

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:05 PM
To: PublicComment
Subject: Windstorm 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](#)

TWIA Actuary Committee:

I strongly oppose the potential windstorm rate increase. Legislation passed last session already explicitly declares our current rates adequate. You must reduce the rate or keep it the same.

Thanks,

[REDACTED]
Concerned Owner

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:02 PM
To: PublicComment
Subject: TWIA Rate Hike Opposition

CAUTION: This email originated from outside of the 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](#)

Hello,

I am writing to voice my opposition to the announcement that TWIA intends to raise rates. As a private home owner in Port Aransas, I strongly oppose the rate increase. Rates are already exorbitant.

After the November 2025 hail storm, it also required significant effort for my claim to be accepted and paid for an adequate roof replacement, with the appropriate materials, at the current market rates. I strongly request that you consider reducing the current rates, or at minimum, maintain the current rate structure.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 9:34 PM
To: PublicComment
Subject: Rate hike

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

[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 homeowner in Port Aransas and was made aware of your proposal to raise the windstorm insurance rates. I strongly oppose this rate hike and ask that you reduce the rate of this insurance. These costs are astronomically high already. Please consider reducing these rates rather than raising them.

Thank you,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 8:56 PM
To: PublicComment
Subject: Regarding windstorm 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.

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

Dear Members of the TWIA Board,

I am writing to express my strong opposition to any proposed increase in premiums for homeowners who depend on Texas Windstorm Insurance Association (TWIA) coverage.

Texas homeowners are already facing significant financial pressures from rising costs of living, property taxes, and insurance premiums. For many families, another increase in TWIA rates would create an unsustainable burden and could force difficult decisions, including selling their homes.

Based on TWIA's own financial reports, a rate increase does not appear to be justified. Recent financial results demonstrate that the organization remains in a strong position:

- TWIA reported a **\$41.6 million surplus** during the first quarter of 2026.
- An additional **\$39.1 million** was deposited into the Catastrophe Reserve Trust Fund, further strengthening reserves.
- TWIA now has **more than \$4.3 billion in available funding capacity** for the 2026 hurricane season.

These figures reflect a financially sound organization with substantial reserves available to meet its obligations. Given this level of financial strength, it is difficult to justify placing additional financial strain on policyholders who have few, if any, alternative options for windstorm coverage.

I respectfully ask the Board to reject any proposed premium increases and instead prioritize keeping essential insurance affordable for the Texas families and homeowners who rely on TWIA.

Thank you for your time, your service, and your careful consideration of the concerns of the homeowners you represent.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 8:24 PM
To: PublicComment
Subject: Rate hike

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

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

please consider a reduction in Wind Insurance instead of a rate hike. We are all struggling in this economy and another rate hike can force us to sell.

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 7:31 PM
To: PublicComment
Subject: Nueces 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.

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

To whom it may concern,

I strongly oppose any potential increase. We have been hit with increases across the board that do not allow for a financially viable rental business. Future increases will result in many families leaving the area and doing a disservice to our fellow Texan travelers.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 7:30 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

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

Public Comment

From: [REDACTED]
Sent: Thursday, June 25, 2026 2:18 PM
To: PublicComment
Subject: Rate Increase Public Comments

CAUTION: This email originated from outside of the 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 committee,

We have worked hard over the last 8-10 years to get windstorm insurance regulated in a proper manner. This attempt by the Actuary Committee will be their last time to be able to do this to us since the legislation last session will prohibit it once it goes into effect in January.

The public has spoken, please ensure you follow public choice and leave the adequate rates as they are.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 7:07 PM
To: PublicComment
Subject: Insurance 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.

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

Good afternoon,

I am writing to express my strong opposition to the proposed property rate hike in Port Aransas. As a current customer, my rates are already very high.

Furthermore, there has been no clear justification provided for this increase. I do not believe a rate hike is warranted without a transparent and valid reason.

Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 7:03 PM
To: PublicComment
Subject: Contemplated 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 at <https://aka.ms/LearnAboutSenderIdentification>]

I understand TWIA is considering a rate increase. I, as an owner of a beach property in Port Aransas who presently pays TWIA for coverage, am completely opposed to another rate increase.

[REDACTED]

(Sent from my iPad)

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 6:34 PM
To: PublicComment
Subject: Please do not increase the rates!

CAUTION: This email originated from outside of the 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](#)

Hello,

I am a homeowner at [REDACTED] TX writing to **respectfully oppose this rate increase**. I would strongly suggest that you either reduce the rate or keep it the same.

Thanks for your time,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:36 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:34 PM
To: PublicComment
Subject: 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 at <https://aka.ms/LearnAboutSenderIdentification>]

Please do not have a rate increase and oppose one strongly.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:33 PM
To: PublicComment
Subject: Opposition to Any Proposed Increase in TWIA Windstorm Insurance Rates

CAUTION: This email originated from outside of the 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](#)

Texas Windstorm Insurance Association Board of Directors
Texas Department of Insurance
Texas Office of Public Insurance Counsel

RE: Opposition to Any Proposed Increase in TWIA Windstorm Insurance Rates

Dear Members of the Board and Interested Parties:

I respectfully submit this letter in strong opposition to any increase in Texas Windstorm Insurance Association (TWIA) insurance rates.

The Texas Legislature recently enacted reforms specifically intended to strengthen TWIA's financial position and reduce its operating costs. According to TWIA's own actuarial analysis, these legislative changes substantially reduced the Association's cost of reinsurance and catastrophe funding requirements. As a result, TWIA's estimated rate inadequacy declined dramatically from approximately 38% for residential policies in the previous analysis to only 3%, while commercial inadequacy fell from approximately 45% to 5%.

This remarkable improvement demonstrates that the Legislature's reforms are working exactly as intended. These reforms should provide meaningful relief to policyholders rather than serve as a justification for additional premium increases.

The TWIA Board itself recognized these facts when it voted to file a 0% rate change for 2026. That decision acknowledged that maintaining current rates is consistent with both the Association's financial stability and the public interest.

Texas coastal property owners already bear extraordinary financial burdens, including:

- Rapid increases in homeowners insurance premiums over recent years.
- Rising property taxes and appraisal values.
- Escalating construction and repair costs.
- Higher deductibles and increased out-of-pocket expenses after storms.
- Inflation affecting virtually every household expense.

For many families, housing affordability has reached a critical point. Even modest insurance increases can make it difficult for homeowners, retirees, and small businesses to remain in coastal communities.

TWIA exists to provide an insurance market of last resort—not to create unnecessary financial hardship for the very Texans it was established to protect. Any proposed rate increase should be supported by compelling evidence demonstrating that current rates are insufficient despite the recent legislative reforms. Based on TWIA's own published analysis, that evidence does not currently exist.


Furthermore, before considering any future rate increase, TWIA should:

- Allow sufficient time to evaluate the full financial impact of the Legislature's reforms.
- Continue monitoring claims experience under the revised funding structure.
- Pursue operational efficiencies and cost controls wherever possible.
- Increase transparency regarding reinsurance purchasing, administrative expenses, and reserve funding.

Texas coastal residents have invested heavily in stronger building standards, mitigation measures, and resilient construction. Many policyholders have upgraded roofs, windows, and structural systems to reduce windstorm losses. These investments should be recognized and rewarded—not offset by unnecessary premium increases.

I respectfully request that TWIA and the Texas Department of Insurance reject any proposal to increase windstorm insurance rates until there is clear actuarial evidence that such action is truly necessary after the legislative changes have been fully implemented and evaluated.

Thank you for your consideration and for your continued service to the citizens of Texas.

A black rectangular redaction box covering the signature area.

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:29 PM
To: PublicComment
Cc: [REDACTED]
Subject: No Raising of Rates!!!

CAUTION: This email originated from outside of the 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](#)

TWIA should not raise rates yet again. We are vehemently against such action.

[REDACTED] Sent
from my iPhone (Please forgive any typos)

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:27 PM
To: PublicComment
Subject: Rate hike not necessary

CAUTION: This email originated from outside of the 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 at <https://aka.ms/LearnAboutSenderIdentification>]

I own property in Cinnamon Shores North. I urge you to decrease the rate amount that you apply to our wind insurance or at best, NO increase at all!

Best Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:23 PM
To: PublicComment
Subject: Public Comment Opposing Proposed TWIA Rate Increase

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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 express my strong opposition to the proposed windstorm insurance rate increase.

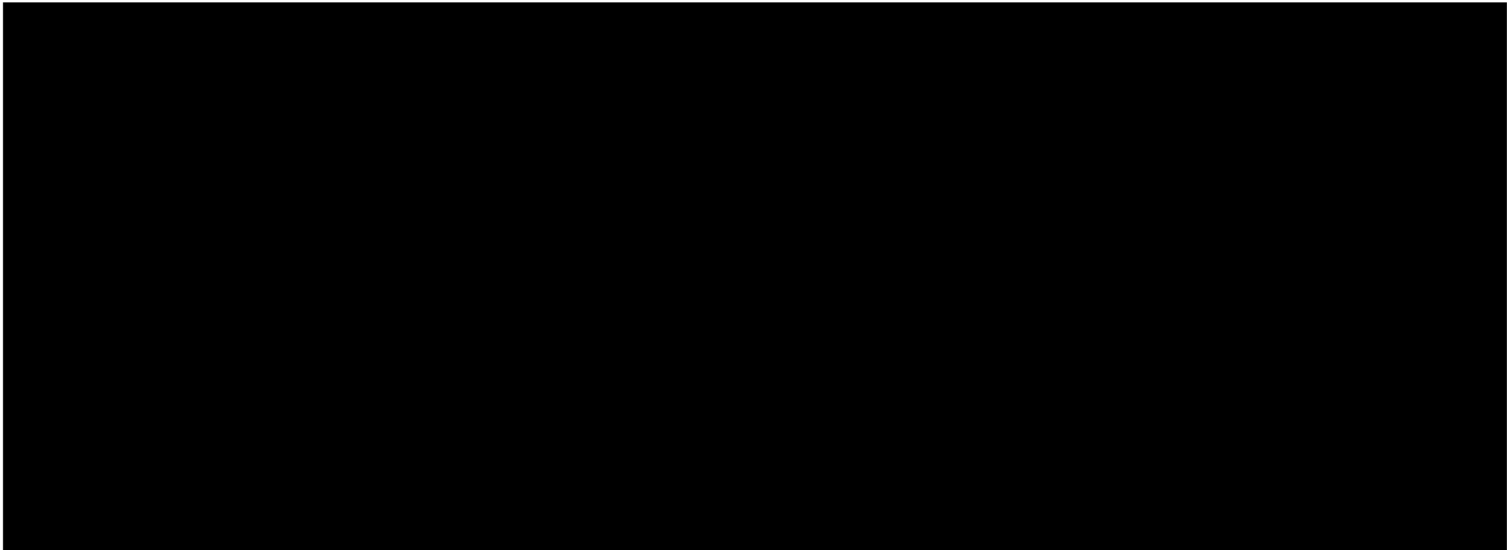
Texas coastal property owners are already facing significant increases in the cost of owning and maintaining their homes through higher insurance premiums, taxes, and maintenance costs. An additional rate increase would place an even greater financial burden on homeowners and businesses.

The Texas Legislature recently determined that current TWIA rates are adequate. I respectfully ask the Board to honor that determination and either keep rates at their current level or reduce them rather than approve an increase.

Please consider the impact this decision will have on the families and communities that depend on affordable windstorm insurance.

Thank you for your time and consideration.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:26 PM
To: PublicComment
Subject: Strongly oppose rate increase

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

Hello. I am an owner in Port Aransas and strongly oppose a TWIA rate increase. Please lower rates which are already excessive. Thank you.

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:25 PM
To: PublicComment
Subject: TWIA rate

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

As a homeowner at Cinnamon Shores I strongly oppose a rate increase for wind insurance. I have paid TWIA insurance for a long time and my premiums more than cover any losses incurred by TWIA for both Hurricane Harvey as well as the recent hail storm .

In fact given the high deductible I believe the rates should be decreased .

Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:14 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](#)

Dear Members of the TWIA Board and Actuarial Committee,

I am a Texas coastal property owner and respectfully urge you to reject any proposed increase to TWIA windstorm insurance rates.

Homeowners along the Texas coast are already facing significant increases in the cost of owning and maintaining their properties, including higher insurance premiums, taxes, and maintenance expenses. Additional rate increases would place an even greater financial burden on families and property owners, like myself, while negatively impacting coastal communities and local economies.

The Texas Legislature recently determined that current TWIA rates are adequate. I encourage the Board to honor that determination and avoid approving any further rate increase.

Please carefully consider the impact this decision will have on thousands of responsible Texas property owners who rely on TWIA for essential windstorm coverage.

Thank you for your time and consideration.

Sincerely,

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:04 PM
To: PublicComment
Subject: 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 at <https://aka.ms/LearnAboutSenderIdentification>]

Dear members, please do not raise our wind storm rates.

I am an 89 year old widow and own my home, please don't raise our rate, Our property taxes are bad enough.

Thank you,

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 1:54 PM
To: PublicComment
Subject: Rate hike

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

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

Please deny the recommendation by the actuary committee to increase our windstorm insurance rates. Must stop now!

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 2:56 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 2:44 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.

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

Please don't rate hike us. All your doing is driving out Texans from the coast and replacing them with Californians, Washingtonians, and Oregonians.

It has to stop. Please help it stop.

Pretty soon the New Yorkers will be arriving!

Thanks,

[REDACTED]

Q: What did George Washington say to his troops Christmas Eve, 1776?

A: Get in losers, we're crossing the Delaware!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 2:42 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 2:25 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 2:02 PM
To: PublicComment
Subject: I am opposing the Texas Winston Insurance Association considering a windstorm 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.

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

Dear Members of the TWIA Board,

We are writing to strongly oppose any proposed rate increases for homeowners required to carry TWIA insurance. Hardworking Texans are already stretched to the limit, and we simply cannot afford higher premiums.

TWIA's own financial metrics show that a rate hike is unnecessary:

Strong Financial Position: TWIA reported a \$41.6 million surplus in the first quarter of 2026.

Growing Reserves: A fresh \$39.1 million deposit was just made into the Catastrophe Reserve Trust Fund (CRTF).

Massive Backing: TWIA holds over \$4.3 billion in total funding capacity for the 2026 hurricane season.

Given these VERY healthy financial reserves, it is unfair to balance additional costs on the backs of captive policyholders.

Please vote NO on any rate increases and protect your fellow Texas homeowners.

Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 1:26 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 1:02 PM
To: PublicComment
Subject: Please don't raise our rates

CAUTION: This email originated from outside of the 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 BBC Members of the TWIA Board,

I oppose any proposed rate increases for homeowners required to carry windstorm insurance. We simply can't afford higher premiums.

TWIA's financial metrics show that a rate hike is unnecessary and the insurance companies have taken enough money! It is affecting our resale value because people simply cannot afford insurance at this already astronomical price.

Given these VERY healthy financial reserves, it is unfair to put the balance additional costs on the backs of captive policyholders. We do not need any additional costs in an already struggling real estate market. Please vote no!

Sincerely, from new homeowners in Cinnamon Shore,

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 1:00 PM
To: PublicComment
Subject: Rate Hike

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

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

Hello,

My name is [REDACTED] For years, I dreamed of owning a home on the coast, and after years working for H-E-B, I finally was able to afford one. Barely.

By far, my biggest expense is wind insurance. But each year I pay it because obviously you need it. And now I'm hearing that you may be increasing your rates even more. All I'm asking is before you increase the rate, please consider us small guys who will be priced out of the market. Even a small rate increase would be devastating for us who are barely getting by.

Thank you for considering keeping the rate at the minimum the same.

Thank you for remembering the smaller guys,

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 12:36 PM
To: PublicComment
Subject: Please Vote NO on 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 Members of the TWIA Board,

As a TWIA-insured coastal homeowner, I am writing to strongly oppose any proposed rate increases for homeowners required to carry TWIA insurance. Hardworking Texans are already stretched to the limit and we have already send exponential increase in insurance premiums for Port Aransas in recent years.

TWIA's own financial metrics show that a rate hike is unnecessary:

Strong Financial Position: TWIA reported a \$41.6 million surplus in the first quarter of 2026.

Growing Reserves: A fresh \$39.1 million deposit was just made into the Catastrophe Reserve Trust Fund (CRTF).

Massive Backing: TWIA holds over \$4.3 billion in total funding capacity for the 2026 hurricane season.

Given these VERY healthy financial reserves, it is unfair to balance additional costs on the backs of captive policyholders with no other options.

Please vote NO on any rate increases and protect your fellow Texas homeowners.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 12:35 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

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Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 12:25 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 12:22 PM
To: PublicComment
Subject: Proposed tax 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 Members of the TWIA Board,
I am writing to strongly oppose any proposed rate increases for homeowners required to carry TWIA insurance.
Hardworking Texans are already stretched to the limit, and we simply cannot afford higher premiums. We will have to sell our home.
TWIA's own financial metrics show that a rate hike is unnecessary:
Strong Financial Position: TWIA reported a \$41.6 million surplus in the first quarter of 2026.
Growing Reserves: A fresh \$39.1 million deposit was just made into the Catastrophe Reserve Trust Fund (CRTF).
Massive Backing: TWIA holds over \$4.3 billion in total funding capacity for the 2026 hurricane season. Given these VERY healthy financial reserves, it is unfair to balance additional costs on the backs of captive policyholders.
Please vote NO on any rate increases and protect your fellow Texas homeowners.

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 12:02 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 12:01 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:58 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:57 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:49 AM
To: PublicComment
Subject: Opposition to rate increases

CAUTION: This email originated from outside of the 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 at <https://aka.ms/LearnAboutSenderIdentification>]

> To whom it may concern:

>

> I am writing an opposition to the proposed windstorm rate tax hike. As a homeowner on the coast, I am asking for a reduction in rate, or at least keep the same current rate. I greatly appreciate your consideration in this matter.

>

> Sincerely,

>

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 5:19 PM
To: PublicComment
Subject: TWIA rates

CAUTION: This email originated from outside of the 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](#)

To whom it may concern:

I am writing to you as a property owner in Port Aransas to address our concerns on rising costs related to homeowners insurance. I strongly oppose the rate increase, and ask that you either reduce the current high rates or keep them the same.

Raising rates will only serve to hurt our community and lower the value of homes in Port Aransas.

Thank you for your consideration,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 5:14 PM
To: PublicComment
Subject: TWIA

CAUTION: This email originated from outside of the 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](#)

To whom it may concern:

I am writing to explicitly document my opposition of any increase in premium rate for windstorm insurance for the upcoming cycle. There has been legislation passed declaring current rates as adequate and any further rate increase made at this point would indicate a clear deviation from this clear declaration and an attempt to unnecessarily burden your insurance holders.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 5:02 PM
To: PublicComment
Subject: TWIA Proposed 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](#)

I am writing to oppose the proposed rate increase. The rates need to stay the same or decrease based on a recent experience with a loss. In my opinion as a coastal property owner, if TWIA would focus on the accuracy and consistency of their loss assessments, a rate increase would not be necessary. Thank you

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 4:46 PM
To: PublicComment
Subject: windstorm insurance rate

CAUTION: This email originated from outside of the 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](#)

To whom it may concern:

I am writing to explicitly document my opposition of any increase in premium rate for windstorm insurance for the upcoming cycle. There has been legislation passed declaring current rates as adequate and any further rate increase made at this point would indicate a clear deviation from this clear declaration and an attempt to unnecessarily burden your insurance holders.

Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 4:36 PM
To: PublicComment
Subject: DO NOT RAISE THE RATES

CAUTION: This email originated from outside of the 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](#)

I AM WRITING TO RESPECTFULLY OPPOSE THE RATE INCREASE, I would strongly suggest you REDUCE the rate or keep it the same.

Homeowner at [REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 4:31 PM
To: PublicComment
Subject: Oppose 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 at <https://aka.ms/LearnAboutSenderIdentification>]

IM WRITING TO OPPOSE THE RATE INCREASE. I strongly suggest you REDUCE the rate or keep it the same!

Homeowner of [REDACTED]

Thanks,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 4:22 PM
To: PublicComment
Subject: OPPOSITION to rate increase in Port Aransas

CAUTION: This email originated from outside of the 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](#)

Hello,

I reach out to strongly oppose the rate increase, as our rate has already increased substantially and is currently adequate at its current rate. This continual increase is unnecessary given legislation has already been passed.

--

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 4:18 PM
To: PublicComment
Subject: Oppose 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](#)

We have a house in Cinnamon Shore and strongly oppose the rate increase. That is going to cause an economic strain on a lot of people. If you would please reduce the rate or keep it the same. Thank you so much.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 4:12 PM
To: PublicComment
Subject: rate increase in port Aransas

CAUTION: This email originated from outside of the 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 at <https://aka.ms/LearnAboutSenderIdentification>]

Please work with the homeowners and keep the rates at least the same or lower , but please go not give us an increase

We all
love the area and hopefully we will have many more years without any storms

sincerely
[REDACTED]
homeowner
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 4:11 PM
To: PublicComment
Subject: Windstorm 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.

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

This email is being sent to oppose the rate hike TWIA is proposing. Out insurance premiums make up over 35% of our total cost of ownership on the island. Give the working man a little break please!

Thank You!

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 4:09 PM
To: PublicComment
Subject: DO NOT RAISE THE RATES

CAUTION: This email originated from outside of the 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 at <https://aka.ms/LearnAboutSenderIdentification>]

I am writing to respectfully OPPOSE the rate increase. I strongly ask the rate to be reduced or be kept the same.

From,
[REDACTED], Home owner at Cinnamon Shores North, Port Aransas, Texas

From,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 4:03 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 4:01 PM
To: PublicComment
Subject: Vote No on 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.

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

Dear Members of the TWIA Board,

I am writing to respectfully urge you not to approve any increase in TWIA insurance premiums.

Like many Texas homeowners, my family is already feeling the strain of rising costs. Property taxes, utilities, and everyday expenses continue to climb, and another insurance increase would place an even greater financial burden on us. For many families, it could mean making difficult decisions about whether they can afford to remain in their homes.

From what I've seen, TWIA is in a solid financial position. The organization recently reported a first-quarter 2026 surplus of approximately **\$41.6 million**, added **\$39.1 million** to the Catastrophe Reserve Trust Fund, and has more than **\$4.3 billion** in funding capacity available for the 2026 hurricane season. Those figures suggest that TWIA is financially prepared without requiring additional costs from policyholders.

I understand the importance of maintaining a strong and stable insurance program, but I believe that goal can be achieved without increasing premiums on homeowners who are already stretched thin.

I respectfully ask the Board to consider the financial challenges facing Texas families and reject any proposed rate increase at this time.

Thank you for your time, your service, and your thoughtful consideration.

Best,

[REDACTED]
[REDACTED]
[REDACTED]



Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:58 PM
To: PublicComment
Subject: Rate hike

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

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

I strongly oppose any proposed rate increases to Texas homeowners that are required to carry TWIA insurance.

Please vote no to any TWIA rate hike. Please take care of hardworking Texans.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:49 PM
To: PublicComment
Subject: re: potential windstorm 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.

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

To Whom It May Concern,

I am writing as a new homeowner of a property in Port Aransas ([REDACTED]). My understanding, via my community, is the TWIA is considering a rate hike for windstorm insurance. As a new homeowner I strongly oppose the rate increase. Recent state legislation from last session deems the current rates more than adequate. In fact, given the current climate and premiums for windstorm insurance, I would ask the committee and the board to consider reducing the rates.

Recent legislation from last session deems the current rates more than adequate. The costs of ownership in this region is already high and prevents many families from purchasing/moving to the area. In addition, subsequently, the costs for short and long-term rentals mirror the increased costs to own/manage the properties. This has resulted in decreased amounts of families visiting, attending, and contributing to the economy in Port Aransas and neighboring communities. I implore you to not continue to drive Texas families away by unnecessarily increasing windstorm insurance.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:47 PM
To: PublicComment
Subject: TWIA Insurance Rates

CAUTION: This email originated from outside of the 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](#)

Regarding the TWIA insurance rate hike being considered, I'm asking that the rate either be lowered, or at least, remain unchanged. I am a property owner that will be impacted by this decision.

Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:42 PM
To: PublicComment
Cc: [REDACTED]
Subject: Potential TWIA Windstorm Premium 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](#)

To Whom It May Concern at the TWIA Actuary Committee,
As the owners of two properties in Port Aransas, I kindly request that you **not impose a higher rate** on our windstorm insurance premiums. We not only strongly oppose the potential increase, but we also ask that the premiums be **reduced or at least kept the same**.



Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:42 PM
To: PublicComment
Subject: TWIA proposed 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 am strongly opposed to any proposed rate increases for homeowners required to carry TWIA insurance. We cannot afford higher premiums as we are stretched to the limit as is. TWIA is in a strong financial position with growing reserves and \$4.3 billion in total funding capacity for the 2026 hurricane season. Please vote No on any proposed rate increases and protect your fellow Texas homeowners.
Respectfully,

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:42 PM
To: PublicComment
Subject: 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 at <https://aka.ms/LearnAboutSenderIdentification>]

As a coastal homeowner I strongly disagree with any proposed insurance rate hikes. In fact I hope TWIA will consider a rate decrease given the extremely high rates homeowners have been experiencing. Thank you for your consideration.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:41 PM
To: PublicComment
Subject: 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](#)

Please do not increase the rate. Please keep it the same or decrease it. The rates have skyrocketed over the last 10 years.

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:38 PM
To: PublicComment
Subject: DO NOT RAISE THE RATES

CAUTION: This email originated from outside of the 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](#)

I AM WRITING TO RESPECTFULLY OPPOSE THE RATE INCREASE, I would strongly suggest you REDUCE the rate or keep it the same!

Homeowner at [REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 3:33 PM
To: PublicComment
Subject: Texas Windstorm Insurance

CAUTION: This email originated from outside of the 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 at <https://aka.ms/LearnAboutSenderIdentification>]

Good afternoon. It is my understanding that there is a meeting in the near future that is going to evaluate existing rates with a proposal to increase.

The cost of home ownership, particularly on the Texas coast, is becoming untenable, with insurance premiums largely contributing to this issue. Four separate policies are needed for wind, fire, flood, and excess flood.

We all remember the devastation caused by Harvey, however, catastrophic storms and hurricanes on the a Texas Gulf Coast are relatively infrequent. One piece thanks, there are usually state and federal funds allocated to help with associated damage.

I would urge to consider alternative solutions, such as lowering administrative costs, in lieu of hiking rates.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:28 AM
To: PublicComment
Subject: Opposed to 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.

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

Good morning,

My family and I are opposed to the TWIA rate hike.

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:27 AM
To: PublicComment
Subject: For the TWIA Board

CAUTION: This email originated from outside of the 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 Members of the TWIA Board,

I am writing to strongly oppose any proposed rate increases for homeowners required to carry TWIA insurance.

Hardworking Texans are already stretched to the limit, and we simply cannot afford higher premiums. We will have to sell our home.

TWIA's own financial metrics show that a rate hike is unnecessary:

- **Strong Financial Position:** TWIA reported a \$41.6 million surplus in the first quarter of 2026.
- **Growing Reserves: A fresh \$39.1 million deposit was just made into the Catastrophe Reserve Trust Fund (CRTF).**
- **Massive Backing:** TWIA holds over \$4.3 billion in total funding capacity for the 2026 hurricane season.

Given these VERY healthy financial reserves, it is unfair to balance additional costs on the backs of captive policyholders.

Please vote **NO** on any rate increases and protect your fellow Texas homeowners.

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:27 AM
To: PublicComment
Subject: Opposed to 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.

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

Good morning,

My family and I are opposed to the TWIA rate hike.

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:26 AM
To: PublicComment
Subject: Opposed to 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.

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

Good morning,

My family and I are opposed to the TWIA rate hike. Rates for all insurances, including TWIA are already very high, and we pray to never have to use our Windstorm insurance (especially).

Thank you!



DON'T BE A VICTIM OF WIRE FRAUD.

Never wire money without confirming the legitimacy of the instructions with your escrow officer. Please contact us with any questions about wiring funds for closing.

For more on cyber activity, [view our videos here.](#)

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:15 AM
To: PublicComment
Subject: Opposition to 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 at <https://aka.ms/LearnAboutSenderIdentification>]

To whom it may concern:

I am writing an opposition to the proposed windstorm rate tax hike. As a homeowner on the coast, I am asking for a reduction in rate, or at least keep the same current rate. I greatly appreciate your consideration in this matter.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:12 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

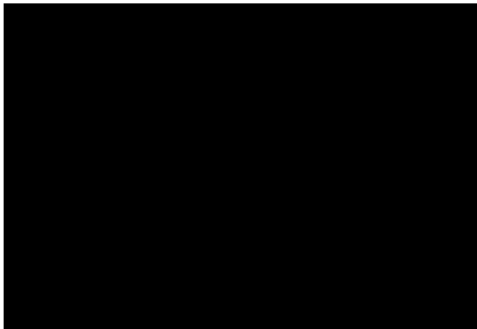
Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,



Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:10 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

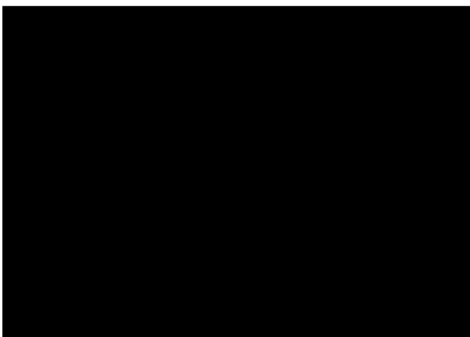
Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,



Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:06 AM
To: PublicComment
Subject: Public Comment on TWIA Proposed Rate Increase (Opposed)

CAUTION: This email originated from outside of the 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 at <https://aka.ms/LearnAboutSenderIdentification>]

Dear TWIA Rate Filing Review Team,

I'm writing as a Texas business owner and property stakeholder to respectfully oppose any additional TWIA rate increase at this time. Windstorm coverage is already a major fixed cost for coastal residents and employers, and further increases would directly undermine affordability and economic stability along the Texas coast.

A higher TWIA premium doesn't just affect my own bottom line—it impacts the people and businesses around me. When insurance costs rise, it becomes harder to keep properties maintained and occupied, harder for small businesses to operate sustainably, and harder to retain employees who are already stretched by housing and cost-of-living pressures. Over time, these increases discourage investment, reduce local spending, and weaken the overall resilience of coastal communities.

I understand TWIA's responsibility to remain financially sound, but I urge TWIA to pursue alternatives to broad rate hikes—such as targeted efficiencies, stronger mitigation incentives, and a careful review of assumptions—so coastal Texans aren't priced out of living and doing business where they work.

Thank you for considering my comments and for the opportunity to participate in this process.

Respectfully,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:06 AM
To: PublicComment
Subject: Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I oppose any rate increase this year. Costs of nearly everything has increased the last few years, but wage increases have not kept up. Increasing TWIA rates would only add to the strain. I understand a recent analysis by TWIA does not support the need for a rate increase. If so, it would be best to leave insurance rates alone at least this time around.

I know rates will need to be increased at times, but I feel this is not the time.

I ask that you leave rates alone for now until inflation rates come down.

Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:05 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

I am writing as a coastal Texas stakeholder to voice my absolute opposition to any proposed rate increases for residential or commercial property insurance during the upcoming annual filing cycle.

According to TWIA's own 2026 Rate Adequacy Analysis released on June 18, current rates are more than sufficient, showing an adequacy surplus of 9% for residential and 4% for commercial lines. Thanks to recent legislative interventions like HB 3689, TWIA's reinsurance costs and tax burdens have significantly decreased.

Given that the data proves current rates are fully adequate, any rate increase would be an unjustified and unnecessary financial strain on coastal families and local business owners. I strongly urge the Actuarial & Underwriting Committee on June 30, and the full Board on August 4, to vote for a 0% rate change for the upcoming year.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:04 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

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Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 11:00 AM
To: PublicComment
Subject: Windstorm rates

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

Please consider that many are on fixed income. Just as even a church have seen increases from 22,000 a year to projected 99,000 from to 2026/2027.

We are being gouged. Eventually we will lose our homes.

[REDACTED]
Corpus Christi TX 78411

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 10:59 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

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Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 10:56 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

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Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 10:54 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

TWIA Board of Directors,

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Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 10:54 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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

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Thank you,

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

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 10:53 AM
To: PublicComment
Subject: Opposition for increased TWIA rates

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Myself as well as the entire cinnamon shore community in Port A Texas are in strong opposition to the proposal of a rate increase and ask to reduce or keep the rate the same.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 10:51 AM
To: PublicComment
Subject: rate increase

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please keep any increase to a minimum. i am retired and recent inflation is very difficult

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 10:29 AM
To: PublicComment
Subject: Oppose Rate Hike

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To Whom It May Concern,

I am writing to express my strong opposition to any proposed increase in Texas Windstorm Insurance rates. As a policyholder, I believe we already pay more than adequate premiums for our coverage.

Based on my personal experience, our premiums are already extremely high, yet when policyholders need to file a claim, the benefits received often do not reflect the significant cost of the coverage. Increasing rates further would place an even greater financial burden on hardworking Texans who are already struggling with rising living expenses.

I respectfully ask that you carefully consider the impact this would have on homeowners and families. Please do not approve additional rate increases that could force hardworking people out of their homes due to unaffordable insurance costs.

Thank you for your time and consideration.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 10:14 AM
To: PublicComment
Subject: TWIA proposed rate increase

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To whom it may concern,

I am submitting comments on the proposed increase in TWIA rates.

I am strongly against any increase.

I own a coastal property that is a short-term vacation rental. I have many fixed and variable costs associated with running the business. Basic homeowners insurance has doubled in ten years. Texas property taxes have tripled, and electricity rates are up 60%. All this as daily rental rates have actually declined when adjusted for inflation. I am now operating at a marginal loss. A TWIA rate increase will further impact the bottom line losses.

Please consider the impact an increase will have on small business owners like me and the effects it will have on coastal tourism and general business opportunities.

Again, I am firmly against a TWIA rate increase.

Thank you for your consideration of these remarks.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 10:02 AM
To: PublicComment
Subject: I do not support the Windstorm Rate Increase

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

I do not support the Windstorm Rate Increase.

In love,

[REDACTED]

“We love because He first loved us”

1 John 4:19

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 10:00 AM
To: PublicComment
Subject: Public Comment Opposing TWIA Rate Increase

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

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

Many people assume that short-term rental owners simply raise nightly rates whenever expenses increase. In reality, the vacation rental market is highly competitive. Guests compare dozens of similar properties before making a reservation, and there is only so much additional cost that can be passed on before bookings begin to decline.

Over the past several years, nearly every expense involved in operating a vacation rental has increased. Utilities cost more. Property taxes have increased. Maintenance and repairs are more expensive. Cleaning services, supplies, furnishings, landscaping, and labor have all become significantly more costly. Insurance has become one of the fastest-growing operating expenses.

When insurance costs increase, property owners face difficult choices. We either absorb the additional cost, reduce reinvestment into our properties, or increase nightly rates and risk losing business. None of those options benefits the Texas coast.

Short-term rentals contribute far more than lodging. They support restaurants, retail stores, fishing guides, charter services, maintenance contractors, cleaners, landscapers, and many other local businesses that depend on tourism. Every increase in operating costs has a ripple effect throughout the coastal economy.

I understand the importance of maintaining a financially strong insurance system, but I respectfully encourage TWIA to seek long-term financial solutions that do not continue placing increasing burdens on responsible property owners who contribute significantly to the local economy.

Please reject any proposed rate increase.

Thank you for your time and consideration.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 9:49 AM
To: PublicComment
Subject: TWIA Annual Meeting

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TWIA Board of Directors:

Thank you for the time and effort the Review Committee dedicates each year to evaluating the rates imposed on Texas coastal property owners.

Over the past several years, Texas has been fortunate to avoid a major hurricane making landfall. The most recent hurricane to strike the Texas coast was Hurricane Beryl in July 2024, a Category 1 storm with sustained winds of approximately 90 mph. While Beryl caused damage in some areas, Texas has not experienced a major hurricane comparable to Hurricane Harvey since 2017.

Although it is essential that TWIA remain financially prepared for future storms, these years without a major catastrophic event have allowed reserve funds to continue growing. Those reserves are intended to help protect the program when the next significant hurricane inevitably occurs.

For these reasons, I respectfully ask the Committee to maintain current rates for another year while continuing to strengthen TWIA's financial reserves at existing premium levels.

As the owner of two properties along the Texas coastline, I have experienced substantial increases in homeowners insurance premiums in recent years. Any relief the Committee can provide by holding TWIA rates steady would be greatly appreciated and would help ease the financial burden on coastal property owners.

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

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 9:20 AM
To: PublicComment
Subject: windstorm insurance rates

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If the rate we have right now is adequate then there is no reason to have the rate increased. We have had windstorm insurance for over 30 years and very blessed that we have not have to use it. But if the rates keep going up we will soon not able to afford it.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 9:15 AM
To: PublicComment
Subject: Submit Comments for NO TWIA Rate Hike

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

Hello,

As a home owner in Port Aransas, i would like to express my concerns over the TWIA Rate Hike.

I'm opposed to this increase.

thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 9:05 AM
To: PublicComment
Subject: We do not support a rate increast

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

Dear TWIA,

Legislation passed last session stated TWIA rates we pay are adequate. We do not support a rate increase to windstorm insurance.

Sincerely,

[REDACTED]
Port Aransas, TX

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 8:48 AM
To: PublicComment
Subject: Rate Increase

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To Whom It May Concern:

As members of the Actuary Committee, I strongly urge you to NOT recommend a rate increase of the windstorm insurance. This is in the interest of all Texans, and will serve to regulate it in the proper manner. Thank you very much for your consideration.

[REDACTED]
"Life is not about waiting for the storms to pass...it's about learning how to dance in the rain."

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 8:43 AM
To: PublicComment
Subject: Not in Support of a rate increase

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

We do NOT support a rate increase!



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 8:40 AM
To: PublicComment
Subject: NO RATE INCREASE!!

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

There is NO justification for a TWIA rate increase! Recent legislation proves the current rates are adequate!

NO TWIA RATE INCREASE!!



Sent from [Proton Mail](#) for Android.

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 8:21 AM
To: PublicComment

CAUTION: This email originated from outside of the 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](#)

Good Morning,

I would like to respectfully request you do not follow the recommendation of the Actuary Committee to increase the windstorm rates. Since the Actuary Committee is made up entirely of representatives of the insurance industry, it appears the fox is guarding the hen house.

TWIA's own 2026 rate adequacy analysis indicates current rates are adequate by 9 percent for residential coverage and 4 percent for commercial coverage according to your website. This analysis was prepared by your actuarial staff, who I would think would have a better understanding of the needs than a committee made up of representatives of the insurance industry, who might not know the needs of the area. In your actuarial staff's analysis, they estimate the premiums are sufficient to cover the associations operating expenses and any expected losses from claims.

Legislation that was passed in the last session, provided relief to TWIA. That relief includes decreased levels of funding TWIA is required to maintain which results in reduced reinsurance costs along with being exempted from certain taxes. This attempt by the Actuary Committee appears to be a last ditch effort to raise rates.

My request is simple - please do not raise the fees we currently are paying.

Thank you.

[REDACTED]
O-FISH-ALLY RETIRED

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 8:00 AM
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 am a licensed Texas Realtor. I respectfully oppose any increase to TWIA insurance rates because I witness firsthand the impact insurance affordability has on our housing market.

Today's buyers are facing challenges unlike anything we've seen in years. Mortgage interest rates remain elevated, home prices have increased, property taxes continue to rise, and insurance costs have become a major factor in whether families can afford to purchase a home. Windstorm insurance is now part of nearly every conversation with buyers looking at coastal property.

I regularly meet buyers who love the Texas coast but ultimately decide not to purchase because they are concerned that insurance costs will continue to increase. Others qualify for significantly less home because monthly insurance premiums reduce the amount they can afford to spend on a mortgage. Insurance affordability is no longer a secondary issue—it has become one of the deciding factors in many real estate transactions.

Sellers are also affected. Higher insurance costs reduce buyer demand, increase the amount of time homes remain on the market, and place downward pressure on property values. Homeowners who have invested in our coastal communities deserve a stable insurance environment that encourages investment rather than discourages it.

A healthy real estate market supports local businesses, construction, tourism, and municipal tax bases. Continued insurance increases threaten that stability.

I appreciate TWIA's responsibility to remain financially sound, but I respectfully ask that the Department consider the broader economic consequences of additional rate increases. Coastal communities need predictability and affordability if they are to continue growing and thriving.

Thank you for your thoughtful consideration.

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 6:26 AM
To: PublicComment
Subject: No rate height

CAUTION: This email originated from outside of the 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 at <https://aka.ms/LearnAboutSenderIdentification>]

It has been 9 years since Hurricane Harvey hit the Texas coast. No rate increases are necessary!!
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 5:07 AM
To: PublicComment
Subject: TWIA increase objection

CAUTION: This email originated from outside of the 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](#)

Good morning, a TWIA rate increase will further cause home ownership to be unattainable and unaffordable to maintain.

The insurance rate (s) already hinder homeownership and decrease the pool of potential homeowners that would be able to pay premiums.

The coast draws tourism and residents alike and coastal property is in limited supply. Keeping the rates affordable will allow the homes and properties to be protected and provide future business for both insurance and tourism alike.

A property maintenance budget is not able to continue to absorb insurance premium increases.

Thank you for your consideration

[Sent from Yahoo Mail for iPhone](#)