

TEXAS DEPARTMENT OF INSURANCE

(1) From your agency's point of view, what regulations can be reduced to improve communication and cooperation between federal, state, and local governments within the Texas-Mexico border region?

NA

(2) What are the main trade issues between the United States and Mexico that you have identified as having an impact (both positive and negative) on your agency or your area of work?

- Insurance availability and affordability for crossborder transportation
- Increasing crossborder health insurance options

(3) Having studied the flow of commerce at ports of entry between this state and Mexico, including the movement of commercial vehicles across the border, what actions would you establish to aid that commerce and improve the movement of those vehicles?

NA

(4) How do you work with federal officials to resolve transportation issues involving infrastructure, including roads and bridges, to allow for the efficient movement of goods and people across the border between Texas and Mexico?

NA

(5) How does your agency work with federal officials to create a unified federal agency process to streamline border crossing needs?

NA

(6) Has your agency identified problems involved with border truck inspections and related trade and transportation infrastructure? What are those? What solutions/recommendations does your agency propose?

NA

(7) How do you work to increase funding for the North American Development Bank to assist in the financing of water and wastewater facilities?

NA

(8) Has your agency explored the sale of excess electric power from Texas to Mexico? What are your findings?

NA

(9) Has your agency identified any areas of environmental protection that need to be addressed cooperatively between Texas and the Mexican states? If so, which are those areas and what type of protective measures need to be taken?

NA

(10) Has your agency identified common challenges to health care on which all border states can collaborate? If so, what are those challenges and how can all border states collaborate to overcome them?

NA

(11) Has your agency developed any recommendations to address border challenges in general? If so, what are them?

NA

(12) What programs and services does your agency offer to border communities?

See below response to (15):

(13) What are some regulatory and/or legislative recommendations to eliminate duplication and combine programs and services?

NA

(14) Please share any considerations from your agency regarding the effect of policies instituted by the federal government impacting the border region.

NA

(15) Please give a brief summary of all your agency's activities related to the Border and/or Mexico.

Property and Casualty

Commercial and Personal lines

Auto –Special Projects: TDI has been very active in trying to increase availability and affordability options for the uninsured and underinsured in the border areas and for motorists from Mexico:

- - Trilateral Insurance Working Group- (TDI contact: Gloria Leal, International and Special Counsel to the Commissioner) twice annual meetings in the U.S., Mexico or Canada, held to identify barriers and solutions to the availability of insurance for commercial motorists entering the border area.
- NAIC NAFTA Working Group – (G.Leal) quarterly meetings in conjunction with the National Association of Insurance Commissioners (NAIC) to address the uninsured issue in the Southwest states generally –commercial, personal auto and more recently, crossborder health. Last meeting held in September 11, 2006 in St. Louis, MO.
- NAFTA Financial Services Committee: (G.Leal) provide technical assistance to U.S. Commerce and U.S. Treasury on insurance related issues. Assist in the implementation of insurance directives of the Security and Prosperity Partnership Plan (SPP) recently entered into between the three countries to further the trade initiatives of the NAFTA.
- Memorandum of Understanding with Mexico (G.Leal) current initiative to enhance information exchange between Mexico and designated states, including Texas, to increase compatibility of regulation and increase compliance with mutual laws on both sides of the border; draft language presented at the Fall NAIC meeting, September 11, 2006.
- Secretary of State's Border Interagency Advisory Roundtable (G.Leal) – meet quarterly or as necessary to discuss specific projects and provide updates on agency initiatives. Last meeting held September 12, 2006.

Homeowners

Residential/Commercial: Colonia Initiative –S.B. 1202 (G. Leal) –participated in meetings of agency working group coordinated by Secretary of State’s office to make recommendations and develop strategies to deal with colonia issues. Several meetings held; last meeting held October 10, 2006; report to Legislature drafted.

Life Health & Licensing

Crossborder Health: continued interest in this area and periodic media and research inquiries directed to TDI regarding feasibility of crossborder health insurance plans. Currently TDI is participating in a LBB Study on Crossborder Health Insurance Plans (G.Leal & Dianne Longley) – to identify statutory and regulatory changes that would be required to allow operation of cross-border plans in Texas. According to the LBB, if a report is drafted and approved by the board it will be published in January, 2007.

Texas Health Options: On an ongoing basis, TDI is actively pursuing initiatives designed to expand health insurance throughout the state, including border communities. Under a federal state planning grant, TDI conducted focus groups with employers in several border communities to discuss the challenges they face when trying to provide health insurance. Based on the information obtained from those sessions, TDI has developed numerous education and information materials to assist employers who are looking for health insurance. The information is provided through a new bilingual website - that was created specifically to assist Texans who are looking for health insurance options; at www.TexasHealthOptions.com.

Agent Licensing: Exams offered in Spanish: <http://www.prometric.com/Texas/Insurance.htm>

Consumer Protection:

The Texas Department of Insurance (TDI) publishes a variety of information to help Texans better understand insurance. Publications are available in hard copy or on TDI's website, www.tdi.state.tx.us. TDI's Health Information Counseling & Advocacy Program (HICAP) assists senior Texans with insurance-related issues and questions. TDI also helps consumers resolve complaints against insurance companies. Consumers may call the agency's toll-free Consumer Help Line, 1-800-252-3439, for copies of free publications or assistance. In addition, TDI conducts public outreach events in communities across Texas, including South Texas and the Rio Grande Valley. Information and service is available in Spanish and other languages.

Specifically:

English/Spanish publications available for consumer lines of insurance.

Complaints - File a Complaint forms available in Spanish:

Spanish Vocabulary tables on the TDI website:

- Glosario de Terminología de Seguros de Automóvil - <http://www.tdi.state.tx.us/consumer/autoglossarys.html>
- Glosario de terminología de seguros - <http://www.tdi.state.tx.us/consumer/glossarys.html>

State Fire Marshal: provide specific fire prevention education, investigation and inspection services to border areas upon request.

Workers' Compensation: Safety Training seminars that provide education, training, and consultative services to employers and their employees. Twenty-five percent of the safety training seminars scheduled for FY 2007 will occur along the border.

- The OSHCON Program (Occupational Safety and Health Consultation Program) is federally funded and supports OSHA's Strategic Management Plan. One of their goals is to increase the total number of people participating in OSHA outreach/training programs, and "immigrant employers and workers" is a targeted segment.
- OSHCON has staff in Weslaco, and El Paso. OSHCON staff in these Field Offices have provided 303 consultations to employers served by those Field Offices during FY 2006 to date. Also, staff in other offices have provided additional consultations in the cities of Del Rio and Laredo, plus the surrounding cities of Weslaco since that position has been vacant. Bilingual consultants in these border offices (and one in San Antonio) are called upon to assist Outreach and Education in Hispanic training, as well as Hispanic conferences and training in other parts of the state.
- The Division of Workers' Compensation consultants are actively surveying customers on their Return-To-Work (RTW) programs and promoting the benefits of RTW, especially along the border since personal contact is an effective method to reach and inform.
- Along the Texas-Mexico border, OSHCON has recently participated in conferences with the Hispanic Contractors Association de Tejas (HCA) and the Texas Association of Mexican-American Chambers of Commerce (TAMACC).