

TEXAS WATCH

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July 6, 2010

The Honorable Greg Abbott
Attorney General of Texas
Post Office Box 12548
Austin, Texas 78711

Mr. Mike Geeslin
Texas Commissioner of Insurance
Post Office Box 149104
Austin, Texas 78714

Dear General Abbott and Commissioner Geeslin:

I am writing to bring to your attention a deceptive marketing campaign being conducted in Texas by Travelers Insurance Company.

Travelers Insurance Company is airing a television advertisement entitled *Driving Your House* that suggests that a family could be forced to sell their home because their auto insurance coverage was not adequate to pay their individual liability. Clearly, this assertion is deceptive and misleading given our state's strong and long-standing homestead protection laws. You can view the ad online at <http://www.youtube.com/user/TravelersInsurance#p/u/1/riCy1b8EYlw>.

As you are aware, Article 16, Section 50 of the Texas Constitution protects a person's home from forced sale except in very explicit and narrow circumstances. These exceptions do not include the scenario outlined in Travelers' advertisement.

This advertisement appears to violate the Deceptive Trade Practices-Consumer Protection Act and Chapter 541 of the state Insurance Code. Please consider investigating this matter and taking immediate action to force Travelers to stop airing this misleading ad.

As you may recall, the Attorney General's office issued a "cease and desist" letter to Allstate Insurance on September 1, 2005, for airing a similar advertisement. I am attaching a copy of that letter for your convenience.

I appreciate your assistance in ensuring that Texas consumers are not subject to deceptive marketing like this in the future. If I may be of any assistance to you on this or any other matter, please feel free to contact me personally.

Sincerely,



N. Alex Winslow
Executive Director

cc: Mr. Paul Carmona
Consumer Protection & Public Health Division, Texas Attorney General's Office