

State: Texas

<http://www.tdi.state.tx.us/>

Texas is unveiling an entirely new website in September, which will make this information obsolete.

BUYING ASSISTANCE	Online source of indicated information:
Automobile	
a. Types and features	http://www.tdi.state.tx.us/auto/autopubs.html
b. How to compare or lower costs	http://www.tdi.state.tx.us/auto/autopubs.html
c. Price information	http://www.tdi.state.tx.us/pubs/consumer/rgauto.html
d. Date of price information	**April 2007 – posted on first page of guide. Revised data collected as of June 2008 will be available online in August 2008
e. Solvency ratings	**A.M. Best Ratings included in price comparison tables http://www.tdi.state.tx.us/pubs/consumer/rgauto.html
f. Solvency links	http://www.tdi.state.tx.us/pubs/consumer/rgauto.html **Links to financial ratings can also be found in the company profiles at https://apps.tdi.state.tx.us/pcci/pcci_search.jsp
Homeowners	
a. Types and features	http://www.tdi.state.tx.us/home/home.html
b. How to compare or lower costs	http://www.tdi.state.tx.us/home/home.html
c. Price information	http://www.tdi.state.tx.us/pubs/consumer/rghome.html
d. Date of price information	**April 2007 – posted on first page of guide. Revised data collected as of June 2008 will be available online in August 2008
e. Solvency ratings	**A.M. Best Ratings included in price comparison tables http://www.tdi.state.tx.us/pubs/consumer/rghome.html
f. Solvency links	http://www.tdi.state.tx.us/pubs/consumer/rghome.html **Links to financial ratings can also be found in the company profiles at https://apps.tdi.state.tx.us/pcci/pcci_search.jsp
PUBLIC ENFORCEMENT	
Market conduct exams	
Consumer alerts	
	http://www.tdi.state.tx.us/consumer/index.html
Company search function	
a. Licensing information	https://apps.tdi.state.tx.us/pcci/pcci_search.jsp
b. Disciplinary actions	http://www.tdi.state.tx.us/commish/actions.html
Agent search function	
a. Licensing information	http://www.texasonline.state.tx.us/NASApp/tdi/TdiARManager
b. Disciplinary actions	http://www.tdi.state.tx.us/commish/actions.html

COMPLAINTS AND CLAIMS ASSISTANCE	
Online complaint submission	
	http://www.tdi.state.tx.us/consumer/complfrm.html
Complaint data/index	
a. Automobile	http://www.tdi.state.tx.us/consumer/cpportal.html
b. Homeowners	http://www.tdi.state.tx.us/consumer/cpportal.html
Claim Settlement tips	
a. Good faith explanation	http://www.tdi.state.tx.us/commish/rights.html
b. Record keeping tips	http://www.tdi.state.tx.us/pubs/consumer/cb003.html
c. Timing of claims	http://www.tdi.state.tx.us/pubs/consumer/cb003.html
d. First and third party claims	http://www.tdi.state.tx.us/pubs/consumer/cb003.html
e. Settlement timing	** “Helping You with Your Insurance Complaint,” “Automobile Insurance Made Easy,” and “Homeowners Insurance” advise consumers to file claims as soon as possible and list claims payment deadlines: http://www.tdi.state.tx.us/pubs/consumer/cb003.html http://www.tdi.state.tx.us/pubs/consumer/cb020.html http://www.tdi.state.tx.us/pubs/consumer/cb025.html
f. Complaint filing	http://www.tdi.state.tx.us/pubs/consumer/cb003.html
g. Attorney help	http://www.tdi.state.tx.us/pubs/consumer/cb003.html

Note: TDI will launch an expanded Helpinsure.com (www.HelpInsure.com) website in August 2008. Helpinsure.com is a comprehensive resource to assist Texans shopping for personal auto and residential property (homeowners, condo/townhome, and renters) insurance. Key features of the website will include:

- Sample rates and contact information for companies in the top 25 insurance groups nationally and other companies that chose to participate voluntarily
- Sample rates searchable by ZIP code
- Detailed coverage comparisons for each approved policy form for both auto and homeowners insurance
- Complaint indexes for listed companies
- A.M. Best financial ratings for listed companies
- Lists of policy discounts offered for listed companies
- Information about credit scoring – which listed companies use it and how they use it and which companies do not use it
- The number of years listed companies have been licensed in Texas
- The loss ratio for listed companies
- Basic shopping tips and worksheets
- A feature that allows consumers to register to have companies/agents contact them with an insurance quote
- Links to publications, a complaint form to file insurance complaints online, glossaries, FAQs, and company profiles