

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 4:15 PM  
**To:** PublicComment  
**Subject:** No to windstorm 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.

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

Please keep the Texas windstorm insurance rates as they are. With our current state of economy of gas prices, food prices and inflation, please leave these rates alone.

[REDACTED]  
Ingleside on the bay

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 3:27 PM  
**To:** PublicComment  
**Subject:** Public comment

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I'm writing to remind you that the legislation passed in the last session now has the rates we pay as adequate.

[REDACTED]  
Ingleside, Texas

[Sent from Yahoo Mail for iPhone](#)

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 3:28 PM  
**To:** PublicComment  
**Subject:** windstorm rate hike

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

**STOP** this rate hike, you will push people out of the coastal bend and their homes.

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 1:43 PM  
**To:** PublicComment  
**Subject:** Opposition to Proposed TWIA Rate Increase

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To Whom It May Concern,

I am a resident of Port Aransas and am writing to express my strong opposition to any proposed increase in Texas Windstorm Insurance Association (TWIA) rates.

Coastal residents have endured years of rising insurance costs, and many homeowners are already struggling to afford the coverage necessary to protect their homes. As a member of a coastal community that relies on affordable insurance to remain viable, I am deeply concerned about any additional rate increases.

The Texas Legislature recently passed reforms intended to ensure that TWIA rates are actuarially sound and adequate. Given these changes, I do not believe a rate increase is justified at this time. The current rates have been determined to be sufficient, and further increases would place an unnecessary financial burden on homeowners, retirees, working families, and small business owners throughout coastal Texas.

Port Aransas and other coastal communities are vital to the Texas economy, yet our residents continue to bear the increasing costs of living and insuring property in these areas. I respectfully urge the Actuarial Committee and the TWIA Board to reject any recommendation for a rate increase and maintain current rates.

Thank you for considering the concerns of coastal residents like me who depend on fair, stable, and affordable windstorm insurance coverage.

Sincerely,

[REDACTED]  
Port Aransas, Texas

Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 1:42 PM  
**To:** PublicComment  
**Subject:** Opposition to Proposed TWIA Rate Increase

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

To Whom It May Concern,

I am a resident of Port Aransas and am writing to express my strong opposition to any proposed increase in Texas Windstorm Insurance Association (TWIA) rates.

Coastal residents have endured years of rising insurance costs, and many homeowners are already struggling to afford the coverage necessary to protect their homes. As a member of a coastal community that relies on affordable insurance to remain viable, I am deeply concerned about any additional rate increases.

The Texas Legislature recently passed reforms intended to ensure that TWIA rates are actuarially sound and adequate. Given these changes, I do not believe a rate increase is justified at this time. The current rates have been determined to be sufficient, and further increases would place an unnecessary financial burden on homeowners, retirees, working families, and small business owners throughout coastal Texas.

Port Aransas and other coastal communities are vital to the Texas economy, yet our residents continue to bear the increasing costs of living and insuring property in these areas. I respectfully urge the Actuarial Committee and the TWIA Board to reject any recommendation for a rate increase and maintain current rates.

Thank you for considering the concerns of coastal residents like me who depend on fair, stable, and affordable windstorm insurance coverage.

Sincerely,

[REDACTED]  
Port Aransas, Texas

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 3:17 PM  
**To:** PublicComment  
**Subject:** TWIA increase

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

Please do not increase our rates for TWIA. We have money to cover, please do not hurt the residents anymore.

--  
[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 1:53 PM  
**To:** PublicComment  
**Subject:** No rate hikes

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

Do not raise the TWIA rates. Local money is sent away should stay local.

[REDACTED]  
78373

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 1:38 PM  
**To:** PublicComment  
**Subject:** Deny any Rate Hike

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

To the Texas Windstorm Insurance Association Board and Actuary Committee:

A rate increase would place an undue financial burden on policyholders who are already struggling to maintain coverage. Windstorm insurance has become a luxury many homeowners cannot afford.

A rate increase can push even moderate-income homeowners out of the market entirely.

Approving an increase just months before recently enacted legislative reforms take effect undermines the intent of those reforms, which were designed to create a fairer system for policyholders.

I urge the Actuary Committee and TWIA Board to reject any rate increase recommendation and allow the new legislative reforms to take effect **as intended**.

Thank you,  
[REDACTED]  
Homeowner

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 1:15 PM  
**To:** PublicComment  
**Subject:** NO RATE INCREASE

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

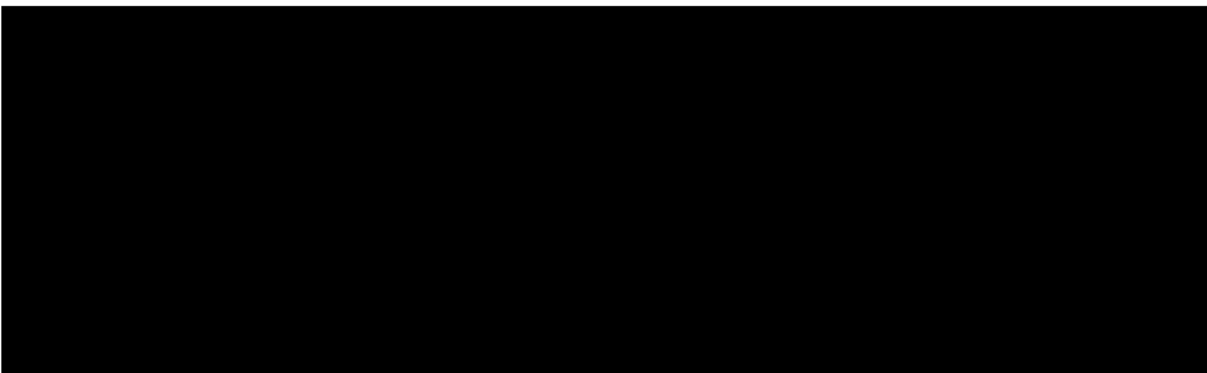
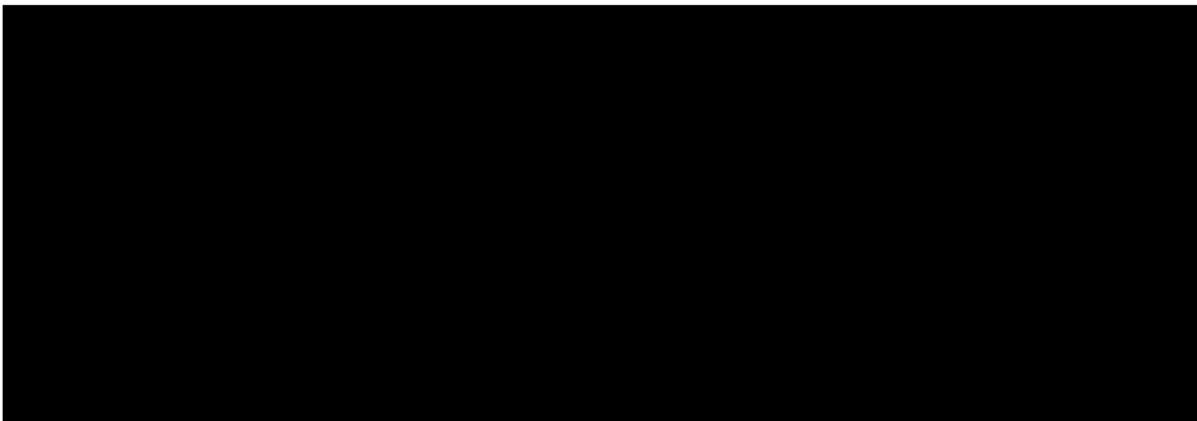
TWIA BOARD,

Please note that the residents in the 14 windstorm counties vehemently oppose ANY TWIA rate hike!! With the current Real Estate market in south Texas, increased Windstorm rates would impact an already slow and declining market! People can barely afford to eat out let alone pay increased gas prices AND increased winstorm rates. The Legislature has stated rates are adequate. NO RATE INCREASES!!

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

[Information About Brokerage Services](#)

[Texas Consumer Protection Notice](#)





## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 12:36 PM  
**To:** PublicComment  
**Subject:** Rate Hike

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We are opposed to any proposed rate hike by TWIA. Rates are too high as it is and are levied unfairly to the coastal counties.

[REDACTED]  
Sent from my iPhone

## Public Comment

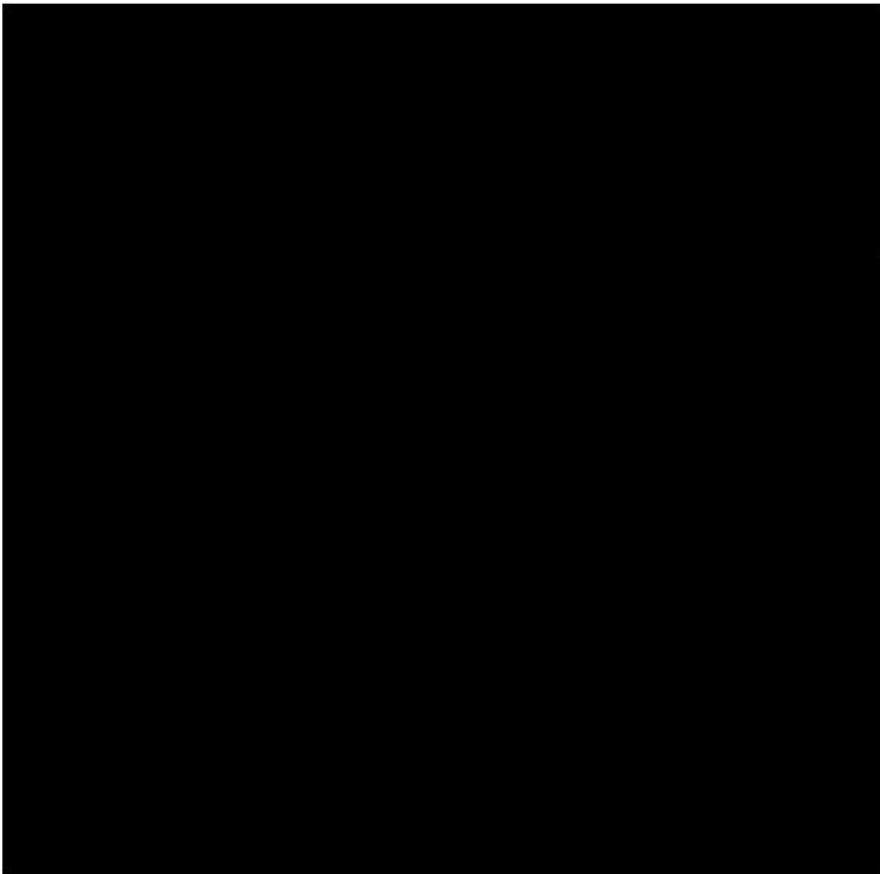
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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 12:26 PM  
**To:** PublicComment  
**Subject:** TWIA

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

Please DO NOT increase the rates of the insurance for TWIA customers.



## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 12:09 PM  
**To:** PublicComment  
**Subject:** No Rate Increase

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

To the TWIA Board,

I respectfully urge the Board to reject any proposed windstorm insurance rate increase at the August 8 meeting.

The Texas Legislature recently passed reforms recognizing that current TWIA rates are adequate. Moving forward with an increase before those reforms take effect would undermine the intent of the legislation and place an unnecessary financial burden on Texas coastal homeowners and businesses.

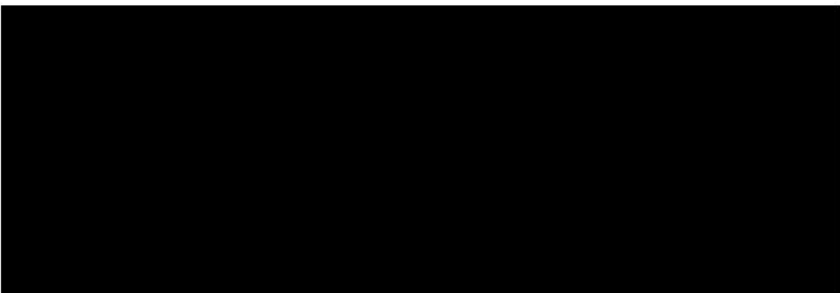
Our coastal communities have worked for years to achieve a fair, transparent, and properly regulated windstorm insurance system. I ask that the Board honor both the legislative process and the progress made by voting against any rate increase.

Thank you for your consideration.

Sincerely,

--

Texas Real Estate Commission Requires licensed agents to post the following information on all communications with prospective clients: [Information About Broker Services](#) & [TREC Notice to Consumers](#).





## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 11:08 AM  
**To:** PublicComment  
**Subject:** No Rate Hike! - The Public Opposes TWIA Rate Increases

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

I am writing to respectfully oppose any proposed rate increase by the Texas Windstorm Insurance Association.

Coastal property owners are already facing significant increases in insurance, taxes, construction costs, and general cost of living. Increasing TWIA rates would place an additional burden on homeowners, businesses, and communities that rely on affordable and stable windstorm coverage.

Recent legislative action has recognized that current TWIA rates are adequate, and I do not believe another rate increase is justified at this time. I urge the Actuary Committee and TWIA Board to reject any recommendation for a rate hike.

Thank you for your consideration.

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 11:03 AM  
**To:** PublicComment  
**Subject:** No Rate Hike!

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

Dear TWIA Board Members,

I am writing to respectfully oppose any proposed TWIA rate increase.

Texas coastal businesses and homeowners are already facing significant financial pressures, and higher insurance premiums would place an unnecessary burden on families and communities that depend on TWIA for coverage.

I respectfully urge the Board to reject any rate increase and keep windstorm insurance affordable for Texas coastal residents.

Thank you for your consideration.

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 10:59 AM  
**To:** PublicComment  
**Subject:** No Rate Hike!

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

Dear TWIA Board Members,

I am writing to respectfully oppose any proposed TWIA rate increase.

Texas coastal businesses and homeowners are already facing significant financial pressures, and higher insurance premiums would place an unnecessary burden on families and communities that depend on TWIA for coverage.

I respectfully urge the Board to reject any rate increase and keep windstorm insurance affordable for Texas coastal residents.

Thank you for your consideration.

Thanks,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 10:59 AM  
**To:** PublicComment  
**Subject:** No Rate Hike

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

Please please please.....no rate hike for our insurance premiums.

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 10:44 AM  
**To:** PublicComment  
**Subject:** Oppose TWIA rate increase

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

Greetings,

I wish to inform you of my opposition to the proposed increase in the rates of Texas Windstorm Insurance proposed by the Actuary Committee. Legislation passed in the last biennium addressed the issue of reforming windstorm insurance rates in coastal Texas counties, that will take effect in January 2027. The rates we pay on the coast are adequate, and I oppose this last minute effort to raise our rates before the new legislation takes effect next January.

[REDACTED]  
[REDACTED]  
Resident of Port Aransas for 40 years.

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 10:14 AM  
**To:** PublicComment  
**Subject:** TWIA Rate Hike

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Please do not raise the rates anymore. I have lived in my home for 28 years and will no longer be able to afford the cost of living with the continued increases.

Texas Law requires all real estate licensees to give the following information about brokerage services:

[Information About Brokerage Services](#)

[Consumer Protection Notice](#)

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 10:12 AM  
**To:** PublicComment  
**Subject:** No TWIA rate increase

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

To whom it may concern,

Please do not consider a TWIA rate increase. The legislation last session have set adequate rates.

Respectfully submitted,

[REDACTED]

Sincerely,

[REDACTED]

“If you judge people, you have no time to love them.” Mother Teresa

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 10:03 AM  
**To:** PublicComment  
**Subject:** No rate hike!

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

Sent from my iPad

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 9:23 AM  
**To:** PublicComment  
**Subject:** No Rate Hike!

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



## Public Comment

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**From:** ccrawford@cityofportaransas.org  
**Sent:** Thursday, June 25, 2026 9:15 AM  
**To:** PublicComment  
**Subject:** Opposition to TWIA Rate Increase

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You don't often get email from ccrawford@cityofportaransas.org. [Learn why this is important](#)

Dear TWIA Board Members and Actuary Committee,

I am writing to express my opposition to any proposed increase in TWIA windstorm insurance rates.

Property owners, businesses, condominium associations, and residents along the Texas coast already face significant insurance costs. Recent legislative action was intended to establish adequate rates and provide greater stability and predictability for policyholders. Increasing rates at this time would place an additional financial burden on coastal communities that continue to work hard to maintain affordable housing, businesses, and property ownership opportunities.

I respectfully request that the TWIA Board reject any recommendation for a rate increase and maintain current rates. Coastal Texans depend on a fair, stable, and affordable windstorm insurance program.

Thank you for your consideration and your service to Texas policyholders.

Respectfully,

Charles W. Crawford Jr.  
City Council – Place 5

710 W. Avenue A  
Port Aransas, TX 78373  
[www.cityofportaransas.org](http://www.cityofportaransas.org)

[ccrawford@cityofportaransas.org](mailto:ccrawford@cityofportaransas.org)  
361-749-4111  
Fax 361-749-4723

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 9:14 AM  
**To:** PublicComment  
**Subject:** Opposition to TWIA Rate Increase

**CAUTION:** This email originated from outside of the 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 don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA Board Members and Actuary Committee,

I am writing to express my opposition to any proposed increase in TWIA windstorm insurance rates.

Property owners, businesses, condominium associations, and residents along the Texas coast already face significant insurance costs. Recent legislative action was intended to establish adequate rates and provide greater stability and predictability for policyholders. Increasing rates at this time would place an additional financial burden on coastal communities that continue to work hard to maintain affordable housing, businesses, and property ownership opportunities.

I respectfully request that the TWIA Board reject any recommendation for a rate increase and maintain current rates. Coastal Texans depend on a fair, stable, and affordable windstorm insurance program.

Thank you for your consideration and your service to Texas policyholders.

Respectfully,

[REDACTED]

**Please consider the environment before printing this e-mail.**

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If you have received this message in error, please notify the sender immediately by telephone or by electronic mail and delete this message and all copies and backups thereof.

Thank you.

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 9:13 AM  
**To:** PublicComment  
**Subject:** Corpus Christi - No Rate Increase from TWIA

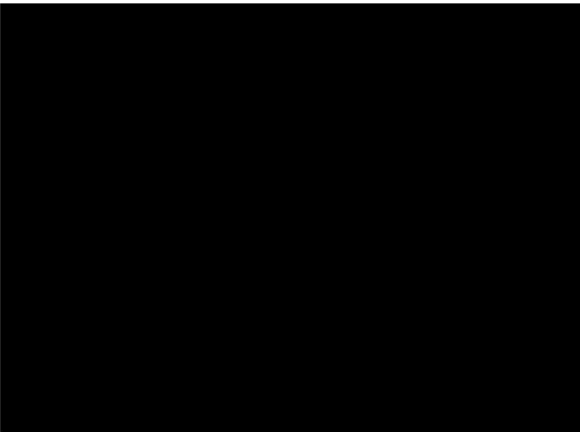
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TWIA & Actuary Committee Members,

I strongly urge you not to recommend an increase in rates. Too many small businesses and consumers can not absorb the additional costs. Now is not the time.

Thank you for your consideration!



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## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 9:13 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.

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[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 9:06 AM  
**To:** PublicComment  
**Subject:** No Rate Hike for Coastal residents

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No rate hike for Coastal residents.

[REDACTED]

Sent from my iPhone

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 8:36 AM  
**To:** PublicComment  
**Subject:** No rate hike,

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

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 11:38 PM  
**To:** PublicComment  
**Subject:** Proposed Insurance 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.

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

Please consider the working person, the single parents, and those retired on limited incomes on Your proposed hike on windstorm insurance.

Not everyone profits can be raised by self-seeking groups.

Let other voices be heard.

Thank You,  
[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 9:53 PM  
**To:** PublicComment  
**Subject:** Public Comment Opposing TWIA Rate Increase

**CAUTION:** This email originated from outside of the 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 don't often get email from [REDACTED] [Learn why this is important](#)

My name is [REDACTED], and I own long-term residential rental property on the Texas coast. I respectfully oppose any proposed increase in TWIA insurance premiums.

Housing affordability continues to be one of the greatest challenges facing Texas. While much attention is given to mortgage rates and home prices, insurance costs have quietly become one of the largest drivers of housing expenses.

Every increase in windstorm insurance raises the cost of providing rental housing. Independent landlords like myself are already managing higher property taxes, increased maintenance costs, rising labor expenses, more expensive building materials, and increasing utility costs. Insurance is another major expense that continues to climb.

Most long-term rental owners are not large investment companies. We are individuals and families trying to provide quality housing while maintaining financially sustainable properties.

When insurance premiums increase, landlords are left with only a few choices: absorb the additional expense and reduce property improvements, increase rents to remain financially viable, or sell the property altogether. None of these outcomes helps Texas families looking for affordable housing.

Higher insurance costs inevitably contribute to higher rents, reduced housing inventory, and less affordable communities. At a time when housing affordability remains a major concern across Texas, increasing insurance premiums moves us in the wrong direction.

I recognize TWIA's responsibility to remain financially prepared for future storms. However, I respectfully believe there are better long-term funding solutions than continuing to increase premiums on the very property owners who are helping meet Texas' housing needs.

Please reject any proposed TWIA rate increase.

Thank you for your consideration.

Respectfully,

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 8:48 PM  
**To:** PublicComment  
**Subject:** Public Comment Opposing TWIA Rate Increase

**CAUTION:** This email originated from outside of the 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 don't often get email from [REDACTED]. [Learn why this is important](#)

Dear TWIA Board Members and Texas Department of Insurance,

My name is [REDACTED] and I am writing as a Texas coastal homeowner to respectfully oppose any proposed increase in TWIA insurance rates.

Over the past several years, the cost of owning a home on the Texas coast has risen dramatically. Property taxes have increased, mortgage interest rates remain well above where they were just a few years ago, construction materials and labor have become more expensive, and homeowners insurance premiums continue to climb. For many of us, TWIA coverage has become another significant financial burden that continues to grow.

Unlike many expenses, windstorm insurance is not optional. It is a requirement for many coastal homeowners, and every increase directly impacts our monthly budget. My family, like many others, carefully budgets for our mortgage, taxes, utilities, maintenance, and insurance. Another rate increase would mean less money available for home maintenance, storm preparedness, retirement savings, and everyday living expenses.

These costs also affect our communities. When insurance becomes increasingly unaffordable, young families choose not to buy on the coast, retirees reconsider staying in their homes, and longtime residents begin questioning whether they can continue living in the communities they love. That weakens neighborhoods and slows economic growth throughout the Texas coast.

I understand that TWIA must remain financially stable to fulfill its mission after catastrophic storms. However, financial stability should not come at the expense of pricing hardworking Texans out of their homes. I encourage TWIA and the Texas Department of Insurance to continue pursuing long-term funding and risk management solutions rather than relying on additional premium increases.

Please reject any proposed rate increase and help preserve affordable homeownership for Texas coastal residents.

Thank you for your time and consideration.

Respectfully,

[REDACTED]

## Public Comment

---

**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 8:41 PM  
**To:** PublicComment  
**Subject:** Vote No on the Proposed TWIA Rate Increase

**CAUTION:** This email originated from outside of the 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 don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA Board Members,

I'm asking you to vote no on the proposed windstorm insurance rate increase at your August 8, 2026, meeting in Galveston.

It seems like every year coastal homeowners are expected to pay more. Property taxes go up. Insurance goes up. Building materials cost more. Utilities cost more. Yet our incomes don't magically increase to keep up with all of it.

Those of us who live on the Texas coast aren't asking for special treatment. We simply want affordable insurance so we can continue living in the communities we've called home for years. Many of us have invested thousands of dollars to make our homes stronger and safer, only to be told we need to pay even more.

The reality is that most of us don't have another choice. TWIA is the insurer of last resort, which means we can't simply shop around if rates become too expensive. That's a responsibility that should never be taken lightly.

I understand TWIA has to remain financially sound. I also understand storms happen. But the answer can't always be to pass the cost on to policyholders. At some point, people simply can't afford another increase. Some homeowners are already questioning whether they can afford to stay on the coast at all.

Please remember that your decision affects real people—not just numbers on a spreadsheet. It affects retirees living on fixed incomes, young families trying to build a future, veterans, teachers, small business owners, and countless others who have worked hard to own a home along the Texas coast.

I ask that you reject this proposed rate increase and look for other ways to protect TWIA's financial stability without placing yet another burden on the very people the Association was created to serve.

Thank you for taking the time to consider my comments. I hope you'll stand with Texas coastal homeowners and vote no.

Respectfully,

[REDACTED]

Have an amazing and blessed day!



## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 8:29 PM  
**To:** PublicComment  
**Subject:** Rate Decreases Needed

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I've been building on the Texas Coast for about 25 years and have seen the enthusiasm that people from all over the world bring down to our coast. I support my family by creating beautiful spaces for others and their families to visit for a short term or live in full time. I love it when a large family books a family vacation for Thanksgiving or Christmas at one of my short term rentals, but rising costs make things more and more unprofitable. Any relief that TWIA can provide helps open up the ability to build and stimulate our economy as a whole.

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 8:31 PM  
**To:** PublicComment  
**Subject:** Oppose rate increase

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I am writing this to oppose any TWIA rate increases. It is already extremely difficult to own coastal property and any further rate increases could make ownership unsustainable.

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 8:17 PM  
**To:** PublicComment  
**Subject:** No rate hike!

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[REDACTED]  
Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 8:08 PM  
**To:** PublicComment  
**Subject:** TwIA rate

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Hello Sir/Madam

I am writing in opposition to the rate hike. We are already struggling to pay electricity , gas and water. The repairs are very high. This will affect our small business.

Thank You

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 6:52 PM  
**To:** PublicComment  
**Subject:** Vote NO on Rate Increase

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To whom it be concerned. I am voicing my desire that there is NO rate increase for our TWIA wind insurance.

Thank you,

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 5:56 PM  
**To:** PublicComment  
**Subject:** Rates

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I understand that you are meeting for a rate hike, all the while the past legislation said we had adequate funding going forward. I am requesting no rate hike.

Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 4:55 PM  
**To:** PublicComment  
**Subject:** Port Aransas Windstorm Rate Increase

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Please do not increase the TWIA rates in Port Aransas again. They've already increased significantly since Harvey. I was born and raised in Port Aransas in 1983. This is where I reside with my husband and children and would like to be able to continue to live here. The increasing insurance rates will force us to move out of Port Aransas as well as many other families who are struggling to afford to stay in Port Aransas. Most of us are still trying to pay off the SBA loans that we had to take out because the TWIA and Flood policies didn't pay out what they should have. Rate hikes will also put people out of business. My mother's been in business in Port Aransas since 1983 as well. And the continuous insurance increases and property tax hikes, its hard to justify keeping the business in Port Aransas. Insurance is already so high out here that businesses will have to move out of Port Aransas or close their doors. Thank you for your time.

Sincerely, Concerned Resident and Business Owner of Port Aransas

[REDACTED]

## Public Comment

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**From:** [REDACTED]  
**Sent:** Thursday, June 25, 2026 8:36 AM  
**To:** PublicComment  
**Subject:** No rate hike,

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