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COMMITTEES:
TRANSPORTATION AND
INFRASTRUCTURE

OVERSIGHT AND
GOVERNMENT REFORM

JUDICIARY

Congress of the United States
House of Representatives
Washington, DC 20515-4327

March 5th, 2014

Julia Rathgeber
Commissioner
Texas Department of Insurance
333 Guadalupe Street
Austin, Texas 78701

Dear Commissioner Rathgeber,

I adamantly oppose the Texas Department of Insurance's (TDI) proposed rules on loss funding and premium surcharges that would affect coastal automobile and property insurance policies which will have a negative impact on residents along the Texas coast.

To selectively target 14 out of the 254 counties in Texas is not only wrong, but is border line discriminatory to those who live and work on the coast. I would like to remind the TDI and fellow Texas inland counties about the economic impact that the Coastal Bend brings to the State. Our Ports along the coast bring in goods and services and serve as an outlet for the oil and gas that benefits all Texans. The whole idea of insurance is to spread the risk. When different parts of the State suffer catastrophic events such as tornados and hail storms, our coastal residents have been willing to help out, just as we ask for support when our shores are hit by devastating hurricanes.

I ask that the TDI treat all Texas residents equally and work with the State Legislature on exploring alternative funding sources which will spread the cost and risk from weather related events evenly across the State. We should allow our elected officials to propose and adopt legislation to address and meet the needs of All Texans.

I appreciate your attention to this matter and I look forward to working with you as we move forward.

Respectively,



BLAKE FARENTHOLD
Member of Congress