



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Public Comments

October 8, 2026

TWIA Board Of Directors Meeting

October 8, 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*

TEXAS HOUSE OF REPRESENTATIVES

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DENNIS PAUL DISTRICT 129

October 7, 2026

Texas Windstorm Insurance Association
Board of Directors

Dear Members of the Board:

I strongly oppose the proposed “20% Rule” in TWIA’s depopulation recommendations. Making policyholders ineligible for TWIA because they receive a private-market offer costing up to 20 percent more than their TWIA premium is unacceptable.

Coastal Texans already face substantial insurance costs. A family paying \$4,000 annually for windstorm coverage could be forced to pay \$800 more simply to maintain coverage. Private insurers should earn that business through competitive pricing and reliable coverage, not through a policy that removes the homeowner’s choice.

Premiums alone do not establish whether a policy is appropriate. Homeowners and their agents must be able to assess deductibles, exclusions, claims service, and the insurer’s financial strength. A three-year loss of TWIA eligibility for declining an offer, or an automatic transfer for failing to respond, further undermines that choice.

I urge the Board to reject the proposed 20% Rule and its associated eligibility restrictions and exclude them from TWIA’s legislative recommendations. Depopulation should remain voluntary and support a competitive coastal insurance market that delivers affordable, dependable coverage.

Sincerely,

A handwritten signature in cursive script that reads "Dennis Paul".

Dennis Paul
State Representative
House District 129



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