

AVERAGE COMPANY (1.0)

ACCC INSURANCE (2.02)

AMERICAN ACCESS (6.30)

PHANTOM POLICY INSURERS RATED POORLY

Top phantom policy carriers are rated worse by consumers on the Texas Department of Insurance's Complaint Index. The index is calculated by dividing the company's percentage of complaints by the company's policies. A number greater than 1.00 indicates more complaints than average.

DON'T LET PHANTOM POLICIES HAUNT YOU

SUPPORT HB 259

Leg. Adv. paid for by Texas Watch, Ware Wendell, Executive Director, 2121 E. 6th Street, Suite 201 Austin, Texas 78702.

1,500,000 PHANTOM POLICIES ON THE ROAD

8.0% of vehicles (1.5 million) are "insured" on named driver policies. These dangerous junk policies threaten all Texas drivers.

PHANTOM POLICIES LEAVE HOUSEHOLD MEMBERS BEHIND

Phantom policies provide "coverage" only for those specifically named on the policy, creating coverage gaps for household members.

PHANTOM POLICIES RESULT IN UNCOVERED LOSSES

Phantom policies are twice as likely to be closed without payment.