



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Public Comments

June 30, 2026

Actuarial & Underwriting Committee Meeting

June 30, 2026

*Written comments submitted to TWIA are subject to
the Texas Public Information Act.
TWIA will post public comments received, with
personally identifiable information
redacted, to its website*

Public Comment

From: [REDACTED]
Sent: Wednesday, June 24, 2026 8:54 PM
To: PublicComment
Subject: No TWIA Rate Hike

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

Thank you for not increasing TWIA rates this coming year.

Public Comment

From: County Judge Connie Scott <Connie.Scott@nuecescountytx.gov>
Sent: Wednesday, June 24, 2026 3:45 PM
To: PublicComment
Subject: Opposition to ANY TWIA rate hikes

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You don't often get email from connie.scott@nuecescountytx.gov. [Learn why this is important](#)

Good afternoon, On behalf of Nueces County and the Nueces County Commissioners Court, I write to voice opposition to any proposed TWIA rate hike.

Sincerely,
Judge Connie Scott

Public Comment

From: [REDACTED]
Sent: Wednesday, June 24, 2026 1:49 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,

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: Wednesday, June 24, 2026 10:17 AM
To: PublicComment

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No rate increase!!!
Sent from my iPhone

Public Comment

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

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

[REDACTED]
Ingleside on the bay

Public Comment

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

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

[REDACTED]
Ingleside, Texas

[Sent from Yahoo Mail for iPhone](#)

Public Comment

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

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

Public Comment

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

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To Whom It May Concern,

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

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

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

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

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

Sincerely,

[REDACTED]
Port Aransas, Texas

Sent from my iPhone

Public Comment

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

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

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

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

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

Sincerely,

[REDACTED]
Port Aransas, Texas

Sent from my iPhone

Public Comment

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

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

--
[REDACTED]

Public Comment

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

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

[REDACTED]

78373

Public Comment

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

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To the Texas Windstorm Insurance Association Board and Actuary Committee:

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

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

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

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

Thank you,
[REDACTED]
Homeowner

Public Comment

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

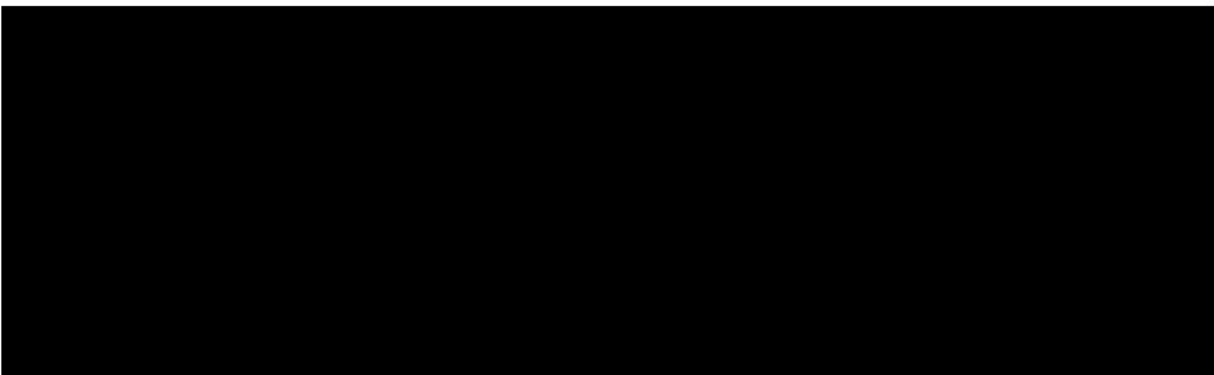
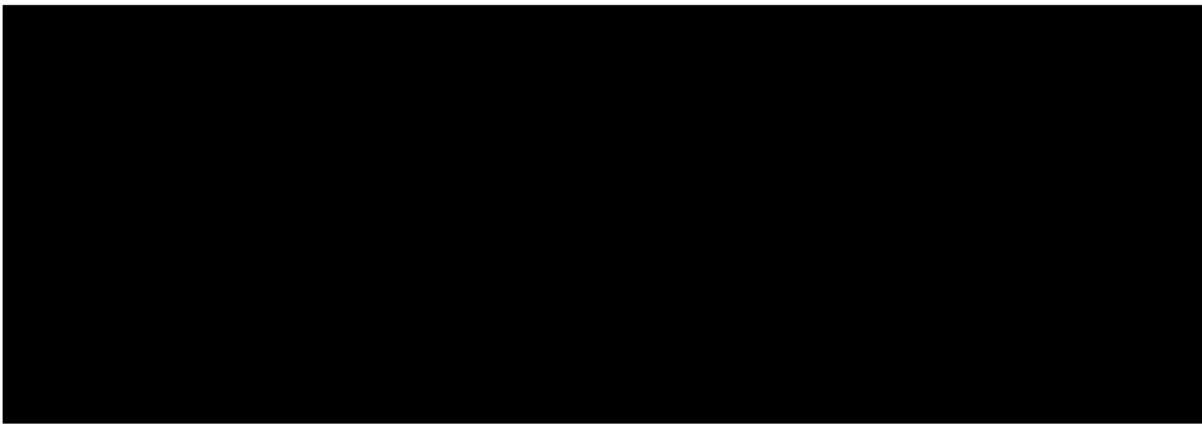
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TWIA BOARD,

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

Texas law requires all license holders to provide the Information About Brokerage Services form to prospective clients. See these links.
[Information About Brokerage Services](#)
[Texas Consumer Protection Notice](#)





Public Comment

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

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

[REDACTED]
Sent from my iPhone

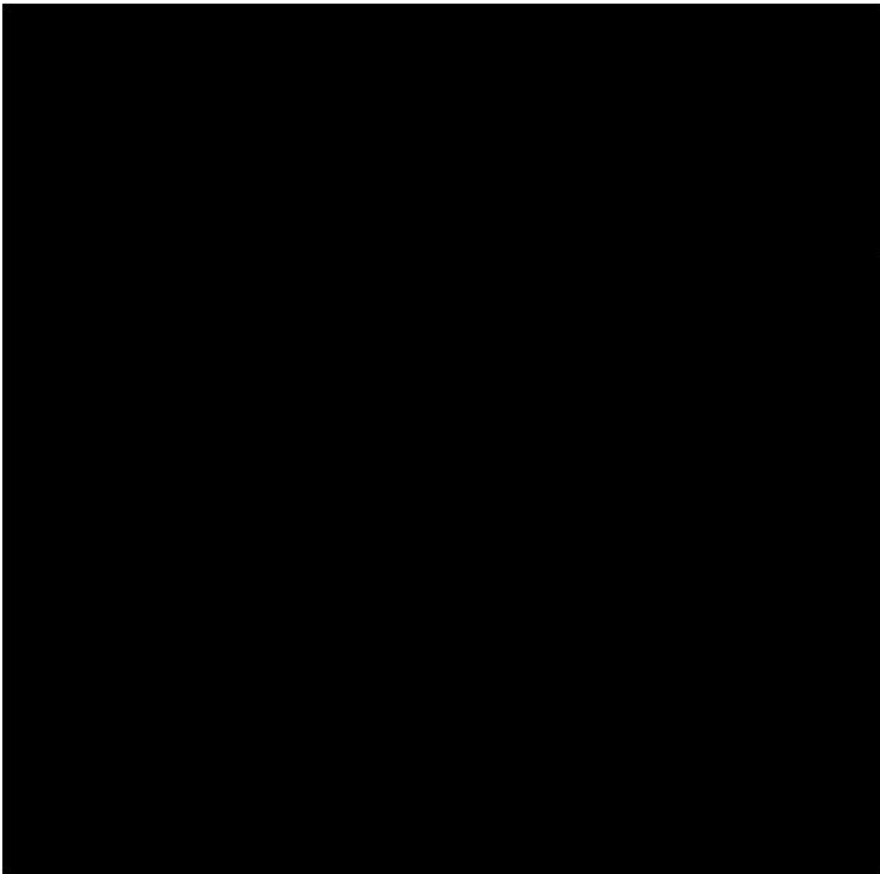
Public Comment

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

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

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



Public Comment

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

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To the TWIA Board,

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

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

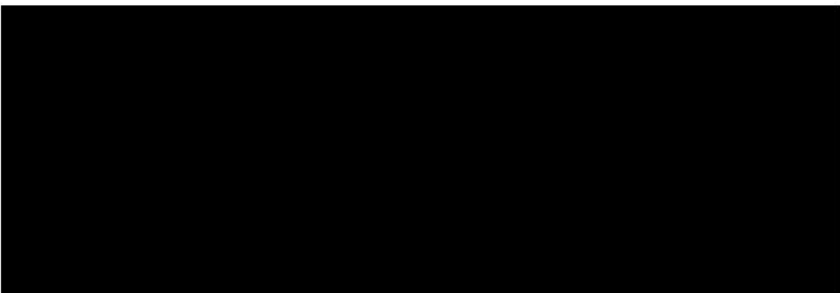
Our coastal communities have worked for years to achieve a fair, transparent, and properly regulated windstorm insurance system. I ask that the Board honor both the legislative process and the progress made by voting against any rate increase.

Thank you for your consideration.

Sincerely,

--

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





Public Comment

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

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

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

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

Thank you for your consideration.

[REDACTED]

Public Comment

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

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

Dear TWIA Board Members,

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

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

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

Thank you for your consideration.

Public Comment

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

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Dear TWIA Board Members,

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

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

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

Thank you for your consideration.

Thanks,

[REDACTED]

Public Comment

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

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

Public Comment

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

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Greetings,

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

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

Public Comment

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

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

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

[Information About Brokerage Services](#)

[Consumer Protection Notice](#)

Public Comment

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

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To whom it may concern,

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

Respectfully submitted,

[REDACTED]

Sincerely,

[REDACTED]

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

[REDACTED]

Public Comment

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

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Sent from my iPad

Public Comment

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

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



Public Comment

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

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

Dear TWIA Board Members and Actuary Committee,

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

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

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

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

Respectfully,

Charles W. Crawford Jr.
City Council – Place 5

710 W. Avenue A
Port Aransas, TX 78373
www.cityofportaransas.org

ccrawford@cityofportaransas.org
361-749-4111
Fax 361-749-4723

Public Comment

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

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

Dear TWIA Board Members and Actuary Committee,

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

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

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

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

Respectfully,

[REDACTED]

Please consider the environment before printing this e-mail.

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

Thank you.

Public Comment

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

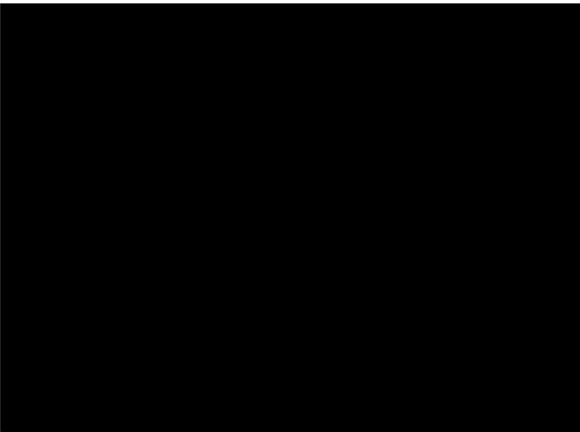
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TWIA & Actuary Committee Members,

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

Thank you for your consideration!



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Public Comment

From: [REDACTED]
Sent: Thursday, June 25, 2026 9:13 AM
To: PublicComment
Subject: No Rate hike!

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

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[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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Public Comment

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

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No rate hike for Coastal residents.

[REDACTED]

Sent from my iPhone

Public Comment

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

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Public Comment

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

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

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

Let other voices be heard.

Thank You,
[REDACTED]

Public Comment

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

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

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

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

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

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

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

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

Please reject any proposed TWIA rate increase.

Thank you for your consideration.

Respectfully,

[REDACTED]

Public Comment

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

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

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

Dear TWIA Board Members and Texas Department of Insurance,

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

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

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

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

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

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

Thank you for your time and consideration.

Respectfully,

[REDACTED]

Public Comment

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

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

Dear TWIA Board Members,

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

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

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

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

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

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

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

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

Respectfully,

[REDACTED]

Have an amazing and blessed day!



Public Comment

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

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

Public Comment

From: [REDACTED]
Sent: Thursday, June 25, 2026 8:31 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](#)

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

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, June 25, 2026 8:17 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 at <https://aka.ms/LearnAboutSenderIdentification>]

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, June 25, 2026 8:08 PM
To: PublicComment
Subject: TwIA 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](#)

Hello Sir/Madam

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

Thank You

[REDACTED]

Public Comment

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

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

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

Thank you,

[REDACTED]

Public Comment

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

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

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

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, June 25, 2026 4:55 PM
To: PublicComment
Subject: Port Aransas 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](#)

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

Sincerely, Concerned Resident and Business Owner of Port Aransas

[REDACTED]

Public Comment

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

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

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

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

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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

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

To whom it may concern,

I 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

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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

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[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

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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!!!

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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

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[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.

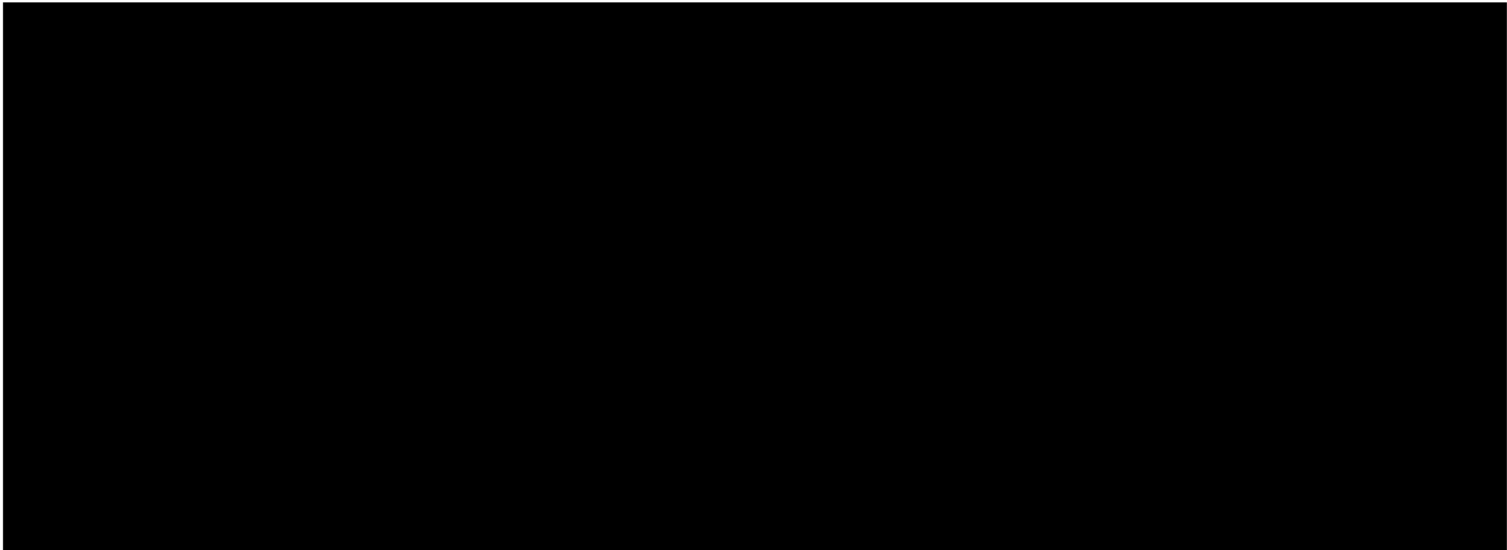
Texas coastal property owners are already facing significant increases in the cost of owning and maintaining their homes through higher insurance premiums, taxes, and maintenance costs. An additional rate increase would place an even greater financial burden on homeowners and businesses.

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

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 12:25 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 indication a clear deviation from this clear declaration and a 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

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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.

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

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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,

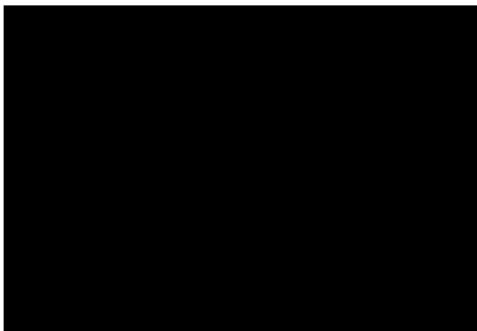
Dear TWIA Board of Directors and Committee Members,

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,

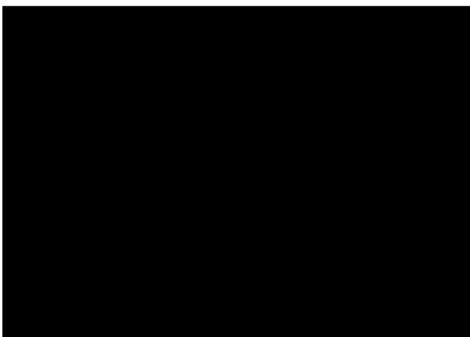
Dear TWIA Board of Directors and Committee Members,

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)

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[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,

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 11:00 AM
To: PublicComment
Subject: Windstorm 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](#)

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,

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 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,

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 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,

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 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,

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 10:53 AM
To: PublicComment
Subject: Opposition for increased TWIA rates

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

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

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

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

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

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](#)

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

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,

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

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!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Friday, June 26, 2026 8:40 AM
To: PublicComment
Subject: NO 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](#)

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](#)

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 4:52 PM
To: PublicComment
Subject: No Windstorm Insurance 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](#)

We are opposed to the windstorm insurance tax rate increase for our area.

The legislation passed last session already explicitly declares our current rates adequate.

Thank you.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 4:36 PM
To: PublicComment
Subject: Oppose the rate Hike

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

Please do not increase our rates. We are already paying so much for insurance on our homes. This home is meant to be a business; not a luxury and all the fees and insurance associated with the property is taxing us out.

Much Gratitude

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 4:10 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](#)

We strongly oppose the rate increase, and ask you to either reduce the rate or keep it the same.

Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 3:55 PM
To: PublicComment
Cc: [REDACTED]
Subject: Public Comment: Opposition to Proposed Windstorm Rate Increase

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

To the TWIA Board and Actuarial Committee,

I am a Texas property owner and TWIA policyholder, and I am writing to strongly oppose the windstorm rate increase being considered at the August 8th meeting in Galveston.

Legislation passed last session has already determined that current TWIA rates are adequate. Raising rates now runs counter to that legislative judgment and adds to an already heavy cost of ownership for coastal property owners.

I respectfully urge the Board to reject any increase and to either hold rates steady or reduce them.

Thank you for your time and for considering this comment.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 3:16 PM
To: PublicComment
Subject: Concern regarding Rate Hike

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

Dear Texas Windstorm Insurance Association,

I am writing to express my strong opposition to the proposed TWIA rate increase.

As a Texas coastal property owner, I respectfully ask that you reconsider this proposal.

Rather than increasing rates, I urge you to reduce them. At a minimum, I request that you keep rates at their current level.

Many homeowners are already facing rising costs for insurance, property taxes, and maintenance. An additional increase in windstorm insurance premiums would place an even greater financial burden on Texas families and coastal communities.

Thank you for your time and consideration of my comments. I respectfully ask that you reject the proposed rate increase and work toward maintaining—or preferably reducing—current rates.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 2:52 PM
To: PublicComment
Subject: Insurance cost

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 strongly oppose any proposed increase to Texas Windstorm Insurance Association rates. Higher windstorm insurance costs place an unnecessary financial burden on Texas property owners and negatively impact the affordability of owning and maintaining property along the Texas coast.

I respectfully urge the Board to reject any rate increase and instead keep rates at their current level or reduce them. Thank you for considering the interests of Texas policyholders in your decision.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 2:04 PM
To: PublicComment
Subject: Request to limit twia increase

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

The current financial burden of twia insurance costs is crippling to families who own here. Please do not increase rates

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 12:34 PM
To: PublicComment
Subject: Rate hike

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

Hi

We are new owners in texas at cinnamon shores and we are HIGHLY AGAINST YOUR PROPOSED RATE INCREASE!! Property taxes and insurance are already burdensome in your area and further increases will have us questioning this property and considering moving due to costs being way to high. We urge you to not raise rates any higher as with the high coat of living this increase will be a great burden.

Thank You,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 12:06 PM
To: PublicComment
Subject: Rates

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

We strongly oppose the rate increase, and ask you to either reduce the rate or keep it the same.

Thank you!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 11:59 AM
To: PublicComment
Subject: Homeowners Insurance 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 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.

Thank you

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 11:58 AM
To: PublicComment
Subject: Homeowners Insurance Increases

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

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.

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 11:50 AM
To: PublicComment
Subject: Don't Increase Windstorm Insurance Rate

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

Hello, I am writing to express my strong opposition to a windstorm rate increase. I am requesting that you reduce the windstorm insurance rate.

Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 11:39 AM
To: PublicComment
Subject: Windstorm Insurance Rate

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

Good afternoon,

I am writing to express my strong opposition to a windstorm rate increase. I am requesting that you reduce the windstorm insurance rate.

Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 11:35 AM
To: PublicComment
Subject: Windstorm Insurance Rate

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

Good afternoon,

I am writing to express my strong opposition to a windstorm rate increase. I am requesting that you reduce the windstorm insurance rate.

Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 11:32 AM
To: PublicComment
Subject: Reduce windstorm rate

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

Good afternoon,

I am writing to express my strong opposition to a windstorm rate increase. I am requesting that you reduce the windstorm insurance rate.

Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 11:29 AM
To: PublicComment
Subject: Windstorm rate increase

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

Good afternoon, I am writing to express my strong opposition to a windstorm rate increase. I am requesting that you reduce the windstorm insurance rate.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 11:24 AM
To: PublicComment
Subject: Windstorm Insurance Rate

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

Good afternoon, I am writing to express my strong opposition to a windstorm rate increase. I am requesting that you reduce the windstorm insurance rate.

Thank you for your consideration.

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 11:22 AM
To: PublicComment
Subject: Fw: Cinnamon Shore Update: Master Assessments and Urgent Windstorm Action Item

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

We oppose the rate increase.

[REDACTED]

On Jun 26, 2026, at 3:39 PM, [REDACTED]

Begin forwarded message:

From: "Cinnamon Shore Community Association Inc.">
Subject: Cinnamon Shore Update: Master Assessments and Urgent Windstorm Action Item
Date: June 26, 2026 at 3:24:06 PM CDT
To: [REDACTED]
Reply-To: noreply@goenumerate.com

Cinnamon Shore Community Association Inc

Association News

Posted by General Manager- Cinnamon Shore Communities [REDACTED]
[REDACTED] on Jun 26, 2026 3:23 pm

Cinnamon Shore Update: Master Assessments and Urgent Windstorm Action Item

Here is the post with access to the links:

Dear Cinnamon Shore Homeowners,

We have two important updates for you today, one regarding your semi-annual assessments, and an urgent, time-sensitive request regarding Texas windstorm insurance rates that requires action before noon tomorrow.

1. Master Semi-Annual Assessment Statements Sent

The Master's semi-annual assessment statements have officially been sent out.

Please Note: This charge will not officially reflect on your account balance until July 1st.

Early Payments: You can still make your payment right now. If you pay before July 1st, it will simply display as a "prepay" on your account until the charge posts.

To pay your assessment online, please use the appropriate link for your property:

Cinnamon Shore North: engage.goenumerate.com/s/csn/

Cinnamon Shore South: engage.goenumerate.com/s/css/

2. URGENT ACTION REQUIRED: Fight the TWIA Windstorm Rate Hike

Deadline: Before Noon Tomorrow

We need your immediate help to protect our property values and total cost of ownership.

Chairman Todd Hunter shared yesterday that the Texas Windstorm Insurance Association (TWIA) is considering a windstorm rate hike at its August 8th meeting in Galveston. This Tuesday, TWIA's Actuary Committee, which is made up entirely of

insurance industry representatives, meets to make its recommendation to the Board. They are going to push for an increase, despite the fact that legislation passed last session already explicitly declares our current rates adequate.

This is the insurance industry's last shot. Once that new legislation officially takes effect this coming January, they won't be able to pull a move like this again. We have fought incredibly hard to lower your total cost of ownership, and a major part of that fight is getting windstorm insurance regulated the right way.

The Ask: Two Quick Steps

Send a short email today, and absolutely before noon tomorrow, to publiccomment@twia.org. State that you strongly oppose the rate increase, and ask them to either reduce the rate or keep it the same.

Forward this update to your family, friends, and associates and ask them to send an email as well. Every voice counts.

Thank you for your prompt attention to both the assessments and this critical insurance matter. Together, we can protect our community.

Best regards,

[Redacted signature]

[Redacted signature]

If you do not wish to receive these notifications, please [update your notification preferences](#).

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 11:12 AM
To: PublicComment
Subject: Oppose Rate Increase

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

To TWIA Actuary Committee,

I strongly oppose the rate increase and ask you to either reduce the rate or keep it the same. Please thoughtfully consider this request.

In much appreciation,

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 11:11 AM
To: PublicComment
Subject: Strongly Oppose Rate Increase
Importance: High

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

To TWIA Actuary Committee,

I strongly oppose the rate increase and ask you to either reduce the rate or keep it the same. Please thoughtfully consider this request.

In much appreciation,

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 11:04 AM
To: PublicComment
Subject: Opposition to Proposed TWIA Rate Increase

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

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

Dear TWIA Board Members,

I strongly oppose any proposed increase to Texas Windstorm Insurance Association rates. Higher windstorm insurance costs place an unnecessary financial burden on Texas property owners and negatively impact the affordability of owning and maintaining property along the Texas coast.

I respectfully urge the Board to reject any rate increase and instead keep rates at their current level or reduce them. Thank you for considering the interests of Texas policyholders in your decision.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 10:48 AM
To: PublicComment
Subject: Rates

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

TWIA,

As a homeowner on the Texas coast, we are critically aware of the needs for insurance. And as homeowners on the Texas coast we are more than critically aware of how the RATES for insurance affect our finances. As it stands the current rates adequately - in some cases more so - support the cost of exposure. We ask that you maintain the current rate structure and not make homes no longer affordable to the average Texan homeowner. It is egregious that these rates could cause unaffordability and therefore cause families to lose their homes. With the current rates completely adequate, and declared so by the Texas legislature, there is no reason to introduce a rate hike at this time.

Sincerely,

[REDACTED]
Port Aransas, Texas

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 10:45 AM
To: PublicComment
Subject: TWIA insurance

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

We strongly oppose any increase in TWIA insurance and request it to be lowered, or at the very least be keep the same.
Thank you. [REDACTED] Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 10:14 AM
To: PublicComment
Subject: Insurance

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

I am writing to ask you to NOT increase rates, but to decrease or keep the same.

[REDACTED]

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 10:12 AM
To: PublicComment
Subject: Rates

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

I strongly oppose the rate increase, and even ask you to decrease the rates. This makes it almost impossible to sustain ownership.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 10:12 AM
To: PublicComment
Subject: Insurance rate increase

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

I am a homeowner at [REDACTED], Texas (Within Cinnamon Shore South). It is my understanding that the board is considering increasing our wind insurance rates. I want to go on record that I strongly oppose the rate increase and ask that you either reduce the rate, or at the minimum, keep it the same.

Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 10:09 AM
To: PublicComment
Cc: [REDACTED]
Subject: Please Consider Affordability When Setting TWIA Rates

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

Dear TWIA Board Members,

I respectfully ask that the Board maintain current TWIA rates and refrain from approving another increase.

I understand that your decision must balance financial stability, projected storm losses, reinsurance costs, claims experience, inflation, and reserve adequacy. However, affordability should also remain a key consideration. Coastal homeowners have faced significant increases in insurance premiums, property taxes, and the overall cost of living in recent years.

It is also worth noting that Texas has strengthened coastal building codes over time, and newer homes built to these standards have generally performed better in wind events than older construction. Continued investments by homeowners in wind mitigation should also be recognized when evaluating risk.

If TWIA's reserves and reinsurance program remain sufficient to meet its obligations, maintaining current rates would provide meaningful relief to policyholders while continuing to protect the association's financial strength.

Thank you for your service and for considering the financial impact your decision will have on Texas families and coastal communities

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 10:05 AM
To: PublicComment
Subject: Oppose rate increase

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

Dear Texas Windstorm Insurance Association,

I am a condo owner in Port Aransas. I oppose a rate increase. Please either lower the rate or keep the current rate.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 10:00 AM
To: PublicComment
Subject: Texas Windstorm Insurance Rate

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

> Dear sirs,

>

> I strongly request that you do not raise the insurance rate and add to the burden of cost of enjoying the Texas Coast... Increased costs prevent the people of Texas from being able to afford ownership and vacationing at our beautiful shoreline....

>

> The current rate has been deemed adequate. In fact, a rate reduction should be considered.

>

> Thank you for your consideration of the residents of the state of Texas.

>

> Best regards,

>

> [REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 9:55 AM
To: PublicComment
Subject: Insurance rates

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

we STRONGLY object to any insurance premium increase and, in fact? Ask that you consider a reduction, Insurance in this area is already very high which, ultimately, will discourage buyers and affect negatively the area's economy,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 9:51 AM
To: PublicComment
Subject: Please do not increase TWIA rates

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

To the TWIA Board,

I'm writing because I hope you'll reconsider the proposed rate increase.

Like so many Texans, I've watched the cost of owning a home continue to climb. Property taxes have increased, insurance premiums have shot up year after year, and nearly everything else costs more than it did just a few years ago, which I know you can all appreciate. At some point, it simply becomes too much.

For many of us, TWIA isn't one option among many—**it's our only option**. We don't have the ability to shop around for better rates, so when premiums increase, we simply have to absorb the cost.

I understand that TWIA has a responsibility to remain financially sound, and I appreciate the work that goes into protecting Texas homeowners. *But, I also hope you'll remember the people behind these policies.* These aren't just policy numbers—they're families, retirees, and hardworking Texans doing everything they can to hold onto their homes.

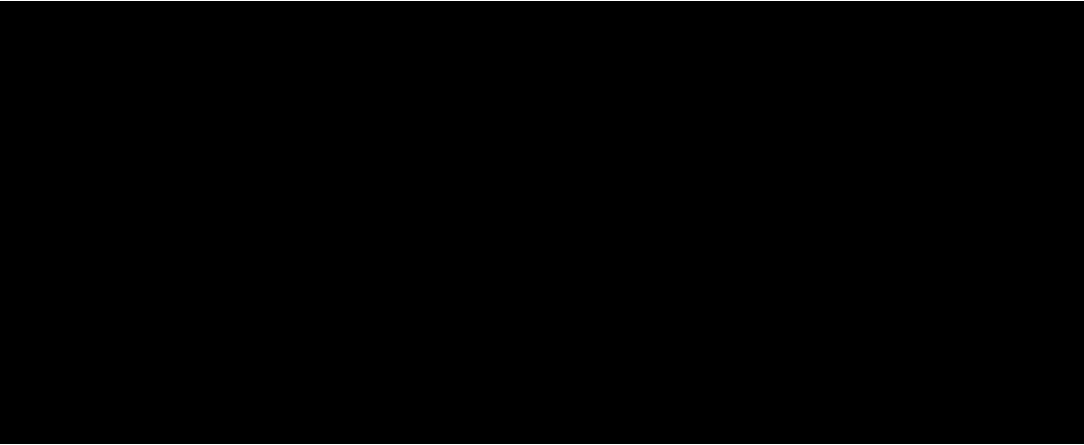
Please consider keeping rates where they are, or even reducing them if possible.

Stable insurance costs would provide meaningful relief at a time when so many homeowners are already stretched thin.

Thank you for taking the time to consider my comments and for listening to the voices of the people you serve.

Sincerely,

[REDACTED]
A Nueces County Homeowner and a Travis County Homeowner



Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 9:50 AM
To: PublicComment
Subject: TEXAS WINDSTORM INSURANCE RATE

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

Dear sirs,

I strongly request that you do not raise the insurance rate and add to the burden of cost of enjoying the Texas Coast... Increased costs prevent the people of Texas from being able to afford ownership and vacationing at our beautiful shoreline....

The current rate has been deemed adequate. In fact, a rate reduction should be considered.

Thank you for your consideration of the residents of the state of Texas.

Best regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 9:46 AM
To: PublicComment
Subject: Texas Windstorm Insurance Association (TWIA) is considering a windstorm rate hike

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

I strongly oppose the rate increase. Please either reduce the rate or keep it the same. Thank you!

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 9:44 AM
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](#)

I strongly oppose the proposed rate increase, and ask to actually reduce the current rate or at least keep it the same.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 9:06 AM
To: PublicComment
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](#)

To Whom It May Concern:

As a property owner in Port Aransas, we strongly oppose the rate increase being proposed and request that you either reduce the rate or at least keep it the same.

Thank you for your attention to this matter.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 9:04 AM
To: PublicComment
Subject: Proposed rate increases

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

Dear Sirs/Madams,

It has come to my attention that you are considering increasing the rates on our coverage. My understanding is that our legislature passed legislation last session explicitly declaring that our coverage is adequate.

On a personal level, any increase will make it even more difficult for our family to continue to afford our home. Therefore, please do not raise this rate!

Respectfully submitted,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 8:58 AM
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] a [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

In regards to TWIA insurance: we oppose an increase in rates and a decrease in rates would be appropriate. An increase will cause many to leave their homes or simply pray no storms hit their home while they are still alive. Too many are struggling with current costs to just live.

Thank you for your consideration.

[REDACTED]
[REDACTED]
[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 8:52 AM
To: PublicComment
Subject: Re.TWIA increase in rates

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

Please do not increase our Tx. Windstorm rates. Either keep them the same as in 2025 or lower the rate but do not increase the rate!

I am an owner of [REDACTED]
[REDACTED]

Thank you in advance!

Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 8:33 AM
To: PublicComment
Subject: Oppose the 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](#)

I strongly oppose the rate increase, and ask to either reduce the rate or keep it the same.

[REDACTED]
[REDACTED]
[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 7:12 AM
To: PublicComment
Subject: No Rate Hike

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

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

As a TWIA Consumer for our house in Port Aransas - a rate hike is unsustainable for the ongoing operations of our house and budget. Please do not do this as it will cause us to have to liquidate our property.

All the best,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 7:04 AM
To: PublicComment
Subject: TWIA 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](#)

I strongly oppose the rate increase. Either reduce the rate or keep it the same

Legislation passed last session already explicitly declaring our current rates adequate

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 7:04 AM
To: PublicComment
Subject: Opposition to Proposed TWIA Rate Increase

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

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

Dear Members of the TWIA Board,

I respectfully urge the Board to reject any proposed rate increase at the August 8 meeting and instead consider whether a rate reduction is warranted.

The Texas Legislature enacted significant TWIA reforms during the 2025 legislative session to reduce the Association's financing and operating costs. Those changes lowered catastrophe funding requirements, reduced reinsurance costs, and eliminated certain taxes paid by TWIA. TWIA's own actuarial analysis reflects the impact of these reforms, with the indicated residential rate need falling from 38% in 2024 to just 3% in 2025.

Coastal policyholders should receive the full benefit of these legislative savings. With homeowners already facing higher insurance costs, deductibles, and property taxes, now is not the time for another rate increase.

I respectfully ask the Board to reject any increase and evaluate whether TWIA's improved financial position supports a reduction in rates while maintaining the Association's long-term financial strength.

Thank you for your consideration.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 6:15 AM
To: PublicComment
Cc: [REDACTED]
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](#)

Hello,

I am writing to submit that I strongly oppose the rate increase that the Windstorm Insurance Association (TWIA) is considering proposed at the August 8th meeting in Galveston. I ask you to consider decreasing the rate this Tuesday, while TWIA's Actuary Committee, meets to make its recommendation to the Board.

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Saturday, June 27, 2026 5:59 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,

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: Saturday, June 27, 2026 12:23 AM
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](#)

I am writing to strongly oppose the proposed TWIA rate increases, and further more, I ask to either reduce the rate or keep it the same.

[Sent from Yahoo Mail for iPhone](#)

Public Comment

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

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 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

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 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

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 9:33 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

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.

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

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 9:04 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.

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

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

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

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 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: Monday, June 29, 2026 1:51 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 12:49 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 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.

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

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

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 7:37 AM
To: PublicComment
Subject: 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](#)

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]

Public Comment

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

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

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

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

From: [REDACTED]
Sent: Tuesday, June 30, 2026 10:52 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: Tuesday, June 30, 2026 8:35 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: Tuesday, June 30, 2026 8:24 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: Tuesday, June 30, 2026 7:50 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]