

TEXAS HOUSE OF REPRESENTATIVES

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J.M. LOZANO

June 29, 2012

The Honorable Greg Abbott
Office of the Attorney General
209 West 14th Street
Austin, Texas 78701

Dear General Abbott:

Since I represent constituents who live along the Texas coast, I am concerned about possible violations of the Insurance Code by the Commissioner of Insurance, Ms. Eleanor Kitman.

Ms. Kitman recently stated: "As has been noted, there are circumstances under which the Texas Windstorm Insurance Association's [TWIA] current funding options may be insufficient to pay all policyholder claims on a full and/or timely basis.... TWIA's current structure is simply not sustainable. TDI is currently exploring options for a more viable approach and we look forward to working with the legislature on a comprehensive solution."

I respectfully ask for your review to determine if there has been a violation of the Insurance Code, as pertains to the Commissioner's remarks with regard to Chapter 541, Subchapter B, Section 541.051; as well as to Chapter 2210, Section 2210.616.

As we prepare for the hurricane season along the coast, I would appreciate your guidance as to what can be done to diffuse any impact the Commissioner's comments may have on lending, banking and real estate in Texas.

Our fellow Texans need to know what their state can do in the event of a hurricane and the impact it has on our lives, our homes and our economy.

Sincerely,

A handwritten signature in black ink, appearing to read "J. M. Lozano".

J. M. Lozano