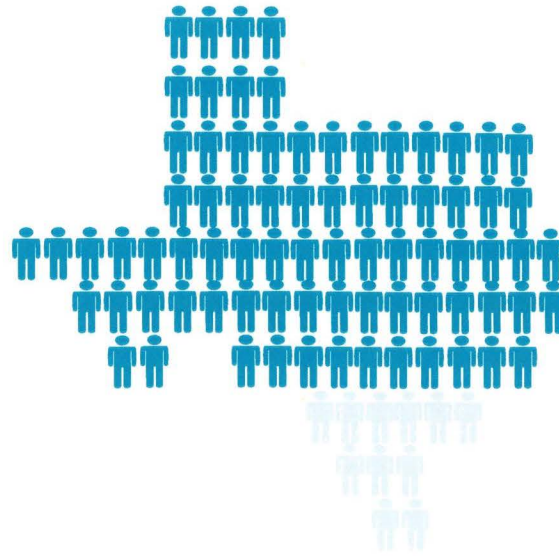


TEXANS WANT POLICYHOLDER PROTECTIONS

In a poll conducted by Hill Research Consultants, a nationally respected Republican opinion-research firm, voters revealed widespread public support for protecting the right of a policyholder to hire an attorney to pursue their interests when they believe an insurance company has unfairly denied, delayed or underpaid a legitimate claim.



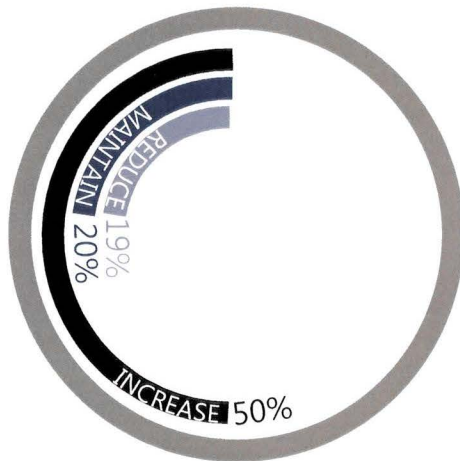
88%

of Texans think policyholders should have easier access to the courts, and companies should potentially face stiffer fines and penalties.



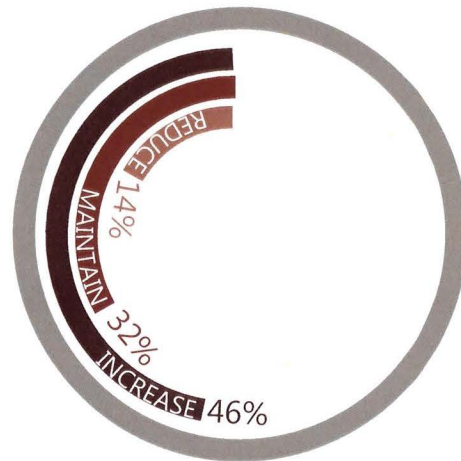
84%

of Texans think consumers are paying more home & auto insurance these days while getting less in return



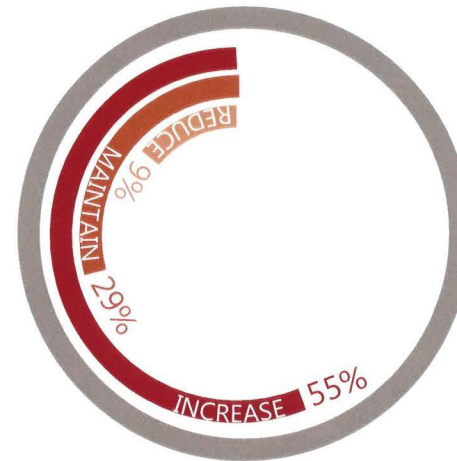
70%

of **DEMOCRATS** want to **INCREASE OR MAINTAIN** policyholders' legal rights



78%

of **REPUBLICANS** want to **INCREASE OR MAINTAIN** policyholders' legal rights



84%

of **TEA PARTIERS** want to **INCREASE OR MAINTAIN** policyholders' legal rights



78%

of Texans think insurance companies "routinely" deny or underpay legitimate claims in the hope policyholders will simply give up



815 Brazos Street, Suite 603 • Austin, TX 78701 • (512) 381-1111 • www.TexasWatch.org

December 1, 2016

Via hand delivery

House Committee on Insurance
Attn: The Honorable John Frullo, Chair
Extension E2.150
P.O. Box 2910
Austin, Texas 78768-2910

Re: Written testimony; interim charge no. 4 regarding property insurance claims

Dear Chairman Frullo and Members of the Committee:

I. Introduction

Texas Watch is a statewide, non-partisan, non-profit citizen advocacy organization representing over 20,000 people. As you know from our testimony in sessions past, a large portion of our work concerns the protection of policyholders. We are honored to be invited to testify today before your committee on the Texas Department of Insurance (TDI) data call report and its underlying assumptions. You should also be receiving petitions from our members and would ask that they, and this written testimony, be included in the record so policyholders' voices are considered by your committee.

The House Committee on Insurance has been charged with investigating weather-related property insurance claims in Texas. We write to raise concerns that the committee may unwittingly rely upon incomplete information from TDI in doing so, which could lead to flawed findings. The TDI issued a data call to property insurers earlier this year to inform the production of reports on weather-related litigation. Unfortunately, this data call was one-sided, avoiding any real scrutiny of the insurance industry's business practices and the role they play in producing claims disputes. We received the full report from TDI shortly before 5:00 p.m. yesterday and have been able to review it in the intervening hours. In this testimony, we would like to examine substantive concerns that, we believe, should merit your attention.

II. The TDI Report

Through both oral and written testimony¹, we asked TDI to investigate five main areas through their data call and resulting report:

¹ See Attachment A.

- Industry practices: What role do industry practices play in creating a dispute with a claimant?
- Litigation: Does litigation affect claims resolution? Are suits facing early dismissal?
- Fraud allegations: How often is fraud being alleged by industry and its attorneys, and are they referring these matters to proper authorities pursuant to Chapter 701 of the Texas Insurance Code?
- Profits and costs: What is the historical trend for industry profits?
- Coverage: In what ways has coverage been reduced in recent years?

Detailed questions were raised under each heading. None of our questions were effectively incorporated into TDI's data call or report and several were excluded entirely. By not carefully examining industry practices, one could be left with the uninformed impression that any rise in litigation rates is due to the filing of unsupported cases. It is important for the committee to understand that more lawsuits may point to more insurer misconduct being uncovered through the course of discovery and litigation.

One way for the committee to test this statement is to inquire into the number of lawsuits that are being dismissed, whether through TEX. R. CIV. P. 91a or summary judgment practice, or referred for administrative and prosecutorial action under our strong insurance fraud and barratry laws. If property insurance suits are not being dismissed in large numbers, or the actors are not being prosecuted, this indicates that these are colorable claims, meaning these policyholder suits are supported by the law and the facts. "Delay, deny, and defend" insurance tactics are well-known and, we would submit, should bear close scrutiny by this committee in order to fully understand the issue of weather-related litigation.

Texas already has a long list of strong laws and rules on the books, which provide insurance carriers with a host of procedures and remedies if they are confronted with an unsupported suit. These include, but are not limited to, the following:

- TEX. INS. CODE § 541.153 (Frivolous Action);
- TEX. INS. CODE § 541.154 (Prior Notice of Action);
- TEX. INS. CODE § 541.155 (Abatement);
- TEX. INS. CODE § 541.156 (Settlement Offer);
- TEX. INS. CODE § 541.157 (Contents of Settlement Offer);
- TEX. INS. CODE § 541.158 (Rejection of Settlement Offer);
- TEX. INS. CODE § 541.159 (Limit on Recovery After Settlement Offer);
- TEX. INS. CODE § 541.160 (Effect of Settlement Offer);
- TEX. INS. CODE § 541.161 (Mediation);
- TEX. INS. CODE § 541.253 (Frivolous Action);
- TEX. INS. CODE § 701.051 (Duty to Report);
- TEX. INS. CODE § 701.052 (Immunity for Furnishing Information Relating to a Fraudulent Insurance Act);
- TEX. INS. CODE § 701.101 (Insurance Fraud Unit);
- TEX. INS. CODE § 701.102 (Investigation of Certain Acts of Fraud);

- TEX. INS. CODE § 701.103 (Disciplinary Action; Report to Other Agencies);
- TEX. INS. CODE § 701.109 (Request for Investigation by Insurer);
- TEX. INS. CODE § 4102.103 (Contract for Services Required);
- TEX. INS. CODE § 4102.158 (Conflicts of Interest Prohibited);
- TEX. INS. CODE § 4102.160 (Certain Payments Prohibited);
- TEX. INS. CODE § 4102.164 (Acceptance of Referral Payments Prohibited);
- TEX. BUS. & COM. CODE § 17.46 (Deceptive Trade Practices Unlawful);
- TEX. BUS. & COM. CODE § 17.50 (Relief for Consumers);
- TEX. BUS. & COM. CODE § 17.505 (Notice; Inspection);
- TEX. BUS. & COM. CODE § 17.5051 (Mediation);
- TEX. BUS. & COM. CODE § 17.5052 (Offers of Settlement);
- TEX. BUS. & COM. CODE § 17.506 (Damages; Defenses);
- TEX. BUS. & COM. CODE § 27.02 (Certain Insurance Claims for Excessive Charges);
- TEX. PENAL CODE § 35.02 (Insurance Fraud);
- TEX. PENAL CODE § 38.12 (Barratry and Solicitation of Professional Employment);
- TEX. R. CIV. P. 13 (Effect of Signing Pleadings, Motions and Other Papers; Sanctions);
- TEX. R. CIV. P. 91a (Dismissal of Baseless Causes of Action);
- TEX. R. CIV. P. 166a (Summary Judgment);
- TEX. R. CIV. P. 167 (Offer of Settlement; Award of Litigation Costs);
- TEX. R. CIV. P. 169 (Expedited Actions);
- TEX. CIV. PRAC. & REM. CODE § 9.011 (Signing of Pleadings);
- TEX. CIV. PRAC. & REM. CODE § 9.012 (Violation; Sanction);
- TEX. CIV. PRAC. & REM. CODE § 10.001 (Signing of Pleadings and Motions); and
- TEX. CIV. PRAC. & REM. CODE § 10.004 (Violation; Sanction).

If insurers, adjusters, and agents are not availing themselves of the multitude of civil and criminal laws available to them, it begs the question: Why not?

Despite the TDI report's shortcomings, several important takeaways are contained within its pages:

- After 2011, known attorney/public adjuster representation is just 3 to 4% of claims; the lawsuit rate is just 1.5 to 2% of all claims;²
- Only 1 in 3 claims were reopened by insurers. 49% were never reopened after attorney/public adjuster involvement. 77% were reopened after a lawsuit;³
- Insurers have "consistently" made an underwriting profit for homeowners insurance during the period emphasized by the insurance industry;⁴ and
- The hail loss ratio during TLR's proclaimed "crisis" period is only 2% higher than the 15-year average (23% v. 21%).⁵

² See p. 9 of the TDI report presented 12/1/16.

³ See pp. 4, 23-24 of the TDI report.

⁴ See p. 35 of the TDI report.

⁵ See p. 39 of the TDI report.

III. Related Legislation

The Legislature passed SB 1060 and HB 1265 last session to crack down on any unscrupulous actions committed by public insurance adjusters. We supported this legislation, and it appears to be working. Based on information recently obtained from TDI pursuant to an open records request, the number of public insurance adjusters renewing licenses in Texas is dropping, suggesting any unscrupulous adjusters are leaving the state.⁶

IV. Recent Severe Weather Experience

It seems that a substantial number of policyholders have found themselves subjected to unfair insurance practices, particularly since 2012. This has occurred at the same time that Texas, which is more populated and developed by the day, has suffered historic storms. According to the insurance industry's own data, 13 of the 31 costliest storms in Texas have occurred since 2012.⁷

The storms suffered in the Rio Grande Valley in March 2012 were, in a word, hellacious. Hail and wind devastated the area for 30 minutes straight. Winds reached 74 miles per hour at the McAllen/Miller International Airport, where nearly four inches of rain fell in a one hour period. Photos of the storm's destruction include the following⁸:



⁶ See enclosed charts.

⁷ "Costliest Texas Storms," Insurance Council of Texas, last accessed 12/1/16, https://www.insurancecouncil.org/4DCGI/cms/review.html?Action=CMS_Document&DocID=144&MenuKey=none.

⁸ Note: All photos and the points contained in the preceding paragraph were obtained from "Weather Informer: March 29, 2012 Rio Grande Valley Hail Storm," last accessed 12/1/16, <https://brianmejia.wordpress.com/2012/03/31/march-29-2012-rio-grande-valley-hail-storm/>.



Photo by Anadelia Martinez.



Photo by Regina Reyna.



Photo by Anabel DeLeon Barnes.



Photo by Angel Garcia.



Photo by NWS Brownsville.

IV. A Very Brief History of Insurance Lobbying in Texas

It is important to recall that the Insurance Code and the Deceptive Trade Practices Act (DTPA) were both heavily tort reformed in 1995.⁹ Insurers have gotten their way when it comes to rates.¹⁰ Insurers also successfully moved away from state-promulgated policy forms and were allowed to use their national forms in November 2002. For well over a decade, Texans have been paying much more for policies that provide much less coverage. This has been a historic trend that has only worked to the disadvantage of policyholders. Now, the insurance industry is back again, demanding that 40+ years of policyholder protections be wiped from the books. Any move in this direction would wrongfully benefit the insurance industry and punish policyholders.

V. Conclusion

Insurers and their lobbyists are crying “crisis,” but they have cleared over \$4.5 billion in underwriting profits in this period and have made more money after taxes than the national average.¹¹ The bottom line numbers simply do not support their rhetoric.

The last and most direct line of defense that policyholders possess against abuse by the insurance industry are the rights and remedies provided by Texas common and statutory law, including Chapters 541 and 542 of the Texas Insurance Code and the DTPA. These carefully-considered and long-standing statutes protect policyholders from unfair insurance practices and deliberate delays in the payment of legitimate claims.

For policyholders who have been beset by rising premiums and shrinking coverage for many years, the last thing these families and businesses need is for the insurance industry to eviscerate their remaining legal protections through the manipulations of their lobby.

We ask that you recommend these policyholder protections be maintained, for Texas families and businesses alike.

Sincerely,



Ware V. Wendell
Executive Director

Encl.

cc: Members of the Committee (*via Committee Clerk*)
Members of the Press

⁹ See HB 668 – 74(R).

¹⁰ See SB 14 – 78(R).

¹¹ See enclosed chart.

ATTACHMENT A

Texas Watch

House Committee on Insurance

December 1, 2016



815 Brazos Street, Suite 603 • Austin, Texas 78701 • (512) 381-1111 • www.texaswatch.org

April 11, 2016

Via electronic mail (brian.ryder@tdi.texas.gov)

Mr. Brian Ryder
Property and Casualty Actuarial Office
MC 105-5F
Texas Department of Insurance
P.O. Box 149104
Austin, Texas 78714

Re: Public comments; property insurance; draft data call questions

Dear Mr. Ryder:

Texas Watch is a non-profit, non-partisan citizen advocacy organization dedicated to ensuring that corporations and insurance companies are accountable to their customers.

We were heavily involved in the legislative debate about property insurance last session. We actively opposed Senate Bill 1628 because it would have gutted the rights of policyholders to hold industry actors accountable when they engage in deceptive, unfair, or bad faith insurance practices. We supported legislative efforts to strengthen the regulation of public insurance adjusters through the passage of Senate Bill 1060 and House Bill 1265. We believed then, and continue to believe, that the aggressive enforcement of these laws, and use of other enforcement mechanisms available to authorities, is the best way to surgically address any wrongdoing that is substantiated. Stated simply, the proper approach to protecting the market from fraudulent claims is to enforce the law, not change the law by stripping policyholders of their rights. Such an approach only works to encourage wrongdoing by the insurance industry, which already occupies a position of power and privilege in relation to the policyholder. Our laws should punish wrongdoers, not reward them.

Lawmakers have asked TDI to gather information related to these issues as they prepare hearings ahead of the 85th Texas Legislature. TDI has the solemn statutory duty to "protect and ensure the fair treatment of consumers." TEX. INS. CODE § 31.002 (4). However, the draft data call, if issued to insurers in its current form, would be fatally incomplete and work to have the opposite effect. As currently constructed, the data call appears to focus exclusively on the role of public adjusters and attorneys in property claims and suits, ignoring the role of the industry in the underpayment and outright denial of claims.

In the interest of achieving a thorough, balanced report, we recommend broadening the data call and resulting study in the following ways:

1) Industry practices: What role do industry practices play in creating a dispute with a claimant?

A comprehensive examination of the drivers of property claims trends must dive deeply into industry practices. Examine how many property claims were initially denied by carriers and the claimed reasons for the denial. Examine how many claims

were referred to appraisal and the outcome of this process (i.e., whether the award more closely confirmed the industry's position or the policyholder's position). Examine how Xactimate is used – and whether it is misused to “dial down” claims payments – by industry. Determine whether proffered claims payments are actually reflective of the costs of repair in that locality. Examine whether insurers are using the latest scientific modeling and methods to determine the shape, speed, and damage caused by natural hailstones. Determine whether the policyholder filed a complaint with TDI before or during the claims process (and the outcome). Cross-reference lawsuits with complaints, market examinations, and administrative fees and penalties assessed against carriers to determine any patterns.

2) Litigation: Does litigation affect claims resolution? Are suits facing early dismissal?

Where a lawsuit has been filed, determine the pre-suit efforts to resolve the complaint short of litigation (i.e., was pre-suit notice sent pursuant to the Insurance Code and/or DTPA? Was an offer of settlement made/rejected?). Determine the differential between initial claims payments (or offers) and final claims payments (or settlements) made through the course of pre-suit communications, litigation, or awarded at trial. Categorize this information by cause of loss, carrier, and region. Determine the disposition of each property claims lawsuit, whether it was settled (and for how much, if available), dismissed under TEX. R. CIV. P. 91a, disposed of through summary judgment, or tried to verdict (detailing whether the policyholder's claims were affirmed in whole or part and the resulting judgment).

3) Fraud allegations: How often is fraud being alleged by industry and its attorneys, and are they referring these matters to proper authorities pursuant to Chapter 701 of the Texas Insurance Code?

Are policyholder attorneys, public adjusters, and others facing sanctions by authorities? If so, what is the outcome of any investigations mounted over the last five (5) years? Specifically, what efforts have insurers' attorneys and special investigations units (SIU) made over the past five (5) years to report allegations of fraudulent property insurance practices to the TDI Fraud Unit? How does this compare to other lines of insurance? How many cases has the TDI Fraud Unit referred for criminal prosecution over the past five (5) years (categorizing these by line of insurance)? How many of those cases referred related only to hail damage and/or windstorm (categorizing these by region)? How many of the cases referred resulted in a conviction? For the past five (5) years, what is the percentage of hail claim fraud reported to TDI of all fraud reports made (categorizing the various types of fraud alleged and reported, including workers' compensation)?

4) Profits and costs: What is the historical trend for industry profits?

List and publish the various measures of property insurer profits in Texas -- including but not limited to net underwriting profit and overall profit (taking investment income into account) -- by line and carrier over the last fifteen (15) years. Examine the components of related loss ratios over the same period of time. Examine and compare loss adjustment expenses by claim type, cause of loss, carrier, and region.

5) Coverage: In what ways has coverage been reduced in recent years?

Discuss the reductions in property coverage made by Texas carriers over the last fifteen (15) years since form deregulation. Specifically, detail the increases in different types of deductibles (i.e., fixed dollar amount vs. percentage-based, wind

deductibles, etc.), as well as the use of national forms and exclusions to reduce coverage for Texas policyholders. Building on previous TDI reports, quantify these reductions in coverage. Create a timeline for these reductions in coverage and compare with premium increases by carriers over the same period of time.

We appreciate the opportunity to submit these comments and respectfully request – for the sake of producing a balanced and comprehensive study – their inclusion in your data call.

Sincerely,

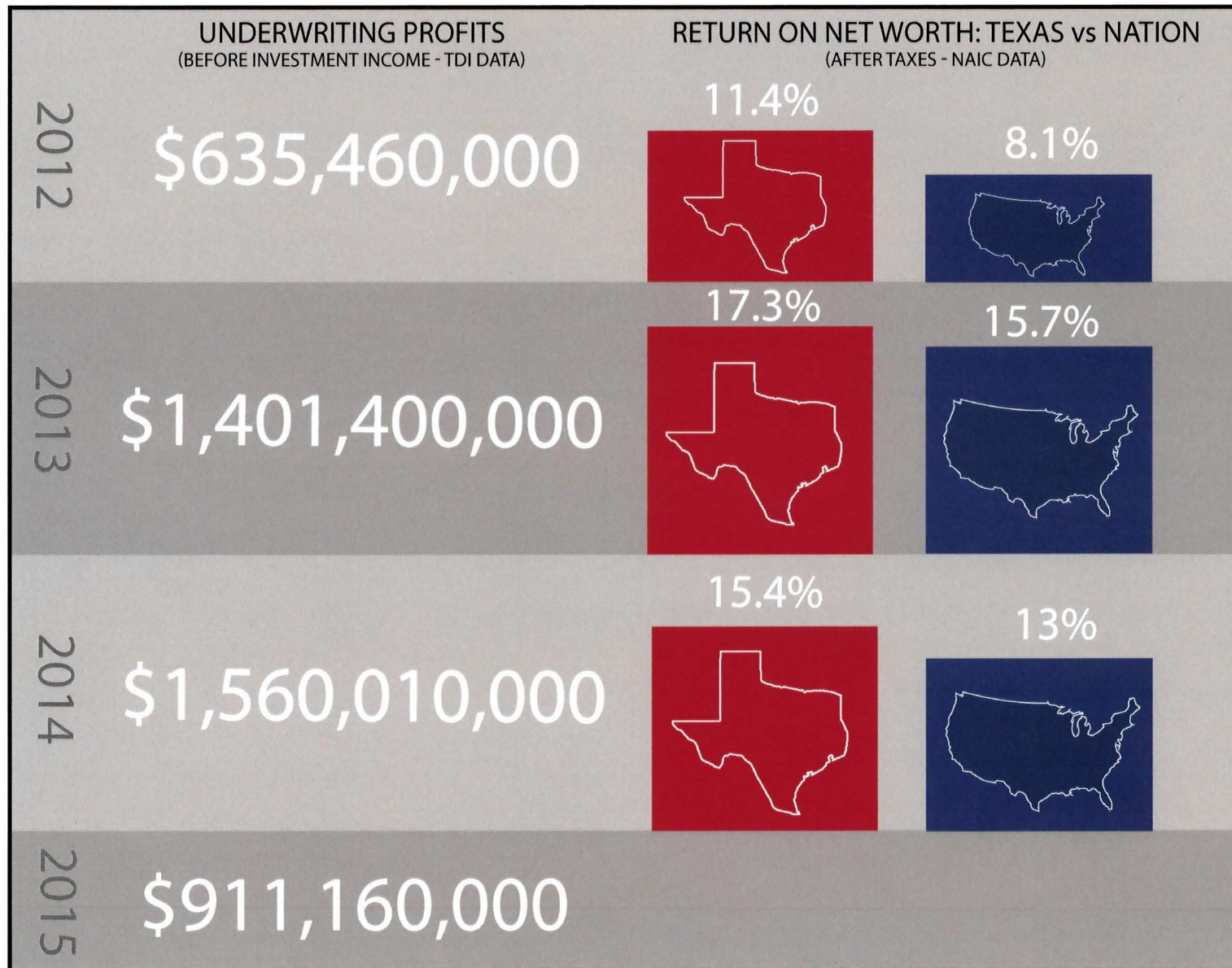
A handwritten signature in dark ink, appearing to read "Ware V. Wendell". The signature is fluid and cursive, with the first name "Ware" and last name "Wendell" clearly distinguishable.

Ware V. Wendell
Deputy Director

cc: Mr. David Mattax, Commissioner of Insurance
Via electronic mail (david.mattax@tdi.texas.gov)

INSURANCE PROFITS ARE BIGGER IN TEXAS

In the years that insurers have claimed a crisis, carriers have raked in billions. Outperforming the nation in profitability for three years running, Texas homeowners insurance carriers have been making profits hand over fist.



Sources: "Quarterly Legislative Reports," Texas Department of Insurance. "Reports on Profitability by Line by State," National Association of Insurance Commissioners

WHEN THE LAWS WORK, STOP MEDDLING

TOUGH INSURANCE LAWS PASSED BY 2015 LEGISLATURE ARE WORKING

The 84th Texas Legislature passed tough new laws on public insurance adjusters to ensure they cannot abuse insurers or policyholders.

SB 1060 requires public insurance adjusters to actually do their job, prohibits solicitation of cases on behalf of attorneys, and prohibits referral payments. HB 1265 makes public insurance adjuster solicitation, whether direct or indirect, a Deceptive Trade Practice Act violation, exposing adjusters to full accountability through our civil justice system for their wrongful acts.



Recently compiled figures released by the Texas Department of Insurance show that these strong laws are having an effect. New public insurance adjuster license applications, issuances, and especially renewals have dropped significantly in 2016.

Public insurance adjusters intent on running cases and scamming the public receive no quarter in Texas.



Source: Texas Department of Insurance, open records request, figures current through August 17, 2016



“This means that after
34 years of paying my
premiums I will have to take
out another mortgage to
get my home back. We were
always told that we were
covered for replacement.
Now they spring a surprise.”

-Mike Thompson, Garland Tornado Victim

“Diary of Garland Tornado Victim” Dallas Morning News

The Dallas Morning News

Diary of a Garland tornado Victim

By Dave Lieber | July 19, 2016

Six months after the Garland-Rowlett-Sunnyvale post-Christmas tornadoes, I'm looking at Mike Thompson's stream of letters to me.

The Garland man's frustration dealing with the loss of his house is telling for the times. His battle with his insurance company leaves him angry enough that he filed a complaint with the Texas Department of Insurance.

He accuses State Farm of "low-balling, stonewalling and obfuscation." State Farm says through a spokesman that the claim was handled appropriately and the company disagrees with Thompson's assertions.

Here's Mike's story:

Jan. 10: Dave, I haven't written you in a while. My home was one of the ones destroyed in the tornado. It is basically a pile of rubble....

The internal contents will be discounted 30 percent. So chances are pretty slim that at age 67 and severely disabled my life will ever be anything like what it was before the storm. In the meantime, we are in a hotel eating fast food.

We did manage to save both of our dogs and all three cats and some of our smaller treasures. But all the furniture and appliances are a total loss. We should be grateful considering so many lost everything and had no insurance.

Mike Thompson, Crestpoint Lane (or what's left of it)

P.S. Ever try putting a harness on a cat to take 'em out to potty?

*

Jan. 20: Dave, want to do an expose about the egregious behavior of home insurance companies following major disasters? State Farm has said they aren't going to total the house. They are going to "fix" it. We've had three reputable builders look at the house. They all say the house is destroyed and that it can't be fixed. They say it should be torn down and rebuilt. State Farm doesn't want to do this.

The latest appraisal on our house was for around \$200,000. Their first offer was about \$100,000. This means that after 34 years of paying my premiums I will have to take out another mortgage to get my home back. We were always told that we were covered for replacement. Now they spring a surprise. "Oh, that is only replacement up to the limit of the policy."

We have turned matters over to a lawyer. Even if I win this battle, I will personally make it my mission in life to fight this kind of treatment.

Mike Thompson, now a card-carrying member of Watchdog Nation

*

Jan. 23: Our lawyer thinks we have a pretty good chance. By the by there is a guy in Garland who has posted a billboard on his lawn warning folks that if they have State Farm they would be wise to lawyer up.

*

Feb. 3: After a month in a hotel, we found a house. Our attorney got State Farm to agree to a year lease. My attorney's nickname is PUG — short for pugnacious [Waco lawyer D. Hunter Polvi]. He thinks we will end up with a little under 200K + 110K for contents.

I just have to feel sympathy for the folks who lost everything and don't know any better and who are being screwed by these companies. The Legislature is too lame to provide oversight and protection from these sharks. Where is Teddy Roosevelt when you need him? That really burns my bacon. I'll keep you posted.

March 13: If State Farm had offered us a check for the policy limits (\$149,000 for the house and \$110,000 for the contents) the day after the storm, we would have accepted the check and walked away with a smile on our face.

As it is, they are going to end up paying about \$193,000 for the house, \$110,000 for the contents, \$12,000 for our rent and \$12,000 to board our three cats for six months.

My nephew, the lawyer. What a kid. He read the contract and discovered things. He confronted them about the extra money owed us in clauses hidden in the fine print of the contract.

Let's see. An additional \$80,000 just for trying to nickel and dime us while everyone else already has started to rebuild. Our house is still a pile of sticks and bricks.

We are meeting with a builder to plan expansion on the same pad of our 1980s, 1,750-square-foot house into a 2016 2,200-square-foot house.

People need to know how it doesn't pay to mess with a couple of disabled, retired seniors who are card-carrying members of Watchdog Nation. Go get 'em tiger. Your friend, Mike Thompson.

April 23: We should be back in our brand new house by August. With the help of friends we gutted the house. God is good. If he was only half as good to other storm victims, Dallas will come out OK. But after the initial surge of help the city has moved on, and lots of folks are still struggling.

We will end up with three bedrooms and two full baths, a utility room for the new washer and dryer and lots more. We are going to extend the driveway about five feet to make room for my study (read man cave) with a covered patio with waterfall. The kitchen will be open concept.

My wife, Cherie, is in decorator heaven. Me? Not so much. Wake me when the game starts.

Now if we can just lick this climate change thing so we don't get any more F4 tornadoes rumbling through my neighborhood, I can enjoy the last part of my retirement before I pass on to my mansion in the sky.

*

State Farm spokesman Chris Pilcic defends the company, saying "We're confident this claim has been handled appropriately and strongly disagree with these assertions and overall portrayal of State Farm."

Ninety-six percent of 5,000 claims from the tornadoes have been closed, he says.

"We have been responsive to the needs of our customer and continue to work with him through his attorney to help him and his family recover from this loss."

Postscript: Thompson's old house was demolished on May 2. New construction is underway.



Rowlett Tornado Victim Displays His Anger With Insurance Company

July 25, 2016 9:32 PM By Andrea Lucia

A Rowlett man, who lost his home in the December tornado, is making a dispute with his insurance company public, posting large banners on the now empty property.

Michael Girouard spent \$150 on three signs, reading "State Farm Neighborhood Bully," "I am being victimized by State Farm," and "Don't be State Farm's next victim."

"We've had visitor after visitor driver by and look and read and take pictures," he said.

Girouard says his initial insurance payment for tornado damage came up \$35,000 short.

After contesting it, he says the company paid all but \$6,000 he still believes he's owed.

"It just knocks the wind out of you because we paid premiums for 35 years to State Farm," said Girouard.

He says the disagreement turned personal, though, after he posted about his experience on a community Facebook page.

His insurance agent sent him this text message:

"I got a chance to read your silly and bogus claims on social media... Get ready for a lawsuit sir. This isn't a bluff either. The real story will be heard. Now your entire case full details and all can be shared on social media about the poor PTSD Girouards all having nervousness (sic) breakdowns. Should be entertaining unless you of course would like to publicly apologize. I'll give you till tomorrow."

When CBS11 reached out to State Farm, a spokesperson said it was the first the company was hearing of the agent's message and that it is now investigating.

In response to the claim dispute, the company released this statement:

"Due to our customer privacy policy, we are not able to discuss the specifics of any particular claim or customer's policy information. We are committed to paying what we owe promptly, efficiently, and courteously."

The agent who sent the message told CBS11 he and the company went "above and beyond" to please the family and the text message obtained by CBS11 does not tell the whole story.

Girouard says, after seven months spent trying to settle his claim, he hopes his signs get the company's attention.

"This is where our kids grew up. This is where all the memories were made. To be belittled like that. It's unethical, it's unprofessional. It's not what you expect from someone you put your trust in," he said.

Dear Representative,

I pay my insurance premiums each month in exchange for a promise-- a promise that when disaster strikes, my claims will be paid in full and on time. But, too often Texans like me are unfairly denied, delayed, or underpaid on our valid claims.

That's why strong laws with stiff penalties – like those that have been in Texas law for decades – are necessary to deter bad conduct. But, special interests are once again trying to rob policyholders of our constitutional rights.

Last session, our elected officials stood for Texas families and businesses. The 84th Texas Legislature rejected SB1628, legislation that would have rolled back 40+ years of key policyholder protections while passing tough new laws to stop any abuse by public insurance adjusters.

At the upcoming interim hearings, I urge you to once again stand for your constituents and fight for the constitutional rights of Texas families and businesses.

Sincerely,

1,045 Texans

A Patterson
Adam Voyles
Adrienne Harper
Adrienne Lusk
Aileen Corelli
Aisha Tutt
Al Ellis
Alan Friedman
Ale Adams
Alexandria Zant
Alexis Graham
Alfredo Huerta
Alicia Espinoza
Alisa Cerney
Alison Dieter
Alissa Roberts
Alvin Kellner
Alvin Murgai
Alvino Lopez
Amancia Hernandez
Amanda Pearl
Amar Raval

Amber Morphis
Amy Donovan
Andrea Ismond
Andrea Walker
Andrija Stanojic
Angela Busceme
Angela Key
Angela Moore
Angelique Van Bavel
Anita Cooper
Anita McAuley
Ann Earl
Anna Green
Anna Wygrys
Annalisa Peace
Annette Spanhel
Antonio Loera
April Emmert
August Meduna
Austin Baillie
Balon Bradley
Barbara Baruch

Barbara Campbell
Barbara Hankinson
Barbara Herring
Barbara Hill
Barbara Kazlowski
Barbara Saldana
Barbara Story
Bari Brookman
Bari Brookmsn
Barry Clar
Barry Martines
Basil Abbott
Beecher Vaillancourt
Belinda McDonnell
Benjamin Black
Benny Cespedes
Benny Mathew
Bernie Kray
Bertie B. Simmons
Beth Cox
Beth Hammett
Bettie Saccardo

Betty Collins
Betty Pearlman
Betty Weber
Bettye Short
Beverly Burrell
Beverly Hicks
Beverly Porter
Beverly Walker
Bianey Caraveo
Bill Burns
Bill Herrera
Bill Holt
Bill Putnam
Billy Hughes
Billy Liles
Blake Bailey
Bo Baggs
Bob Barth
Bob Binder
Bob Kinney
Bobby Lancaster
Bonnie Davis
Bradley Houston
Bradley Lane
Bram Browder
Bramlette Browder
Brandon Kirk
Brenda Agesen
Brenda Carpenter
Brenda Laney
Brenda Trapani
Brenda Wyrick
Brett Duke
Brian Gil
Brian Haden
Brian Patterson
Britton Monts
Bruce Burns
Bruce Mery
Bruce Ross
Bryon Burks
Cale Kenamer
Carl Pribanic

Carlos Carranco
Carlos Carranco, Jr.
Carlos Donoso
Carlton Howard
Carol Cavitt
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