

Amanda Crawford Remarks Executive Summary

TALHI Roundup | San Antonio | Introduction by Jennifer Cawley, TALHI President and CEO

Commissioner Crawford emphasized consumer protection, open regulatory dialogue and careful use of national standards. For Texas life insurers, her clearest invitation was to participate early in TDI rulemaking and help shape plain language coverage explanations for life and health products.

Regulatory direction

Crawford described TDI's mission as protecting Texans through fair oversight, a stable and competitive market, and useful consumer information. She noted the agency's 150th anniversary and said Texas insurers collected approximately \$312 billion in premiums in 2025. She highlighted the technical work of TDI's life and health division, including actuarial rate review, contract compliance and managed care oversight.

Transparency is a central priority. Crawford urged companies to subscribe to TDI updates, comment on proposed rules and bring practical compliance questions directly to the department. Quarterly virtual TDI Connect meetings provide access to her and deputy commissioners, and proposed rule hearings now offer a remote participation option. She encouraged advance submission of questions and described an upcoming December regulator event focused on the legislative session.

Texas and the NAIC

Crawford views the NAIC as a useful forum for multistate regulatory work while emphasizing that the Texas Legislature sets Texas insurance policy. She wants companies and consumer groups able to examine proposals and challenge assumptions in that forum. Drawing on her prior information technology leadership, she also identified the security of company data held by the NAIC as a particular concern and said she would continue to press for stronger safeguards.

Consumer understanding and possible legislation

TDI is exploring wider use of plain language coverage summaries. Texas already permits optional summaries for home and auto coverage, but Crawford said informal feedback suggests uneven use among carriers. She invited feedback on whether similar explanations could help consumers understand life and health insurance. This was presented as an idea for development, not an announced requirement.

Ahead of the next legislative session, TDI intends to make better use of existing authorities and serve as a resource to lawmakers considering policy language. Crawford also pointed to consumer education and outreach as areas where industry input could improve outcomes.

Implications for life insurers

Life insurers can review policyholder materials for plain explanations of benefits, limits and claim steps, and offer TDI concrete examples of where a short coverage summary would help. Monitoring TDI Connect and hybrid rule hearings allows companies to comment while proposals are still taking shape. Crawford invited practical compliance questions and industry input, while emphasizing the expectation of full legal compliance. Her NAIC comments also make company data security an issue to follow.

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