

Public Comment

From: [REDACTED]
Sent: Monday, June 29, 2026 8:54 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: Monday, June 29, 2026 3:31 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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TWIA Board of Directors,

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Thank you,

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

Public Comment

From: [REDACTED]
Sent: Monday, June 29, 2026 2:25 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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Thank you,

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

Public Comment

From: [REDACTED]
Sent: Monday, June 29, 2026 1:51 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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TWIA Board of Directors,

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Thank you,

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

Public Comment

From: [REDACTED]
Sent: Monday, June 29, 2026 12:49 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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TWIA Board of Directors,

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Thank you,

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

Public Comment

From: [REDACTED]
Sent: Monday, June 29, 2026 12:00 PM
To: PublicComment
Subject: Against the TWIA rate hike in August

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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To whom it may concern:

As the owner of a coastal property in Texas, I firmly oppose a rate hike on all windstorm policies. I request the rate be decreased or at minimum stay the same.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, June 29, 2026 10:28 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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TWIA Board of Directors,

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Thank you,

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

Public Comment

From: [REDACTED]
Sent: Monday, June 29, 2026 7:37 AM
To: PublicComment
Subject: Port Aransas

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We strongly oppose the suggested rate increase. My parents are elderly and love living on the coast. At minimum, the rate should be reduced.

Regards,



Public Comment

From: [REDACTED]
Sent: Monday, June 29, 2026 1:28 AM
To: PublicComment
Cc: [REDACTED]
Subject: 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](#)

Hello,

I strongly oppose the proposed rate increase. The rates are already very high for houses built for the coast. I prefer to either reduce the rate or keep it the same.

[REDACTED]