



TEXANS NEED REAL INSURANCE REFORM, NOT MORE TIRED TORT “REFORM”

The *San Antonio Express-News* recently published our commentary entitled “Texans Deserve Justice System That Protects Families, Not Insurance Companies.”

In the piece, we discuss how **Texans believe in responsibility**, stating “when someone causes harm, they should make it right – fully and fairly.” That principle anchors our civil justice system and protects families when dangerous actors cut corners.

Last legislative session, the trucking lobby and Texans for Lawsuit Reform pushed a familiar narrative, claiming “excessive” litigation is driving up costs. They seem to believe restricting access to our rights and remedies in court will somehow lower insurance premiums. **Texas families have suffered decades of tort “reform” in Texas, and insurance premiums have only skyrocketed.**

Lawmakers rejected these claims last session because they would hurt their own constituents. Texas already has the deadliest roads in the nation for large-truck crashes. According to USDOT data, more than 3,300 Texans have been killed since 2022. Weakening safety standards will just make the situation worse. Further, we noted in the commentary that the lobbyists’ claims are built on “industry-funded studies that shift blame away from insurers’ own pricing practices.” **Meanwhile, Texans continue paying more for auto and homeowners insurance while insurers sit on a trillion dollars in surplus, post billions in profits, and pay their executives hundreds of millions of dollars.**

The trucking lobby is back again with the **same old script**, trying to weaken the only system that holds unsafe carriers accountable. As our op-ed notes, “when a trucking company cuts corners on safety... the courthouse is where Texans go to be made whole.” Further restrictions would “tilt the scales even further toward big corporations and insurers,” not protect the public.

Texans deserve real insurance reform — fair pricing, transparency, and full accountability — not more recycled tort “reform” proposals that make families less safe in the name of illicit insurance profits. We conclude: “Let’s strengthen the civil justice system by making it more accessible, more transparent and more responsive to the needs of Texans, not by limiting the rights of those who need it most.”

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