

## **TEXAS DEPARTMENT OF INSURANCE AND LESSONS LEARNED FROM HURRICANE**

Jack Evins  
333 Guadalupe,  
Austin, Texas 78714 - 9104

### What is the Texas Department of Insurance?

The Texas Department of Insurance (TDI) is a statutorily-created agency charged with regulation of the insurance industry and related businesses in Texas. Its executive officer is the Commissioner of Insurance, who is appointed by the Governor to two-year terms, upon confirmation by the Texas Senate. The current Commissioner is Mike Geeslin.

TDI's formal mission is to protect insurance consumers by:

- regulating the industry fairly and diligently,
- promoting a stable and competitive market, and
- providing information that makes a difference

TDI's principal offices are situated in Austin. However, TDI has field offices in approximately 24 cities across the state. Those field offices principally serve consumers with workers' compensation claims, but some support TDI Windstorm Inspection, State Fire Marshal's Office, and Financial Examination staff.

### What is TDI's role regarding disasters?

TDI's role includes:

- Coordination with state/federal agencies (e.g., public information, hazard mitigation, fire prevention, recovery)
- Loss prevention/mitigation
- Solvency monitoring
- Consumer assistance
- Complaints resolution
- Market conduct monitoring
- Outreach activities

In particular, whatever the extent of loss of life, buildings, homes, automobiles and other property, TDI's responsibility as the state insurance regulatory agency is to make sure that insured consumers' claims are processed as quickly as possible. In disaster areas, TDI staff assist consumers by providing insurance-related information, monitoring the response and activities of insurance companies following the disaster, and helping consumers resolve insurance-related issues.

“Insurance and Loss Mitigation” Panel – Outline

- TDI’s role regarding disasters
- Loss prevention/mitigation efforts
- TDI’s disaster recovery strategy
- Assistance to consumers
- Lessons learned from hurricanes
- Disaster-related resources

Key references

- TDI Consumer Help Line: 800-252-3439 (M-F, 8 a.m. – 5 p.m., Central)
- TDI’s Insurance Fraud Hotline: 1-888-327-8818
- Online Fraud Reporting Form:  
<https://wwwapps.tdi.state.tx.us/inter/asproot/fraud/rptfrd/siufraud.asp>
- TDI website: [www.tdi.state.tx.us](http://www.tdi.state.tx.us)
- TDI’s Disaster Preparedness Resource Pages (Storm link):  
<http://www.tdi.state.tx.us/consumer/storms/index.html>