a homeowners insurance quote of \$30,000 per year, and unfortunately, it was a serious offer.

The Texas Windstorm Insurance Association (TWIA) does not currently offer coverage in this area, citing that El Lago is at a "safe distance from the shore." However, I am still required to carry windstorm coverage — coverage that most private insurers won't provide for El Lago because they view it as "too close to the shore" and within a "hazard-prone" zone. It seems contradictory that the same location can be considered both too close and too far from the coast depending on the agency involved.

I have a few questions:

1. Has the Association reviewed or updated the eligibility map recently for windstorm coverage? If so, when was the last revision?
2. Why does TWIA consider El Lago a safe distance from the coastline, while private insurers classify it as high risk — especially given that Taylor Lake borders El Lago?
3. Why are some areas within ZIP code 77586 eligible for TWIA coverage, while others are not, even though they fall within the same ZIP code?
4. Finally, what is the intended purpose of the Texas Windstorm Insurance Association?

Thank you for your time and attention to these concerns during the board call.

Best regards,

