

Texas Department of Insurance

Commissioner of Insurance, Mail Code 113-1C 333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104 512-463-6464 telephone • 512-475-2005 fax • www.tdi.state.tx.us

July 21, 2006

TO ALL GENERAL LINES PROPERTY AND CASUALTY AND MANAGING GENERAL AGENTS APPOINTED BY TEXAS SELECT LLOYDS INSURANCE COMPANY

RE: Agents' Responsibility to Texas Select Lloyds Policyholders

The Department appreciates the efforts of agents to secure new policies for Texas Select Lloyds policyholders.

In discharging your duties and obligations, I remind you of the continuing obligation to promote consumer choice and of the obligations to avoid unfair methods of competition and unfair or deceptive acts or practices. (See Chapters 541 and 544 of the Texas Insurance Code.) I ask that you make policyholders aware that there may be other options available in addition to the markets you are able to provide. It is important that consumers be aware of their options so that they may make an informed decision regarding their insurance needs. Such options and choices not only help to create a satisfied customer but go a long way in establishing a sound business relationship.

The Texas Department of Insurance and the Office of Public Insurance Counsel websites (www.tdi.state.tx.us and www.opic.state.tx.us) provide helpful resources to assist consumers in selecting coverage. Please make policyholders aware of these resources if they inquire about other options.

If the Department can assist you with any questions regarding the transition of policyholders, please contact Gary Julian, Personal Lines Division, at (512) 322-2266 or gary.julian@tdi.state.tx.us.

Mike Geeslin

Commissioner of Insurance