

Public Comment

From: [REDACTED]
Sent: Sunday, June 28, 2026 9:15 PM
To: PublicComment
Subject: Wind Insurance Legislation

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To whom it may concern,

I am writing as a Texas coast home owner to voice my opinion regarding the legislation of proposed wind insurance rates by insurance companies. I am homeowner and proud Texas citizen and I want to raise many generations the Texas coast, but to do that, I need predictability in the affordability of my home, especially with regards to the ability of the insurance companies to change my cost of living so drastically within an unreasonable timeframe. I strongly oppose the rate increase, and I ask to either reduce the rate, keep it the same, or provide ample (5 years minimum with justification) time for residents to adjust their living arrangements accordingly for each rate adjustment. This affects me personally, but also the tourists of our beautiful coastline. If the costs become uncompetitive to rent, they will find places to enjoy the beach elsewhere, impacting Texas economy and the Texas Gulf Coast communities.

If you would like additional commentary, please reach out. My contact info is below.

Regards,

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Sunday, June 28, 2026 4:57 PM
To: PublicComment
Subject: Lower TWIA Rates

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I understand TWIA is considering a rate increase for the Port Aransas, TX area. I greatly oppose and think rates should actually be lowered. Homeownership is getting out of control with interest rates, taxes, home insurance, flood insurance, and now a potential TWIA rate increase. I do not support a rate increase, especially in these harder economic times.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Sunday, June 28, 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: Sunday, June 28, 2026 9:57 AM
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: Sunday, June 28, 2026 9:33 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: Sunday, June 28, 2026 9:24 AM
To: PublicComment
Cc: [REDACTED]
Subject: Homeowner TWIA Rate Increases

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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.

Respectfully,

[REDACTED]

[Texas Law Requires All License Holders To Provide The Information About Brokerage Services To Prospective Clients](#)
[Texas Real Estate Commission Consumer Protection Notice](#)



Public Comment

From: [REDACTED]
Sent: Sunday, June 28, 2026 9:21 AM
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,

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: Sunday, June 28, 2026 9:04 AM
To: PublicComment
Subject: Opposition to rate hikes

CAUTION: This email originated from outside of the 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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Dear Members of the Texas Windstorm Insurance Association Board,

I am writing to express my strong opposition to any proposed increase in Texas Windstorm Insurance Association (TWIA) rates at the August 8 Board meeting.

Texas coastal homeowners are already struggling with the rising costs of property ownership, including higher insurance premiums, property taxes, and the increasing costs of maintaining and repairing homes. Another rate increase would place an even greater financial burden on families and businesses that rely on TWIA for essential windstorm coverage.

It is especially concerning that a rate increase is being considered so soon after the Texas Legislature determined that TWIA's current rates are adequate. The legislation passed during the last legislative session reflects the will of the people's elected representatives and recognizes that current rates are sufficient. Moving forward with a rate increase despite that determination undermines both legislative intent and public confidence in the process.

I am also concerned that the Actuary Committee, which is composed entirely of insurance industry representatives, is making recommendations without broader representation from the policyholders who will bear the financial impact of any increase. Decisions affecting thousands of Texas coastal residents should carefully balance actuarial considerations with affordability and the public interest.

I respectfully urge the Board to reject any proposed rate increase and honor the Legislature's determination that current rates are adequate. Texas coastal communities deserve a stable, transparent, and affordable insurance system that protects homeowners without imposing unnecessary additional costs.

Thank you for your time, your service, and your consideration of these comments.

Sincerely,

[REDACTED]

San Antonio, Texas