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Other letters

05:22 PM CDT on Wednesday, October 1, 2008

Oh, the irony

Re: "Three campaign lessons we've learned so far – No matter who wins 37 days from now, this much I know, says Mark Davis," Sunday Points.

For Mark Davis to complain about media objectivity is truly rich. Besides his partisan work for *The Dallas Morning News*, Mr. Davis is followed daily on WBAP by Rush Limbaugh and Sean Hannity.

Every three or four days when I feel like a little comedy, I'll tune into WBAP for a few minutes. Let me tell you, the objectivity just flies around that station.

It cracks me up that right-wingers like Mr. Davis or Bill O'Reilly complain about the media as if they aren't part of it. I think they like to think of themselves as prophets sent from on high to bestow truth and knowledge to the masses! Of late, they seem to be spending a lot of time trying to explain away the foolishness of their own party.

Curtis Williams, Richardson

Insurance rate policy a win

Re: "Big insurers beat back new rule – Requirement for prior approval of a rate increase turned down in tie vote," Thursday news story.

The Sunset Advisory Commission's recommendations on the Texas Department of Insurance were a victory for ratepayers, as they moved Texas closer to an efficient, market-based insurance system. The commission approved reforms that will increase competition and reduce costs for both consumers and taxpayers, chiefly through adopting a recommendation to strengthen the transition from a dual system of pre- and post-market-entry rate regulation to a system of only post-market-entry regulation.

Exercising both systems creates an erratic regulatory climate where insurers are hesitant to sell policies. Though the commission report keeps prior approval under certain circumstances, it requires the department to limit, and provide clear definitions for, its use. Consumers will be the winners in a clearer system that is more welcoming to insurers.

The commission also supported reforms to the Texas Windstorm Insurance Association that will make it more of a true "provider of last resort" rather than a first option for windstorm insurance coverage. Because of Hurricane Ike, we can no longer wait for the reforms to TWIA that consumers deserve.

Drew Thornley,

Texas Public Policy Foundation, Austin