

## Public Comment

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**From:** [REDACTED]  
**Sent:** Tuesday, June 30, 2026 4:55 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]

## Taylor Kerr

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**From:** [REDACTED]  
**Sent:** Tuesday, June 30, 2026 12:32 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](#)

We have two home at Cinnamon Shores. We strongly oppose the rate increase. We ask that you either reduce the rate or keep it the same.



## Public Comment

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**From:** [REDACTED]  
**Sent:** Tuesday, June 30, 2026 11:41 AM  
**To:** PublicComment  
**Subject:** No 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](#)

Dear Members of the TWIA Actuarial Committee,

As you are aware, reinsurance costs are a primary driver of insurance rate adequacy. The draft rate adequacy analysis indicates that the passage of recent TWIA-related legislation during the 89th Legislative Session is helping to reduce these costs. This reduction is reflected in the analysis, resulting in an indicated rate adequacy of 9% for residential policies and 4% for commercial policies.

On behalf of our 280 employees, the [REDACTED] respectfully requests that the TWIA Actuarial Committee refrain from recommending any rate increases for residential and commercial policyholders to the full TWIA Board.

Thank you for the opportunity to provide comment.



## Public Comment

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**From:** [REDACTED]  
**Sent:** Tuesday, June 30, 2026 9:26 AM  
**To:** PublicComment  
**Subject:** Twia 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> ]

I've had to stop my Twitter Insurance, unfortunately. And I don't want to. I would like to purchase it again... Between all three insurances that I need to buy for my house down there I just cannot afford all three.

[REDACTED]  
Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Tuesday, June 30, 2026 10:52 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

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**From:** [REDACTED]  
**Sent:** Tuesday, June 30, 2026 8:35 AM  
**To:** PublicComment  
**Subject:** Strong Opposition to Any Proposed Rate Increases

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Thank you,

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

## Public Comment

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**From:** [REDACTED]  
**Sent:** Tuesday, June 30, 2026 8:24 AM  
**To:** PublicComment  
**Subject:** Strong Opposition to Any Proposed Rate Increases

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Thank you,

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

## Public Comment

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**From:** [REDACTED]  
**Sent:** Tuesday, June 30, 2026 7:50 AM  
**To:** PublicComment  
**Subject:** Strong Opposition to Any Proposed Rate Increases

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Thank you,

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