



## Commissioner's InSight

# TDInSight

Managing Editor  
**Ben Gonzalez**

Art Director  
**Les Case**

Contact **TDInSight** at:  
Texas Department of Insurance  
**TDInSight**/MC-113-1A  
P.O.Box 149104  
Austin, TX 78714-9104

**512 463-6425**  
**512 463-6461** fax

**TDInSight** is published bimonthly. For a one-year subscription (6 issues), contact TDI's Publications Division at:

Texas Department of Insurance  
**TDInSight**/MC-9999  
P.O.Box 149104  
Austin, TX 78714-9104

Enclose a check for \$20 made out to the Texas Department of Insurance.

If you have questions about subscribing, call Publications Distribution at **(512) 322-4283**.

Direct questions or suggestions about content to **(512) 463-6425** or write:

**TDInSight**, MC-113-1A,  
P.O.Box 149104  
Austin, TX 78714-9104

The staff that prepares this newsletter has no role in proposing, drafting, editing, or approving TDI rules or policies or interpreting statutes. **TDInSight** should not be construed to represent the policy, endorsement or opinion of the Commissioner of Insurance or the Texas Department of Insurance.

By necessity, summaries of proposed and adopted rules cannot explain their full complexity. Readers interested in complete information about administrative rules should consult the versions published in the Texas Register.

To the best of the staff's ability, information presented in this newsletter is correct as of the publication date, but scheduled dates and proposed rules and amendments may change as the adoption process goes forward.

## A New Day

by **Jose Montemayor**, Commissioner of Insurance

**S**EPTEMBER 2003 marks the beginning of a new era for insurance regulation and the insurance market. Texans have endured a difficult last few years but now strong signs of stabilization are emerging in the Texas homeowners market and in the industry as a whole.

This past legislative session, the Texas Legislature gave TDI a mandate: fix the homeowners insurance market. This summer, we have taken the first steps toward fulfilling that ambitious mission. And we are doing it in a way that will bolster both the industry and Texas consumers.

On the way out are an antiquated and uneven homeowners regulatory environment, unknown credit scoring models, and unfairly restrictive market policies. We have taken numerous actions to reduce excessive rates while phasing in a modern regulatory system that will ensure fairness and competitiveness in the marketplace.

The Texas Legislature gave TDI powerful new tools to positively impact

the lives of all Texans through reasonable regulatory actions. I am greatly optimistic about our ability to use those tools wisely to benefit those who live here as well as those who do business here. This is an exciting time for TDI and our employees.

To chart these changes and kick-off this new era in Texas insurance, we have launched this brand new publication: **TDInSight**.

**TDInSight** will be the official and most prominent publication of the Texas Department of Insurance, chronicling not only the new insurance reforms but also the changes in the entirety of the Texas insurance market. Our goal is to provide an accurate snapshot, every two months, of the realities of the insurance marketplace.

A new day has dawned for the world of Texas insurance. I look forward to the journey ahead with a great deal of optimism. ☺

### A note to our subscribers:

**W**E HOPE you enjoy your first issue of **TDInSight**, and we want to assure you that your old subscription to **TIN** will be honored, issue for issue. Our goal is to ensure that every **TIN** subscriber receives twelve issues of **TIN** or **TDInSight** by automatically extending subscriptions to compensate both for the new bimonthly cycle and for the fact that this

new cycle skipped September 2003. If you choose to renew your subscription to **TDInSight**, you will receive six issues—one every other month—for the new rate of \$20.00.

We are excited about the premiere of **TDInSight**, and hope that you will continue to turn to TDI for the latest information about insurance and industry regulation. ☺

