



ATTORNEY GENERAL OF TEXAS
GREG ABBOTT

April 22, 2008

Ms. Sara Shiplet Waitt
Senior Associate Commissioner
Texas Department of Insurance
Legal Services Division
P.O. Box 149104
Austin, Texas 78714-9104

OR2008-05288

Dear Ms. Waitt:

You ask whether certain information is subject to required public disclosure under the Public Information Act (the "Act"), chapter 552 of the Government Code. Your request was assigned ID# 308076.

The Texas Department of Insurance (the "department") received a request for information pertaining to five specified rate filings for four specific insurance companies. You state that some of the requested information has been released to the requestor. You claim that portions of the submitted information are excepted from disclosure under section 552.137 of the Government Code. Although you take no position with respect to the public availability of the rest of the submitted information, you believe that its release may implicate the proprietary interests of Farmers Texas County Mutual Insurance Company and Mid-Century Insurance Company of Texas (collectively "Farmers"). Accordingly, you have notified Farmers of the request and of its opportunity to submit arguments to this office. *See* Gov't Code § 552.305(d); Open Records Decision No. 542 (1990) (statutory predecessor to section 552.305 allows a governmental body to rely on an interested third party to raise and explain the applicability of an exception to disclosure in certain circumstances). We have received correspondence from counsel for Farmers urging us to withhold the submitted information under sections 552.110 and 552.137 of the Government Code. We have considered all of the submitted arguments and reviewed the submitted information.

Initially, we note that the department informs us that chapter 2251 of the Insurance Code is applicable to the submitted automobile rate filings. Section 107 of chapter 2251 of the Insurance Code states that, "[e]ach filing made, and any supporting information filed, under this chapter is open to public inspection as of the date of the filing." Information that is specifically made public by statute may not be withheld from the public under any of the

exceptions to public disclosure under the Act. *See, e.g.*, Open Records Decision Nos. 544 (1990), 378 (1983), 161 (1977), 146 (1976). Thus, a filing made under chapter 2251 of the Insurance Code is public information, and the Act's exceptions do not apply. Accordingly, because the submitted automobile rate filings are information made public by section 2251.107 of the Insurance Code, no portion of them may be withheld under section 552.110 of the Government Code.

Next, we will address section 552.137 of the Government Code for the e-mail addresses in the submitted cover letters, which the department explains are not part of the rate filings under chapter 2251 of the Insurance Code. Section 552.137 excepts from disclosure "an e-mail address of a member of the public that is provided for the purpose of communicating electronically with a governmental body" unless the member of the public consents to its release or the e-mail address is of a type specifically excluded by subsection (c). *See* Gov't Code § 552.137(a)-(c). The e-mail addresses you have marked in the cover letters at issue are not of a type specifically excluded by section 552.137(c). Further, you state that the owners of the e-mail addresses did not affirmatively consent to their release. Therefore, the department must withhold the marked e-mail addresses in the submitted cover letters under section 552.137. The remaining submitted information must be released to the requestor.

This letter ruling is limited to the particular records at issue in this request and limited to the facts as presented to us; therefore, this ruling must not be relied upon as a previous determination regarding any other records or any other circumstances.

This ruling triggers important deadlines regarding the rights and responsibilities of the governmental body and of the requestor. For example, governmental bodies are prohibited from asking the attorney general to reconsider this ruling. Gov't Code § 552.301(f). If the governmental body wants to challenge this ruling, the governmental body must file suit in Travis County within 30 calendar days. *Id.* § 552.324(b). In order to get the full benefit of such a challenge, the governmental body must file suit within 10 calendar days. *Id.* § 552.353(b)(3), (c). If the governmental body does not appeal this ruling and the governmental body does not comply with it, then both the requestor and the attorney general have the right to file suit against the governmental body to enforce this ruling. *Id.* § 552.321(a).

If this ruling requires the governmental body to release all or part of the requested information, the governmental body is responsible for taking the next step. Based on the statute, the attorney general expects that, upon receiving this ruling, the governmental body will either release the public records promptly pursuant to section 552.221(a) of the Government Code or file a lawsuit challenging this ruling pursuant to section 552.324 of the Government Code. If the governmental body fails to do one of these things, then the requestor should report that failure to the attorney general's Open Government Hotline, toll free, at (877) 673-6839. The requestor may also file a complaint with the district or county attorney. *Id.* § 552.3215(e).

If this ruling requires or permits the governmental body to withhold all or some of the requested information, the requestor can challenge that decision by suing the governmental body. *Id.* § 552.321(a); *Texas Dep't of Pub. Safety v. Gilbreath*, 842 S.W.2d 408, 411 (Tex. App.—Austin 1992, no writ).

Please remember that under the Act the release of information triggers certain procedures for costs and charges to the requestor. If records are released in compliance with this ruling, be sure that all charges for the information are at or below the legal amounts. Questions or complaints about over-charging must be directed to Hadassah Schloss at the Office of the Attorney General at (512) 475-2497.

If the governmental body, the requestor, or any other person has questions or comments about this ruling, they may contact our office. Although there is no statutory deadline for contacting us, the attorney general prefers to receive any comments within 10 calendar days of the date of this ruling.

Sincerely,



Allan D. Meesey
Assistant Attorney General
Open Records Division

ADM/eeg

Ref: ID# 308076

Enc. Submitted documents

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