



Texas Department of Insurance

Property & Casualty Program – Personal & Commercial Lines Division

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September 24, 2008

FROM THE COMMISSIONER OF INSURANCE

TO: ALL COMPANIES, CORPORATIONS, EXCHANGES, MUTUALS, RECIPROCALLS, ASSOCIATIONS, LLOYDS, OR OTHER INSURERS WRITING PROPERTY AND CASUALTY INSURANCE IN THE STATE OF TEXAS AND TO OTHER AGENTS AND REPRESENTATIVES AND THE PUBLIC GENERALLY

The Texas Insurance Code provides for the declaration of a catastrophe based upon the occurrence of a weather related event. I have determined that the impact caused by the disaster proclaimed by Governor Rick Perry on September 8, 2008 and September 12, 2008, and the major disaster proclaimed by President George Bush on September 13, 2008, is a weather-related catastrophe for the purpose of claims processing subject to specified conditions. I have issued a weather-related bulletin as allowed by the Insurance Code to provide insurers additional time for claims handling services. Insurers, their representatives, and agents should take this opportunity to efficiently, effectively, prudently, and **TIMELY** provide the services to their policyholders that are expected and that are deserved. The policyholders and the citizens of this state should not be delayed in receiving the benefits that they deserve because I have extended the claims handling periods. The declaration is provided with the expectations that such additional time is necessary due to the large number or complexity of claims resulting from the weather-related event and that insurers will respond promptly, diligently and sincerely in identifying, processing, evaluating, and resolving these catastrophe claims.

It is my expectation that insurers and their agents will continue to make Texas a proud leader in the insurance industry and demonstrate to the nation the best professional conduct and behavior in serving Texas consumers.

Sincerely,

A handwritten signature in brown ink that reads "Mike Geeslin". The signature is written in a cursive style and is positioned above a horizontal line.

Mike Geeslin
Commissioner of Insurance