



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Public Comments

August 4, 2026
TWIA Board Of Directors
Meeting

August 4 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*

[REDACTED]

From: [REDACTED]
Sent: Wednesday, August 5, 2026 11:27 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: Wednesday, August 5, 2026 8:53 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, August 4, 2026 9:52 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2026 2:03 PM
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 respectfully urge the Board to approve **no rate increase for 2027**, consistent with the Actuary Committee's recommendation. Coastal property owners are already facing significant insurance and operating costs, and an additional increase would place an unnecessary burden on homeowners and businesses.

Thank you for your consideration.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2026 11:49 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.

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Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2026 11:26 AM
To: PublicComment
Subject: NO RATE INCREASE

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I am writing this message to provide input into the proposed rate increase.

In short...NO RATE INCREASE!

Thank you for taking the time to read our response to these actions!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2026 11:23 AM
To: PublicComment
Subject: No Rate Increase

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NO RATE INCREASE.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2026 11:16 AM
To: PublicComment
Subject: Windstorm Rates

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Please do not raise rates. They seem very high already.

I've made only one claim in 39 years and the amount was less than 4 years of premiums.

[REDACTED]
Port Aransas, TX

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2026 11:06 AM
To: PublicComment
Subject: NO rate increase

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NO rate increase

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Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2026 11:05 AM
To: PublicComment
Subject: TWIA rate hike proposal

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Considering the high rate we are paying now, your constituents cannot carry the burden of a higher rate! Considering the state of the economy it is unreasonable to assume that we could afford the rate hike you are considering.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2026 11:03 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.

To whom it may concern,

No Rate Hike. I raise in rates would be detrimental to the economy.

Thank you!



This email and any attachments are confidential and are intended solely for the use of the named addressee. If you have received this email in error please contact the [REDACTED]

Public Comment

From: Stephanie/PIBA Exec Director <ed@padreislandbusiness.org>
Sent: Tuesday, July 28, 2026 10:42 AM
To: PublicComment
Subject: NO rate increase

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

Thanks!

Stephanie Hesch
Executive Director
Ph: 361.881.4838



Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2026 10:49 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](#)

No rate increase TWIA

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2026 10:38 AM
To: PublicComment
Subject: NO TWIA RATE INCREASE

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I strongly oppose any TWIA rate increase.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2026 10:23 AM
To: PublicComment
Subject: No rate hike!

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AMD General

As someone who was born and raised in Port Aransas and who currently owns multiple properties there and believes rates are where they need to be I do speak against and do not support a rate hike at this time.

Thanks,

Public Comment

From: Scott Mack <smack@ncwcid4.org>
Sent: Tuesday, July 28, 2026 10:09 AM
To: PublicComment
Subject: No rate hike!

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You don't often get email from smack@ncwcid4.org. [Learn why this is important](#)

Scott Mack
Manager, NCWCID #4
smack@ncwcid4.org
361-749-5201
Cell 361-834-7715

Public Comment

From: Elisa Lunt <Elisa.Lunt@texasnationaltitle.com>
Sent: Tuesday, July 28, 2026 10:05 AM
To: PublicComment
Subject: NO Rate Hike!!!

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You don't often get email from elisa.lunt@texasnationaltitle.com. [Learn why this is important](#)

Please, no rate hike for the coastal counties.



Elisa Lunt

Texas Fee Office, Texas National Title
www.TexasNationalTitle.com

Partnerships Built on Trust

1115 SH 361, Suite E | Port Aransas, TX 78373



Elisa.Lunt@texasnationaltitle.com



Public Comment

From: Chuck Crawford <Chuck@ccmsresorts.com>
Sent: Tuesday, July 28, 2026 9:59 AM
To: PublicComment
Subject: Public Comment – No Rate Increase for TWIA 2027

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You don't often get email from chuck@ccmsresorts.com. [Learn why this is important](#)

Dear TWIA Board Members,

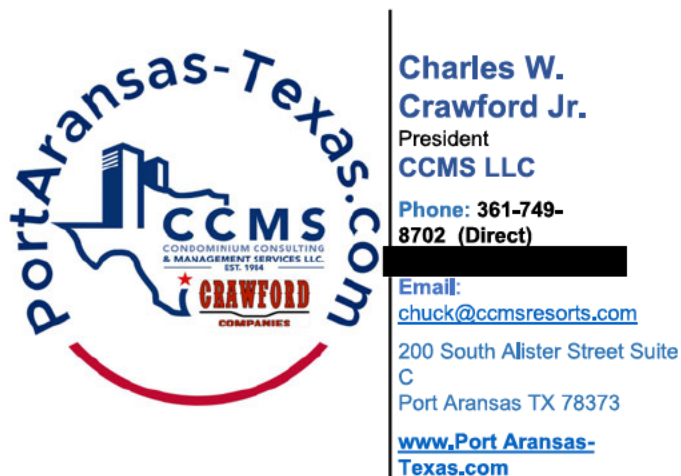
I respectfully request that the TWIA Board reject any proposed increase in windstorm insurance rates for 2027.

As someone who works closely with coastal condominium associations, property owners, and residents, I understand firsthand the significant financial impact that insurance costs have on our coastal communities. Maintaining stable and affordable windstorm coverage is essential to preserving homeownership, supporting local businesses, and protecting the economic vitality of the Texas coast.

I appreciate the work of the Actuary Committee and the Board in recognizing that current rates are adequate. I respectfully ask that you continue that approach and vote against any rate increase.

Thank you for your service and for considering the concerns of Texas coastal policyholders.

Respectfully,



Please consider the environment before printing this email.

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While we make every effort to ensure the security of our electronic communications, email transmission cannot be guaranteed to be secure or error-free. If your matter is time-sensitive and you do not receive a response within a reasonable period, please contact the sender by telephone.

Thank you.

Public Comment

From: [REDACTED]
Sent: Tuesday, July 28, 2026 9:57 AM
To: PublicComment
Subject: No rate hike

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To whom it may concern,

I highly recommend that you do not increase TWIA rates this year. Between "Robin Hood"/recapture and TWIA insurance rates, there is an unfair burden placed on small coastal towns in Texas such as Port Aransas.

Public Comment

From: Bailey, Rosaura <rbailey@pocca.com>
Sent: Tuesday, July 28, 2026 9:55 AM
To: PublicComment
Subject: No Rate Increase

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You don't often get email from rbailey@pocca.com. [Learn why this is important](#)

No Rate Increase.



Rosaura De Los Santos Bailey
(pronounced: (roh-SOW-rah)

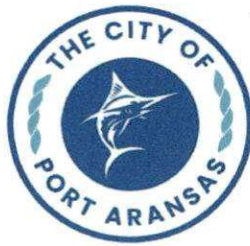
Director of Government & Community Affairs

Port of Corpus Christi

o: 361-885-6636 [REDACTED]

w: portofcc.com e: rbailey@pocca.com





July 28, 2026

Karen Guard, Chair
Texas Windstorm Insurance Association
P.O. Box 99090
Austin, TX 78709-9090

RE: Opposition to Proposed TWIA Rate Increase

Dear Chairwoman Guard:

On behalf of the residents, policyholders, business community, and citizens of Port Aransas, Texas, I write to express the City Council's strong opposition to any proposed increase in Texas Windstorm Insurance Association (TWIA) rates.

Texas coastal communities are no strangers to hurricane season and work diligently each year to prepare for the challenges these storms bring. The City of Port Aransas continues to understand firsthand the lasting impacts of major storms. In 2017, Hurricane Harvey made landfall near our community with devastating winds and caused widespread destruction. We know how long and difficult the recovery process can be for our residents, businesses, and City. Increasing windstorm insurance rates would place an additional financial burden on coastal residents and businesses that are already investing significant resources to strengthen their properties, protect their livelihoods, and make their communities more resilient.

On behalf of the more than 3,000 residents of Port Aransas, our City Council respectfully urges you and the Board to vote against any rate increase at the August 4 Board meeting. We encourage the Board to continue working collaboratively with the Texas Legislature and other stakeholders to identify sustainable, long-term solutions that preserve the financial stability of TWIA while maintaining access to affordable windstorm coverage and avoiding additional hardship for Texas coastal communities.

Affordable and accessible windstorm insurance is essential not only to the families and businesses that call the Texas coast home, but also to the continued economic vitality and resilience of our coastal communities. We respectfully ask the Board to consider the significant impact that additional rate increases would have on those who live, work, and invest along the Texas coast.

Thank you for your time, consideration, and service to the people of Texas.

Sincerely,

Wendy Moore
Mayor
City of Port Aransas

cc: Senator Adam Hinojosa, Senate District 27
Chairman Todd Hunter, House District 32

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:02 PM
To: PublicComment
Cc: [REDACTED]
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:02 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:02 PM
To: PublicComment
Subject: NO RATE INCREASE

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There should be no rate increase to TWIA's windstorm insurance rates. A rate increase is unnecessary and uncalled for.

[REDACTED]
A TWIA insured customer.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:01 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Respectfully,

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Public Comment

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:56 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:56 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members, I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

Public Comment

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To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:43 AM
To: PublicComment
Subject: TWIA Increase

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Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]
Port Aransas TX 78373

You can't know the strength of your anchor until it has been tested by the wrath of the storm.

Public Comment

From: Commissioner John Marez <john.marez@nuecescountytexas.gov>
Sent: Wednesday, July 29, 2026 11:32 AM
To: PublicComment
Subject: No Rate Hike

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You don't often get email from john.marez@nuecescountytexas.gov. [Learn why this is important](#)

TWIA Actuary Committee,

Please consider the disproportional impact on coastal residents covering the cost for Texas Wind Storm.

Sincerely,
John Marez
Commissioner, Nueces County

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:32 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:31 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

Dear TWIA Board Members,

I am a coastal property owner at Port Aransas and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

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Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:30 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:32 AM
To: PublicComment
Cc: max frailey
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:25 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:22 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

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I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:21 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]
Port Aransas, TX 78373

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:15 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:14 AM
To: PublicComment
Subject: Please Reject an increase in TWIA Windstorm Rates

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Dear TWIA Board Members,

I own coastal property. I realize this is my choice. I appreciate the insurance and peace of mind that we are TWIA has offered me over the years. I want Toya to remain as an has offered me over the years. I want TWIA to remain as a viable option for insurance. However, I respectfully ask that the Board reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern which I know you understand. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities in many ways.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:10 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Sent from Gmail Mobile

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:13 AM
To: PublicComment
Cc: [REDACTED]
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]
Port Aransas, TX

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:09 AM
To: PublicComment
Cc: [REDACTED]
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear Members of the TWIA Board,

As a Texas coastal homeowner and a TWIA policyholder, I am writing to express my opposition to any proposed windstorm insurance rate increase for 2027.

The cost of insurance has become an increasingly significant burden for many residents along the coast. Homeowners, retirees, and working families are all facing higher living expenses, and additional increases in windstorm insurance premiums would place further strain on household budgets. Maintaining current rates helps protect housing affordability and contributes to the long-term stability and vitality of our coastal communities.

I am encouraged by the Actuary Committee's conclusion that existing rates remain sufficient and that no adjustment is warranted at this time. I strongly support that recommendation and respectfully ask the Board to adopt it by voting against any rate increase for 2027.

Thank you for your dedication to serving Texas policyholders and for taking into consideration the concerns of those of us who live and invest in coastal communities.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:10 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:06 AM
To: PublicComment
Cc: [REDACTED]
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

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Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:04 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:04 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members, I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:03 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:00 AM
To: PublicComment
Subject: Rate increase

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I am against the increase. I have been with windstorm for years and appreciate the service. The rate I believe is about right. Thanks [REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:59 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:59 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: Steinbruck, Chris <csteinbruck@flourbluffschools.net>
Sent: Wednesday, July 29, 2026 10:56 AM
To: PublicComment
Subject: Opposition to Proposed TWIA Rate Increase

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You don't often get email from csteinbruck@flourbluffschools.net. [Learn why this is important](#)

Good morning,

My name is Chris Steinbruck, and I serve as Superintendent of Flour Bluff ISD.

A TWIA rate increase would directly impact many of our employees, families, retirees, and community members. Our teachers, bus drivers, custodians, police officers, and other staff have chosen to build their lives along the Texas coast. Increasing the cost of windstorm insurance only adds to the financial pressures they already face and makes it more difficult for coastal communities to attract and retain the workforce we all depend on.

The Texas coast is home to hardworking families, military personnel, and industries that are vital to our state's economy. I respectfully ask you to vote against a TWIA rate increase and help keep our coastal communities affordable for the people who live and work here.

Thank you for your time and consideration.

Chris Steinbruck
Superintendent of Schools
Flour Bluff ISD
csteinbruck@flourbluffschools.net
(361)694-9205

FLOUR BLUFF ISD
FLOUR BLUFF • PADRE ISLAND • NAS • CCAD

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:54 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:54 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]
Port Aransas Property Owner

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:54 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members, I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:53 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]
Port Aransas Tx
78373

Sent from my Galaxy

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:51 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:45 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:41 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:41 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members, I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:40 AM
To: PublicComment
Subject: Wind Insurance rates

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Sent from my iPhone

The existing rates are adequate for coastal properties, please no increase in rate.

[REDACTED] property owner in Port Aransas.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:35 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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You don't often get email from memley1@gmail.com. [Learn why this is important](#)

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:35 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:34 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:32 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:30 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:27 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:26 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:25 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:24 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Public Comment

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Sent: Wednesday, July 29, 2026 10:24 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:18 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:13 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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>]

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:15 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:11 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:10 AM
To: PublicComment
Subject: TWIA Rate Increase

Importance: High

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Dear TWIA,

I'm absolutely against a rate increase. We survived Harvey and found TWIA to be difficult to reach and difficult to work with. I understand that during a crisis TWIA may also be in crisis, however, TWIA should respond with "All Hands On Deck!!". I also find that the return on our payment for coverage does not come close to covering the disbursement for coverage from TWIA. This discrepancy is a problem. Raising your rates will not solve this problem unless you intend to increase our coverage on par with your rate increase.

TWIA already has a nasty reputation in our area following Harvey. Don't make it worse.

Thank you,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 10:10 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 9:54 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Thank you and have a fantastic day.



For great promotional items, please take a look at my web site –



IMPORTANT NOTE: Prices quoted are based on **available inventory on hand**, and current tariff rates as of today. Prices can change at any time based on mandated government tariffs on import duty rates.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 9:51 AM
To: PublicComment
Subject: Insurance Rates

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

Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

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Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]

Port Aransas, TX 78373

Public Comment

From: Anthony Renteria <anthony@francsclutterco.com>
Sent: Wednesday, July 29, 2026 9:37 AM
To: PublicComment
Subject: Opposition to TWIA Rate Increase

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You don't often get email from anthony@francsclutterco.com. [Learn why this is important](#)

Dear TWIA Board Members,

I am writing to respectfully oppose any proposed increase to Texas Windstorm Insurance Association (TWIA) rates.

I am a resident of Rockport and the owner of Franc's Clutter Co., a local small business that serves homeowners throughout our coastal communities. Affordable windstorm insurance is essential not only for families trying to own a home, but also for the businesses that support them.

Increasing TWIA rates would place additional financial pressure on homeowners, prospective buyers, builders, contractors, and small businesses that are already dealing with rising costs. Higher insurance premiums make it more expensive to own, improve, and rebuild homes along the Texas coast, ultimately slowing economic growth and making our communities less affordable.

I respectfully ask the Board to reject any proposed rate increase and continue pursuing solutions that preserve TWIA's financial stability without placing additional burdens on Texas coastal residents and businesses.

Thank you for your time, consideration, and service to the people of Texas.

Respectfully,

Anthony Renteria
Owner, **Franc's Clutter Co.**
Rockport, Texas

Public Comment

From: Steven Emerson <semerson@hoganhomestexas.com>
Sent: Wednesday, July 29, 2026 9:39 AM
To: PublicComment
Subject: NO Rate Increase

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You don't often get email from semerson@hoganhomestexas.com. [Learn why this is important](#)

NO Rate Increase.



Steven Emerson

Vice President Construction



Email: semerson@hoganhomestexas.com

1301 Antelope St
Corpus Christi, TX 78401

www.hoganhomestexas.com



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 9:36 AM
To: PublicComment
Subject: Opposition to TWIA Rate Increase

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Dear TWIA Board Members,

I am writing to respectfully oppose any proposed increase to Texas Windstorm Insurance Association (TWIA) insurance rates.

Coastal Texans already face significant housing affordability challenges, and additional insurance costs will place further financial strain on homeowners, prospective homebuyers, and businesses that rely on affordable windstorm coverage. Higher TWIA rates will not only impact families but will also increase construction costs and slow housing development along the Texas coast.

I respectfully ask the Board to reject any rate increase and continue seeking solutions that maintain TWIA's financial stability without placing additional burdens on coastal communities.

Thank you for considering my comments and for your service to the people of Texas.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 9:03 AM
To: PublicComment
Subject: NO RATE INCREASE

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We have to pay for annual rate increases directly related to hail storms in Dallas. Why should they get a pass when a hurricane comes every 10 years? NO RATE INCREASE and abolish windstorm insurance on the coast!

Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 8:07 AM
To: PublicComment
Subject: TWIA

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NO TWIA RATE INCREASES!

We are already overburdened with all insurance costs.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 6:53 AM
To: PublicComment
Subject: No Rate Increase

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We are not in favor of a TWIA Rate Increase. We live in Aransas County,

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:36 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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 a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,
[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 9:49 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

My wife and I are coastal property owners and TWIA policyholders, and we respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

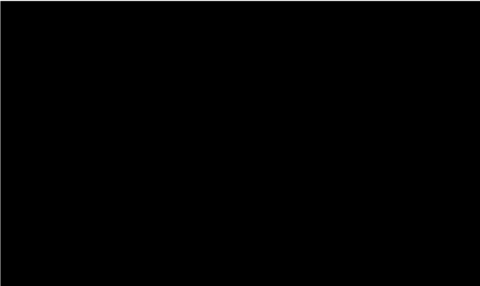
Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 9:36 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 info@portaransasflyfish.com. [Learn why this is important](#)

--



Public Comment

From: John Marez <noreply@adv.actionnetwork.org>
Sent: Wednesday, July 29, 2026 9:37 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 for voting against a rate increase.

John Marez
jmar326@yahoo.com
521 Vaky
Corpus Christi , Texas 78404

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 4:08 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 9:24 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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TWIA Board of Directors,

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Thank you for voting against a rate increase.

[REDACTED]

Corpus Christi , Texas 78414

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 9:20 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 9:11 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](#)

No Rate Hike!

Thank you
[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 8:58 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 8:37 PM
To: PublicComment
Subject: No rate hike

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Respectfully,

[REDACTED]

Port Aransas, TX 78373

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 7:57 PM
To: PublicComment [REDACTED]
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 7:32 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve home ownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.

Thank you,

[REDACTED]
Portland, Tx

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 7:26 PM
To: PublicComment
Subject: No Rate Hike

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 7:19 PM
To: PublicComment
Subject: No rate hike

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Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 7:12 PM
To: PublicComment
Subject: No Rate Hike: TWIA Island Retreat I and II Unit 172

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To: PublicComment@TWIA.org

Subject: No Rate Hike

TWIA Board of Directors:

As an owner at Island Retreat Condominiums in Port Aransas, I respectfully ask the Board to approve no rate increase for 2027.

Thank you,

From: Island Retreat Front Desk <FrontDesk@IslandRetreatPortA.com>
Sent: Wednesday, July 29, 2026 4:50 PM
Subject: TWIA

Good afternoon, Island Retreat II Owners,

I was asked by [REDACTED] to send the following statement to all Island Retreat Owners.

As you are aware windstorm insurance rates are high and are constantly being raised by the Board of Directors of the Texas Windstorm Insurance Association (TWIA). A group of us have been working since Hurricane Ike to make the Board of Directors adopt rates that are fair and equitable to all of us that live and work on the Texas Coast. We were successful in getting a bill passed by the Texas Legislature in the last session that will in fact mandate that the TWIA adopt rates that are fair and equitable to us on the Texas Coast as well as rates that are actuarially sound. At the Actuary Committee hearing in June we were able to get them to determine that our rates are actuarially sound and they voted to recommend that the TWIA Board of Directors not pass a rate hike for the year 2027. In order to make sure that the Board listens I would ask that you notify your owners of the Board of Directors meeting on August 4th and ask each one prior to this Friday at noon to send an email to "publiccomment@twia.org" stating in the Subject "no rate hike". Nothing else need be said. We were successful with our campaign before the Actuary Committee with this message and believe that once again with the public's help we will be again.

If you just want to forward this email that will be okay.

Thanks!

Charlie

Charles W. Zahn, Jr.
Attorney at Law
2106 State Highway 361, Suite C
P.O. Box 941
Port Aransas, Texas 78373

cwzjr@zahnlawfirm.com

Kindest Regards,

Karen Harris

Property Manager
Island Retreat I and II
700 Island Retreat Ct.
Port Aransas, TX 78373

manager@islandretreatporta.com

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 6:45 PM
To: PublicComment
Cc: Mike Larson
Subject: No Rate Hike

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 6:43 PM
To: PublicComment
Subject: No rate hike!

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 6:40 PM
To: PublicComment
Subject: No rate hike

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Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2020 6:10 PM
To: PublicComment
Subject: No Rate Hike

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Hello,

Please consider that no rate hike would be necessary at this time.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 6:14 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members, I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 6:05 PM
To: PublicComment
Subject: No rate hike!

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[REDACTED]
Port Aransas, TX 78373

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 5:53 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 5:51 PM
To: PublicComment
Subject: No Rate Hike

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No Rate Hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 5:43 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]
Port Aransas

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 5:33 PM
To: PublicComment
Subject: No rate hike!!

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 5:27 PM
To: PublicComment
Subject: NO RATE HIKE!!

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Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 5:26 PM
To: PublicComment
Subject: No rate hike

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Thank you!

[Yahoo Mail: Search, Organize, Conquer](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 5:11 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

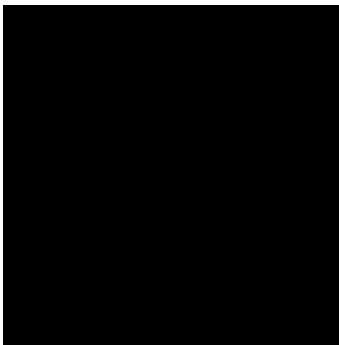
Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 5:06 PM
To: PublicComment
Subject: No rate hike

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 5:03 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my iPhone

Public Comment

From: Jeffrey Sjostrom <sjostrom@aransascountyedc.org>
Sent: Wednesday, July 29, 2026 4:56 PM
To: PublicComment
Subject: RE: TWIA Board - NO RATE INCREASE

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

Good afternoon,

Please consider this as public comment urging NO rate increase for windstorm insurance at this time.

Thank you,
Jeff

--

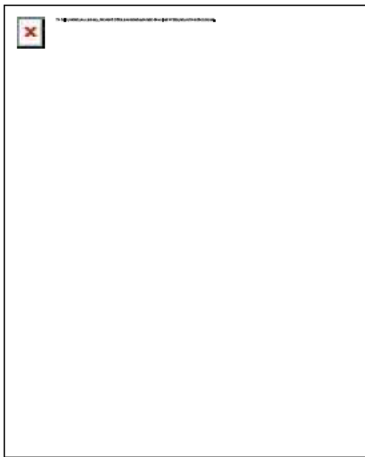
Jeffrey Sjostrom, President
Aransas County Partnership EDC
Office: 361-450-0135
Direct: 361-557-8467
sjostrom@aransascountyedc.org
Office: 4161 Highway 35 North #1, Suite B
Mailing: P.O. Box 2620
Rockport, Texas 78381
www.aransascountyedc.org

Public Comment

From: Lalo Herrera <Lalo@kw.com>
Sent: Wednesday, July 29, 2026 4:57 PM
To: PublicComment
Subject: No Rate Hike

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Austin TX 78746



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- * Platinum Top 50 Realtor of Austin Finalist &/or Winner – 2011 – 2025
- * Top Realtors in the United States for 2025 for Small Teams, RealTrends

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family & business associates”**

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[Texas Real Estate Commission Information About Brokers Services](#)

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 4:55 PM
To: PublicComment
Subject: No rate hike

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Sent from my iPhone

No rate hike

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 4:55 PM
To: PublicComment
Subject: no rate hike

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Public Comment

From: Island Retreat Front Desk <FrontDesk@IslandRetreatPortA.com>
Sent: Wednesday, July 29, 2026 4:52 PM
To: [REDACTED] PublicComment
Cc: [REDACTED]
Subject: RE: NO RATE HIKE!

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You don't often get email from frontdesk@islandretreatporta.com. [Learn why this is important](#)

My apologies [REDACTED] I see that you did sent it to them and copied me.

Kindest Regards,

Karen Harris

Property Manager
Island Retreat I and II
700 Island Retreat Ct.
Port Aransas, TX 78373
[REDACTED]

manager@islandretreatporta.com

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From: Island Retreat Front Desk
Sent: Wednesday, July 29, 2026 4:49 PM
To: [REDACTED]; publiccomment@twia.org
Cc: [REDACTED]
Subject: RE: NO RATE HIKE!

[REDACTED]

Hope you are doing well.

Please send your NO RATE HIKE to the email address that is in the body of the email. It doesn't come to me.

Kindest Regards,

Karen Harris

Property Manager
Island Retreat I and II
700 Island Retreat Ct.
Port Aransas, TX 78373

manager@islandretreatporta.com

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From: [REDACTED] <[REDACTED]>
Sent: Wednesday, July 29, 2026 4:46 PM
To: publiccomment@twia.org
Cc: Smith, [REDACTED] Island Retreat Front Desk <FrontDesk@IslandRetreatPortA.com>; [REDACTED]
Subject: NO RATE HIKE!

Tracy Smith

General Sales Manager
Automotive Advertising

tracy.smith@express-news.net



Austin American-Statesman | Austin Monthly | Austin Home
San Antonio Express-News | MySA | San Antonio Magazine

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 4:49 PM
To: PublicComment
Subject: No rate hike

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Public Comment

From: Island Retreat Front Desk <FrontDesk@IslandRetreatPortA.com>
Sent: Wednesday, July 29, 2026 4:49 PM
To: [REDACTED] PublicComment
Cc: cwzjr@zahnlawfirm.com
Subject: RE: NO RATE HIKE!

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[REDACTED]

Hope you are doing well.

Please send your NO RATE HIKE to the email address that is in the body of the email. It doesn't come to me.

Kindest Regards,

Karen Harris

Property Manager
Island Retreat I and II
700 Island Retreat Ct.
Port Aransas, TX 78373

manager@islandretreatporta.com

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From: [REDACTED]
Sent: Wednesday, July 29, 2026 4:46 PM
To: publiccomment@twia.org
Cc: [REDACTED] Island Retreat Front Desk <FrontDesk@IslandRetreatPortA.com>; cwzjr@zahnlawfirm.com
Subject: NO RATE HIKE!

Tracy Smith

**General Sales Manager
Automotive Advertising**

tracy.smith@express-news.net



Austin American-Statesman | Austin Monthly | Austin Home
San Antonio Express-News | MySA | San Antonio Magazine

Public Comment

From: Smith, Tracy <Tracy.Smith@hearst.com>
Sent: Wednesday, July 29, 2026 4:46 PM
To: PublicComment
Cc: Smith, Tracy; manager@islandretreatporta.com; cwzjr@zahnlawfirm.com
Subject: NO RATE HIKE!

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Tracy Smith

General Sales Manager
Automotive Advertising

tracy.smith@express-news.net



Austin American-Statesman | Austin Monthly | Austin Home
San Antonio Express-News | MySA | San Antonio Magazine

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 4:32 PM
To: PublicComment
Subject: No Rate Hikes

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Dear Actuary Committee,

Please do not increase our TWIA rates at all.

[REDACTED]

Public Comment

From: David Parsons <davidparsons@cityofportaransas.org>
Sent: Wednesday, July 29, 2026 4:25 PM
To: PublicComment
Cc: 'Mayor Moore'
Subject: TWIA Opposition Letter City of Port Aransas
Attachments: TWIA Opposition Letter July 2026.pdf

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TWIA –

Please see attached Letter of Opposition for Rate Hikes, from Mayor Wendy Moore.

If you have any questions, please feel free to contact me.

Thanks,

David

David Parsons
City Manager
City of Port Aransas, TX
361-749-4111

Public Comment

From: David Parsons <davidparsons@cityofportaransas.org>
Sent: Wednesday, July 29, 2026 4:23 PM
To: PublicComment
Cc: 'Mayor Moore'
Subject: City of Port Aransas Opposition Letter
Attachments: TWIA Opposition Letter July 2026.pdf

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

TWIA –

Please see attached Letter of Opposition to Rate Hikes from Mayor Wendy Moore.

If you have any questions, please feel free to contact me.

Thank you,

David

David Parsons
City Manager
City of Port Aransas, TX
361-749-4111

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 4:21 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 4:00 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:59 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.

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I oppose any potential rate increase on an insurance that is already too high. My TWIA bill for 2026 is approximately 3.5% higher than my present homeowners insurance policy with full replacement coverage.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:55 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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 a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfullyrb,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:41 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:28 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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 a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:25 PM
To: PublicComment
Subject: [REDACTED]
Attachments: [REDACTED]

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:27 PM
To: PublicComment
Subject: Call of action to stop a rate increase at TWIA annual rate meeting

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I would like to send my request that NO rate increase be approved at the TWIA annual meeting next week.

Thank you

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:20 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](#)

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

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:18 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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 a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]
Port Aransas TX

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:20 PM
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: Aaron Vice <avice@hoganhomestexas.com>
Sent: Wednesday, July 29, 2026 3:17 PM
To: PublicComment
Subject: No Rate Increase

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You don't often get email from avice@hoganhomestexas.com. [Learn why this is important](#)

No rate increase for twia.

Thank you

Aaron Vice

Superintendent
Hogan Homes

1301 Antelope, Corpus Christi, TX
www.hoganhomestexas.com e: avice@hoganhomestexas.com

HOGANHOMES
find yours.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:13 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: Pat Rousseau <pvrousseau9@gmail.com>
Sent: Wednesday, July 29, 2026 3:09 PM
To: PublicComment
Subject: TWIA BOD meeting

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You don't often get email from pvrousseau9@gmail.com. [Learn why this is important](#)

As a long time resident and taxpayer in Nueces County and Aransas County, I am definitely opposed to any rate increase in our windstorm insurance policy. Following Hurricane Harvey, I had tremendous difficulty processing and following up on my fairly small claim for my home in Rockport. It took months to get the claims adjuster to even return my calls and email messages. Several of my friends and neighbors suffered more than I did with their TWIA claims. Poor service does not recommend a rate increase.

Sincerely,

Pat Rousseau

Aransas County Commissioner Precinct #3

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:08 PM
To: PublicComment
Subject: Please Keep TWIA Windstorm Rates the Same for 2027

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Dear TWIA Board Members,

My husband and I own a condo on Mustang Island. We are TWIA policyholders, and we respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Costs for food, cars, and many other life necessities have been increasing recently. Rising insurance costs also directly affect families, retirees, and employed residents who face issues related to affordability. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

The Actuary Committee recommended that no increase is necessary at this time, indicating that current rates are adequate. We hope the Board follows that recommendation and votes against any rate increase for 2027.

I appreciate your willingness to serve on the TWIA Board and your considering the concerns of Texas coastal property owners.

With respect,

[REDACTED]

Port Aransas, TX 78363

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:03 PM
To: PublicComment
Subject: Call of Action to stop a rate increase at TWIA annual rate meeting

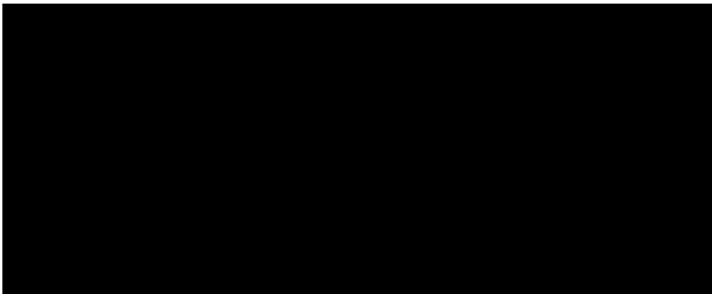
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I would like to send my request that NO rate increase be approved at the TWIA annual meeting next week.

Thank you,

[REDACTED]
Corpus Christi, TX 78401



Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 3:00 PM
To: PublicComment
Subject: NO RATE INCREASE

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

NO RATE INCREASE

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 2:59 PM
To: PublicComment
Subject: NO RATE INCREASE

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

NO RATE INCREASE!

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:12 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

lol Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 2:56 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 2:55 PM
To: PublicComment
Subject: TWIA

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No increase needed at this time. Thank you

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

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 2:55 PM
To: PublicComment
Subject: No 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 and thank you.



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 2:52 PM
To: PublicComment
Subject: No Rate Hike

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

No Rate Hike!

Thank you,

[REDACTED]
Port Aransas, Texas

Public Comment

From: Brett Stawar <bstawar@visitportaransas.com>
Sent: Wednesday, July 29, 2026 2:46 PM
To: PublicComment
Subject: No Rate Hike

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Brett Stawar, CDME

CEO & President

☎ 361-749-5919 ext.808

✉ bstawar@visitportaransas.com

🌐 visitportaransas.com

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 2:45 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

[REDACTED]

Sent from my iPhone

[REDACTED]

Public Comment

From: Victoria Alaniz <valaniz@hoganhomestexas.com>
Sent: Wednesday, July 29, 2026 2:33 PM
To: PublicComment
Subject: Call of Action to stop a rate increase at TWIA annual rate meeting

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You don't often get email from valaniz@hoganhomestexas.com. [Learn why this is important](#)

Hello,

I would like to send my request that NO rate increase be approved at the TWIA annual meeting next week.

Thank you,

Victoria Alaniz

Accounts Payable

Hogan Homes
[REDACTED]

w: www.hoganhomestexas.com e: valaniz@hoganhomestexas.com

HOGANHOMES
find yours.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 2:32 PM
To: PublicComment
Subject: Rate Increase

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Attn. TWIA

Do not implement a rate increase at next week's meeting.

Thank You,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 2:27 PM
To: PublicComment
Subject: NO rate increase

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NO rate increase

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 2:22 PM
To: PublicComment
Subject: Important TWIA Rate Increase

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

"No Rate Increase"

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 2:19 PM
To: PublicComment
Subject: NO rate increase

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

NO rate increase

Sent from my iPhone

Public Comment

From: Jesse Gilbert <jgilbert@owi.org>
Sent: Wednesday, July 29, 2026 2:15 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 jgilbert@owi.org. [Learn why this is important](#)

No Rate Hike!



**Oceans &
Wildlife
Institute**

Advancing Wildlife Resiliency.

Jesse Gilbert | President / CEO

T (361) 881-1215

E jgilbert@owi.org

W www.owi.org

A 2710 N Shoreline Blvd., Corpus Christi, TX, 78402

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 2:12 PM
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](#)

NO RATE INCREASE.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 2:09 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members, I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

[REDACTED]
Owner Gulf Shores Condo

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 1:56 PM
To: PublicComment
Subject: Call of Action to stop a rate increase at TWIA annual rate meeting

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

I would like to send my request that NO rate increase be approved at the TWIA annual meeting next week.

Thank you,

[REDACTED]
Corpus Christi, TX 78401

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 1:49 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 1:40 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 1:38 PM
To: PublicComment
Subject: No Rate Increase

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

NO rate increase

Thanks
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 1:35 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 1:11 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my Galaxy

Thank you
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 1:08 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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](#)

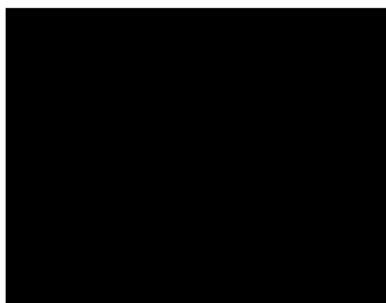
Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,



Port Aransas, TX

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 1:06 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 1:06 PM
To: PublicComment
Cc: Christine Droste
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Best Regards,

[REDACTED]

Port Aransas, TX 78373

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 1:05 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]
La mirage unit owner

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 1:04 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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 a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 1:02 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:52 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:43 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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 a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. We live in Port Aransas in the Sandpiper Condominium.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:43 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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 a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses.

Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time.

I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:41 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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 a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:39 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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 a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:39 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: John Walker <john.walker@starshuttle.com>
Sent: Wednesday, July 29, 2026 12:33 PM
To: PublicComment
Subject: Windstorm Rates - Port Aransas TX

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 john.walker@starshuttle.com. [Learn why this is important](#)

I encourage the TWIA Board to hold the line on windstorm insurance prices as the cost of insurance is getting to be a serious obstacle to new and existing investment in the Texas coast.

Thank you and best regards,

Walker Airport Properties, LLC
Airport Triangle, LLC
Walker-Southwest Properties, LLC
1343 Hallmark
San Antonio, TX 78216
210-581-9990, ext. 175

John P Walker, Mgr

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:26 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:26 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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 a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:23 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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 a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:13 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:10 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

Click [HERE](#) to access our portal.

Click [HERE](#) to securely send us documents.

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:11 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

We are coastal property owners and TWIA policyholders, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 12:06 PM
To: PublicComment
Cc: [REDACTED]
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Wednesday, July 29, 2026 11:31 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027
Attachments: Please Reject Any TWIA Windstorm Rate Increase for 2027

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.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 11:28 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members, I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 10:40 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 for voting against a rate increase.

[REDACTED]

Port Aransas , Texas 78373

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 10:12 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 8:19 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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 a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 5:42 PM
To: PublicComment
Subject: Texas Windstorm

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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 raise our windstorm insurance. I am a senior citizen and it is hard to pay. The current rate let alone an increase.

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 4:16 PM
To: PublicComment
Subject: No Rate Hike

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

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 3:30 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,

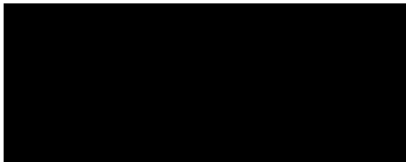
Dear TWIA Board of Directors and Committee Members,

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 for voting against a rate increase.



Rockport, Texas 78382

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 3:12 PM
To: PublicComment
Subject: no rate hike

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You don't often get email from fashelby12@gmail.com. [Learn why this is important](#)

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 2:52 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members, I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 2:08 PM
To: PublicComment
Subject: Windstorm Insurance Rates

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Dear Board,

Please accept the recommendation from the TWIA Actuary Committee and do not raise the rates.

Thank you.

[REDACTED]
Sandcastle Condominiums

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 2:06 PM
To: PublicComment
Subject: TWIA Windstorm Insurance Rate Increase

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

Dear Board,

Please accept the recommendation from the TWIA Actuary Committee and do not raise the rates.

Thank you.

[REDACTED]
Sandcastle Condominiums

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 2:00 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

CONFIDENTIALITY NOTICE: [REDACTED] - This message and any attachments are intended solely for the named recipient(s) and may contain confidential, proprietary, or legally privileged information. If you are not the intended recipient, you are strictly prohibited from reading, disclosing, copying, distributing, or using this communication in any way. If this message contains non-public personal information, its unauthorized use or disclosure is further prohibited under the federal Gramm-Leach-Bliley Act and applicable state privacy laws. [REDACTED] Please [REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 1:56 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 1:44 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 1:38 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members,

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 12:10 PM
To: PublicComment
Subject: Please reject Windstorm Rate increase for 2027

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 a coastal property owner. I am a policyholder and I respectfully request any proposed increase be rejected. Insurance affordability is a major concern, especially for retirees like my wife and myself. I appreciate the Actuary Committee's recommendation that no increase is necessary based on their considered review. I ask the Board to follow that well-reasoned recommendation, thank you for your service and consideration of my family's request.

--

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 12:08 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

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Thank you for your service and for considering the concerns of Texas coastal property owners.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 11:48 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,

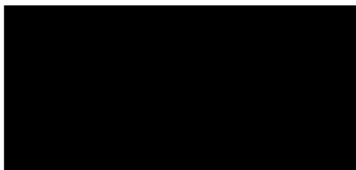
Dear TWIA Board of Directors and Committee Members,

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 for voting against a rate increase.



Portland, Texas 78374

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 11:18 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 11:06 AM
To: PublicComment
Subject: No Rate Hike

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Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 11:04 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

We are coastal property owners and TWIA policyholders, and we respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

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Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 10:50 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 10:49 AM
To: PublicComment
Subject: Fwd: TWIA

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You don't often get email from juliekconner27@gmail.com. [Learn why this is important](#)

----- Forwarded message -----

From: [REDACTED]
Date: Wed, Jul 29, 2026 at 4:50 PM
Subject: TWIA
To:

Good afternoon, [REDACTED]

I was asked by [REDACTED] to send the following statement to all Island Retreat Owners.

As you are aware windstorm insurance rates are high and are constantly being raised by the Board of Directors of the Texas Windstorm Insurance Association (TWIA). A group of us have been working since Hurricane Ike to make the Board of Directors adopt rates that are fair and equitable to all of us that live and work on the Texas Coast. We were successful in getting a bill passed by the Texas Legislature in the last session that will in fact mandate that the TWIA adopt rates that are fair and equitable to us on the Texas Coast as well as rates that are actuarially sound. At the Actuary Committee hearing in June we were able to get them to determine that our rates are actuarially sound and they voted to recommend that the TWIA Board of Directors not pass a rate hike for the year 2027. In order to make sure that the Board listens I would ask that you notify your owners of the Board of Directors meeting on August 4th and ask each one prior to this Friday at noon to send an email to "publiccomment@twia.org" stating in the Subject "no rate hike". Nothing else need be said. We were successful with our campaign before the Actuary Committee with this message and believe that once again with the public's help we will be again.

If you just want to forward this email that will be okay.

Thanks!

Charlie

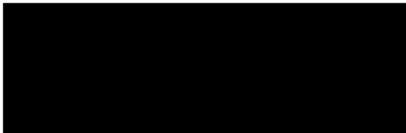
Charles W. Zahn, Jr.

Attorney at Law

2106 State Highway 361, Suite C

P.O. Box 941

Port Aransas, Texas 78373



cwzjr@zahnlawfirm.com

Kindest Regards,

Karen Harris

Property Manager

Island Retreat I and II

700 Island Retreat Ct.

Port Aransas, TX 78373



manager@islandretreatporta.com

Please consider the environment before printing this e-mail.

NOTICE: This e-mail and all attachments transmitted with it contain confidential, sensitive or protected information intended solely for the use of the addressee. If the reader of this message is not the intended recipient, you are hereby notified that any reading, dissemination, distribution, copying or other use of this message or its attachments is strictly prohibited.

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.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 10:29 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,

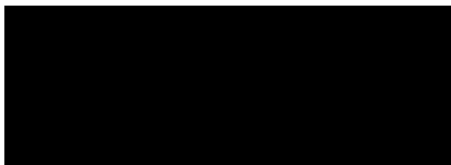
Dear TWIA Board of Directors and Committee Members,

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 for voting against a rate increase.



Portland, Texas 78374

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 10:12 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

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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.

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Thank you for voting against a rate increase.

[REDACTED]
Corpus Christi, Texas 78412-2335

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 10:07 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members, I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners. Respectfully,
[REDACTED] Port Aransas, TX 78373

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 10:06 AM
To: PublicComment
Subject: TWIA Premiums are outrageous!

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

Question: Why is it that every year I go through a panic attack when I see the TWIA Insurance envelope?

Answer: Because I know there will be an increase in the Premium.

TWIA DOES NOT CARE ABOUT SENIOR PROPERTY OWNERS or Any gulf coast property owners. Whenever there is a hurricane or tropical storm out in the Gulf, I bet you guys rub your greedy hands. Oboy, money, money! Also, there needs to be a "How to read TWIA Insurance policy For Dummies". I don't understand French and I sure don't understand the Insurance policy. Please lower your premiums or President Trump will help lower them for you!

Sincerely,

I am a not rich property owner.

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 9:58 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 9:55 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

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Thank you for voting against a rate increase.

[REDACTED]

Port Aransas, Texas 78373

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 9:55 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: [REDACTED]
Sent: Thursday, July 30, 2026 9:55 AM
To: PublicComment
Subject: NO RATE HIKE

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

NO RATE HIKE

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 9:53 AM
To: PublicComment
Subject: NO INSURANCE RATE INCREASE

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

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 9:48 AM
To: PublicComment
Subject: No Rate Hike...

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

TWIA Board,

Please do not raise our insurance rates!

Regards,

[REDACTED]
Corpus Christi, Texas

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 9:43 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2020 9:50 AM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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TWIA Board of Directors,

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Thank you for voting against a rate increase.

[REDACTED]
Portland, Texas 78374

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 8:29 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 7:00 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 6:28 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Thursday, July 30, 2026 6:17 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]
Sandcastle Condominiums

[REDACTED]

From: [REDACTED]
Sent: Monday, August 3, 2026 6:46 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Sunday, August 2, 2026 2:17 PM
To: PublicComment
Subject: Public comment

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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Council,

I am a senior citizen living on a fixed income. By the grace of GOD, I have never had to file a claim. Having been a member for many years, and have used your Quarterly payment system. Actually gave up flood ins. for TWIA. Are you really going to raise rates again? Please don't The cost of living keeps going up & I don't think I will be able to afford your INS. should you go up

[REDACTED]

From: [REDACTED]
Sent: Sunday, August 2, 2026 2:01 PM
To: PublicComment
Subject: Public comment

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Council,

I am a senior citizen living on a fixed income. By the grace of GOD, I have never had to file a claim. Having been a member for many years

[REDACTED]

From: [REDACTED]
Sent: Sunday, August 2, 2026 8:22 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Sunday, August 2, 2026 6:35 AM
To: PublicComment
Subject: No rate hike

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Sent from my iPhone

[REDACTED]

From: [REDACTED]
Sent: Saturday, August 1, 2026 11:25 AM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

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Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

[REDACTED]

Seagull Condominiums, Port Aransas, TX, Unit 205

Taylor Kerr

From: [REDACTED]
Sent: Friday, July 31, 2026 11:26 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 for voting against a rate increase.

[REDACTED]
Portland, Texas 78374

From: Bob Paulison <bobpaulison@gmail.com>
Sent: Friday, July 31, 2026 10:05 PM
To: PublicComment
Subject: Keep Rates Where They Are...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.

Windstorm insurance rates are adequate right where they are. No rate hike!

--

Bob Paulison
Executive Director
Coastal Bend Industry Association
bobpaulison@gmail.com
361.563.2888 (mobile)

From: [REDACTED]
Sent: Friday, July 31, 2026 9:55 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,

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Thank you for voting against a rate increase.

[REDACTED]
Ingleside, Texas 78362

Taylor Kerr

From: [REDACTED]
Sent: Friday, July 31, 2026 9:55 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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Thank you for voting against a rate increase.

[REDACTED]
Aransas Pass, Texas 78336

From: [REDACTED]
Sent: Friday, July 31, 2026 9:54 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.

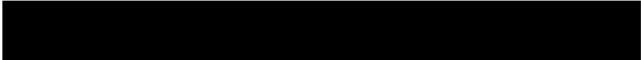
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Thank you for voting against a rate increase.

[REDACTED]
Ingleside, Texas 78362



From: 
Sent: Friday, July 31, 2026 6:30 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,

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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.

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Thank you for voting against a rate increase.



Corpus Christi, Texas 78404



From: 
Sent: Friday, July 31, 2026 4:56 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,

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Thank you for voting against a rate increase.



Portland, Texas 78374



From: 
Sent: Friday, July 31, 2026 4:10 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,

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

As a retired homeowner it's hard to pay bills! Rate increases hurt!!

Thank you for voting against a rate increase.


Portland, Texas 78374

From: [REDACTED]
Sent: Friday, July 31, 2026 2:27 PM
To: PublicComment
Subject: Strong Opposition to Any Proposed Rate Increases

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TWIA Board of Directors,

Dear TWIA Board of Directors and Committee Members,

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Thank you for voting against a rate increase.

[REDACTED]

Portland, Texas 78374


From: 
Sent: Friday, July 31, 2026 2:14 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,

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Thank you for voting against a rate increase.



Portland, Texas 78374

[REDACTED]

From: [REDACTED]
Sent: Friday, July 31, 2026 1:33 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Have a Blessed day!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 3, 2026 9:16 PM
To: PublicComment
Subject: Public Comment for TWIA Meeting August 4, 2026 @Tremont House- Galveston, TX

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

Good Afternoon,

My name is [REDACTED] and I am a TWIA policyholder for my home and business and also an insurance agent and owner of Insurance Junction in Galveston.

Again, thank you for the "Guest Pay" feature that a lot of insured's are taking advantage of. I did find out that it was not setup yet to accept renewal payments only installments and past due payments. I hope this will be an easy adjustment to include **ALL** payments to be able to be processed through the "Guest Pay" feature.

We (the agents) are notified by email from TWIA for various policy happenings: renewal notices, reminders, inspection letters, wpi-8 requests, notices of cancellations, lapses, etc. However, when an insured is on an installment plan such as 2-pay or 4-pay the agents **do not** receive a notification email that this invoice document was issued. If we were we could drop this invoice document in our file so we can also try to make sure it is paid in a timely manner. The agencies are not notified about the installment due until the installment is late, and the policy is in cancellation status for non-payment. We are able to go pull the invoice but having a notification email sent to the agents would be ideal.

I am hoping this too would be an easy fix so that agents are notified the day this invoice is mailed/emailed to insured. This would help keep the agents, insured and lender all on the same page without the policy going into cancellation status.

Another item that is urgently needed is for insured's to receive credits on their policies for building to higher standards, installing storm protection shutters, and other actions that mitigate their losses. These are huge expenses to better protect their properties, mitigating losses, and should receive credits for doing so.

I thank you for your time serving on the board and hope that you will consider some of the concerns on payments, document notifications, and insured's being credited on their policies for installing storm protections on their homes to prevent losses.

If I can help in anyway, please let me know.

Thank you,

Public Comment

From: Ryan Skrobarczyk <ryans5@corpuschristitx.gov>
Sent: Monday, August 3, 2026 2:28 PM
To: PublicComment
Subject: Public Comment Letter - August 4, 2026 - City of Corpus Christi
Attachments: TWIA Oppose Rate Increase - August 2026.pdf

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You don't often get email from ryans5@corpuschristitx.gov. [Learn why this is important](#)

To Whom It May Concern,

Please see the attached letter of public comment for the August 4 board meeting.

Thank you,

Ryan Skrobarczyk

Director, Intergovernmental Relations

City of Corpus Christi

P- 361-826-3622

C- 361-695-9320



NEED HELP WITH
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CUSTOMER CALL CENTER**



CITY OF CORPUS CHRISTI
OFFICE OF THE MAYOR
PAULETTE M. GUAJARDO

August 3, 2026

Texas Windstorm Insurance Association
P.O. Box 99090
Austin, TX 78709-9090

To the Members of the Texas Windstorm Insurance Association Board:

I am writing on behalf of the City of Corpus Christi to express our strong opposition to any proposed rate increase by the Texas Windstorm Insurance Association (TWIA). Coastal communities like ours rely on fair, predictable, and affordable windstorm insurance to maintain resilience. Any increase in rates would impose unnecessary financial strain on families and businesses already dealing with elevated costs due to the unique risks of living and operating along the Texas coast.

The Corpus Christi City Council has consistently adopted formal positions opposing unwarranted rate increases by TWIA, including in the City's most recent State Legislative Agenda. These positions reflect a longstanding commitment to protect the residents of the Coastal Bend from policies that could worsen housing affordability, threaten economic stability, and place coastal households at greater financial risk.

During the 89th Texas Legislative Session, the City strongly supported House Bill 3689, authored by Chairman Todd Hunter. This legislation was designed to eliminate the need for TWIA to seek rate increases and was developed collaboratively with coastal stakeholders. It provides a responsible, balanced, and sustainable pathway to maintain TWIA's financial stability without shifting additional costs onto residents and businesses that are already under significant financial burdens. With the passage of HB 3689, the City firmly believes there is no justification for any rate increase.

We also strongly encourage the TWIA Board to heed the recommendation of its own Actuarial and Underwriting Committee, which advised against any rate increases for residential or commercial policyholders. This recommendation is based on sound analysis and aligns with the Legislature's intent. Upholding this recommendation would demonstrate TWIA's commitment to transparent, data-driven decision-making and to the people it serves.

A rate increase would disproportionately harm low-income families along the Texas coast. These households are already struggling with rising property values, insurance premiums, and essential living costs. Windstorm insurance is not a discretionary expense; it is a requirement for

maintaining mortgages and protecting the fundamental stability of family homes. Higher premiums could force many coastal families into extremely difficult financial situations, increase the risk of underinsurance, or make it harder for them to remain in the communities they have lived in for generations.

Local businesses, particularly small and family-owned establishments, would also face significant challenges. Operating margins in coastal communities are often narrow, and windstorm insurance represents a substantial fixed cost. Increased rates could deter investment, hinder growth, and place additional pressure on employers who are already navigating inflation, workforce shortages, and weather-related risks. Maintaining affordable coverage is crucial for preserving a vibrant local economy and ensuring that coastal businesses can continue to thrive.

For these reasons, the City of Corpus Christi urges the TWIA Board to reject any proposed rate increase. By doing so, the Board can help ensure the long-term stability of Texas's coastal communities without placing undue hardship on the residents and businesses that depend on TWIA for reliable and affordable insurance protection.

Sincerely,



Paulette M. Guajardo
Mayor, City of Corpus Christi

Public Comment

From: [REDACTED]
Sent: Monday, August 3, 2026 3:40 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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

Dear TWIA Board Members,

I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027.

Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities.

I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027.

Thank you for your service and for considering the concerns of Texas coastal property owners.
Respectfully,

Public Comment

From: [REDACTED]
Sent: Monday, August 3, 2026 2:46 PM
To: PublicComment
Subject: Please Reject Any TWIA Windstorm Rate Increase for 2027

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Dear TWIA Board Members, I am a coastal property owner and TWIA policyholder, and I respectfully ask the Board to reject any proposed windstorm insurance rate increase for 2027. Insurance affordability is a major concern for homeowners along the Texas coast. Rising insurance costs directly affect families, retirees, and working residents who are already facing increasing expenses. Keeping windstorm insurance rates stable helps preserve homeownership and supports the economic health of our coastal communities. I appreciate the Actuary Committee's recommendation that current rates are adequate and that no increase is necessary at this time. I respectfully urge the Board to follow that recommendation and vote against any rate increase for 2027. Thank you for your service and for considering the concerns of Texas coastal property owners.

Respectfully,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 3, 2026 10:17 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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