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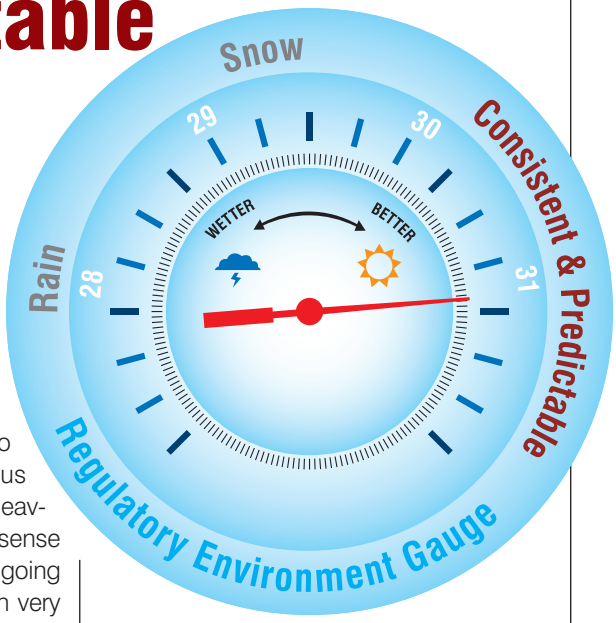
A Consistent and Predictable Regulatory Environment

Indiana Insurance Commissioner Jim Atterholt talks about good and bad apples, the importance of economic development, and what state regulation must do to fend off federal intervention



Jim Atterholt was appointed Indiana's acting insurance commissioner in January 2005 and was named commissioner in February of the same year. This interview took place in April 2006.

Q. *Could you tell us a little about your background and how you came to the department?*

A. I'm a Hoosier native, but I graduated from the University of Wisconsin and went out to Washington, D.C., after graduation. I worked as chief of staff for Indiana Congressman Dan Burton for about five years, and then I came back to Indiana and ran his district office for about 10 years.

As I worked back here in Indiana, I became involved in local politics. I served two terms in the Indiana General Assembly and then spent a couple years working as the director of government affairs for AT&T here in Indiana. Then I served on Governor Daniels's transition team and headed up the team that evaluated and analyzed the Department of Insurance. In February 2005, the governor appointed me the commissioner of insurance.

Q. *How did your previous experience help prepare you for the role of commissioner?*

A. Congressman Burton, in his "previous life," had his own insurance agency, and he was very interested in insurance issues. So I was involved from a policy standpoint in insurance issues to some extent at the federal level on all lines. As a state legislator, we obviously dealt with insurance issues in a broad sense at the state level.

Also, I worked for AT&T, and the telecommunications industry is a highly regulated industry, so I got a firsthand look at what it's like to be regulated and to deal with all the various requirements of being in a heavily regulated industry. So I have a real sense of what the insurance companies are going through today, and I think that's been very helpful.

Q. *In particular, how has your experience working for a congressman and being in such a regulated industry affected your view of insurance and how it can be regulated?*

A. My philosophy has been shaped around the fact that being supportive of industry and having a positive working relationship with industry while still being sensitive to consumers' needs is not mutually exclusive. I believe we can differentiate between the good apples and the bad apples in the industry and have a very positive relationship and present a consistent and predictable regulatory environment to the good apples. And I think those same good apples would appreciate the fact that we have every intention of coming down hard on those who are bad apples or bad actors in the industry.

Q. *You've been commissioner more than a year now. Have you had to sanction or take over any of the "bad apples" so far?*

A. Not take over, per se. We've been very fortunate from a solvency standpoint—there have been no insolvencies since I've come in. Obviously, some of those issues are cyclical in nature, and we've been very fortunate in that respect. We have had to discipline a number of agencies, agents, and companies, but none of those actions have affected the major players in the industry. In any problems we've had with the traditional players in the industry, we've been able to bring them into the department and try to minimize any kind of litigation by sitting down and talking and working things out.

The last thing we want to do is embarrass companies for political gain. I find that to be very counter-productive. Not only is it counter-productive for the company, but it protracts the finding of a solution for the consumer as well.

["Atterholt" continues on page 6]

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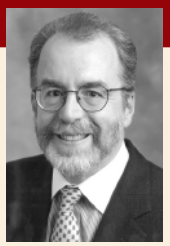

Federal Insurance Regulation: State of the Debate

Regular readers of the *Journal* have followed with interest the years-old debate over what role (if any) the federal government should play in improving the regulation of the business of insurance.

The Supreme Court established in the 1944 *South-Eastern Underwriters* decision the authority of Congress to regulate insurance as interstate commerce. In 1945 Congress passed the McCarran-Ferguson Act, vesting in the states the primary power to regulate and tax insurance business, unless and until Congress chose to do so itself. The debate today is whether and to what extent Congress should now exercise the regulatory authority it possesses under the Constitution and McCarran-Ferguson.

The dynamic of that policy debate changed fundamentally on April 5 of this year, when Senators John Sununu (R-N.H.) and Tim Johnson (D-S.D.) introduced in the Senate the National Insurance Act of 2006 (NIA), a bill that would give insurers the option of electing to receive a charter from, and be regulated by, a new federal insurance regulator.

While other proposals for a federal regulatory role have been circulated and even introduced in Congress in the last several years, the NIA is the first serious bill to be introduced in Congress with the bipartisan support of influential lawmakers.

In this column I would like to offer some personal perspectives on several aspects of the policy debate, and specifically on the significance of the NIA.

Don't Expect Passage This Term. The NIA sponsors understand that with a proposal of this significance, Congressional action will take time. While they appear quite serious about the need for the legislation, they also appear to recognize that significant changes in financial services regulation (like the Gramm-Leach-Bliley Act several years ago) generally are the product of several Congressional terms.

The NIA Is Not a Finished Product. Similarly, the NIA sponsors are aware that a number of the provisions of the current bill are starting points in the debate, but not necessarily the last word. The sponsors expect to solicit input from interested parties prior to the time the bill would be seriously considered in the Senate, and they have expressed through staff a commitment to consider seriously the concerns of interested parties.

The NIA Incorporates the Existing State-Based Guaranty Systems. As in several earlier optional federal chartering (OFC) proposals, including those by Senator Schumer (D-N.Y.) and former Representative LaFalce (D-N.Y.), as well as the proposal sponsored by the American Council of Life Insurers (ACLI), American Insurance Association (AIA), and American Bankers Insurance Association (ABIA), the NIA would extend guaranty association coverage to policies issued by federally chartered property/casualty and life insurers, so long as both the property/casualty and life/health guaranty associations in the states in which those companies do business meet the qualification standards set forth in the NIA. In essence, the guaranty fund status of national insurers is that of insurers chartered by a "51st state." The principal tests for NIA qualification under the current bill are that state guaranty association laws and procedures not discriminate between state- and federally chartered insurers for purposes of coverage, board representation, and assessments.

Receivership Procedures. The NIA provides that most procedures relating to the receivership of federally chartered companies would be set forth in regulations to be promulgated by the federal insurance commissioner. These regulations would be based upon the Uniform Receivership Law approved in November 1998 by the NAIC state commissioners from the states of the Interstate Insurance Receivership Compact, and developed by those commissioners and a blue-ribbon panel of receivership experts they appointed from across the country, representing regulators, receivers, direct writers of insurance, reinsurers, the guaranty systems, and independent attorneys.

Regulation of Federally Chartered Insurers. Insurers opting for a federal charter under the NIA would be regulated by a new, independent federal insurance regulatory agency—the Office of National Insurance—modeled after the Office of the Comptroller of the Currency and the Office of Thrift Supervision.

The NIA Is Already Controversial. The ink was not dry on the text of the NIA before numerous press releases had been issued by both supporters and opponents of the concept. Since it is often easier to block high-visibility legislation than to pass it, the heavier burden may rest on the NIA's proponents. To meet that burden, proponents will have to overcome opposition to the current version of the NIA from the NAIC, some state legislator groups, and influential trade groups for property/casualty producers and some small property/casualty writers. In addition, some "consumer advocates"

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who are generally supportive of command-and-control regulation are opposed in principal to the deregulatory aspects of the NIA.

The Regulatory Reform "Wish Lists" of P/C and Life Insurers Are Different. Although the property/casualty and life segments of the industry agree on some aspects of the regulatory reform debate, I believe it fair to say that the "top ticket" item for each segment is different. The principal driver for P/C insurers who support OFC appears to be deregulation of insurance premiums. For the life industry, the primary driver appears to be rapid and efficient regulatory response on new product approvals, allowing life insurers to compete more effectively with other financial service providers offering similar products.

P/C Premium Deregulation: A "Heavy Lift." Especially with Katrina still in the news, some members of Congress—particularly among the progressive and liberal caucuses—have already suggested that, notwithstanding their general support for insurance regulatory reform, they do not intend to support deregulation of property/casualty premiums, especially for consumer lines of insurance. Put another way, it will be difficult to forge a bipartisan OFC consensus that achieves the principal objective of property/casualty insurers—true, Illinois-style premium deregulation.

OFC for Life Insurers Only? Some members of Congress, e.g., Congressman Kanjorski (D-Pa.), and some writers in the trade press have speculated that, in light of the challenges in passing an OFC bill that would deregulate property/casualty premiums, a more likely development may be passage of a life-only OFC bill.

The SMART Act Is Still Alive in the House. Although the introduction of the NIA has for now shifted the focus of industry observers in Washington, D.C., to the Senate, the fact remains that, until now, almost all of the Congressional activity on insurance regulatory reform has been in the House. Spokesmen for Mike Oxley (R-Ohio), chair of the Financial Services Committee, and for Richard Baker (R-La.), chair of the Capital Markets and Insurance Subcommittee, have indicated that the SMART Act (perhaps in slimmed-down form) will be introduced in the House by summer. Some House staffers involved in SMART's drafting have opined that the very introduction of the NIA OFC legislation will effectively motivate some interested parties to declare support for SMART, because the "minimum standards" approach of SMART may be viewed as less intrusive than the creation of a federal regulator with chartering powers. What remains to be seen is whether some of the interest groups that have praised the SMART Act—at least in comparison to OFC proposals—are actually willing to expend political capital to seek its enactment.

The NAIC's Role in the Debate. During House hearings on insurance regulatory reform several years ago, some former commissioners who were then members of NAIC leadership appeared to express some sympathy at least for the concepts underlying the SMART Act, i.e., federal legislation that would set minimum standards for the regulatory efforts of the states. Those commissioners then said that, without such a federal prod, it might prove impossible to get all or even most states to take the steps necessary to achieve regulatory reform at the state level.

Following the release of the SMART Act draft last year, the NAIC reaction to SMART has been disapproving, while the more recent NAIC reaction to the NIA has been, if anything, even more disapproving. The NAIC today has formidable leadership in President Iuppa (Maine) and President-Elect Bell (Alabama). Moreover, recent additions to senior staff at the NAIC's Washington office—notably experienced Washington hands Brett Palmer and Cheye Calvo—suggest that the NAIC, more than ever before, now knows how to "play the game" on Capitol Hill.

Today's Conclusions. Chuck Gullickson (South Dakota) said at last year's NOLHGA Legal Seminar, "If the life of the OFC concept were measured in dog years, it would be middle-aged by now." While it is true both that the concept has been around for some years *and* that the debate will not be resolved definitively for some years more, the nature of the debate unquestionably changed with the introduction of the NIA in the Senate. Senate hearings on insurance and regulatory reform are expected to commence in May or June of this year, and there is no doubt that the intensity of the debate will remain high for some time to come. ✯

Peter G. Gallanis is president of NOLHGA.

Coast to Coast

NOLHGA heads to the East and West Coasts for its Legal Seminar and Annual Meeting

Meeting at Glance: NOLHGA's 23rd Annual Meeting

When:	October 10–11, 2006
Where:	Laguna Cliffs Marriott Resort & Spa Dana Point, California | www.lagunacliffs.com
Who:	NOLHGA's Annual Meeting brings together guaranty association professionals, insurance company executives, industry regulators, attorneys, and financial professionals to discuss the safety net provided to policyholders and the challenges facing the system.
Meeting Web Page:	www.nolhga.com/2006AnnualMeeting.cfm
Visitor Info:	http://danapointvisitorcenter.com

NOLHGA's Legal Seminar and Annual Meeting are always held in different cities, but this year they barely fit on the same continent. The coast-to-coast tour begins in Baltimore with the 14th Annual Legal Seminar, which will take place on August 3 and 4. The scene shifts about 3,000 miles west in early October for NOLHGA's 23rd Annual Meeting, which will be held in Dana Point, Calif.

Two meetings, two coastlines, and two four-diamond hotels. Whether you prefer Charm City and baseball (the Orioles are in town in August) or West Coast water sports, NOLHGA's 2006 educational offerings have something to please.

Go East

Both meetings will feature the in-depth analysis of insolvency trends and major issues that has become the trademark of NOLHGA's

Meeting at Glance: NOLHGA's 14th Annual Legal Seminar

When: August 3–4, 2006
Where: Renaissance Harborplace Hotel
Baltimore, Maryland
http://marriott.com/property/propertypage/BWISH
Who: NOLHGA's Annual Legal Seminar brings together guaranty association professionals, insurance industry representatives, receivers, and other parties interested in discussing cutting-edge legal and other developments with respect to insurer insolvencies.
Meeting Web Page: www.nolhga.com/2006LegalSeminar.cfm
Visitor Info: www.ci.baltimore.md.us/visitor
www.harborplace.com

educational programs. The 14th Annual Legal Seminar will cover a variety of insolvency-related topics, including:

- A federal role in regulatory reform and the prospects for optional federal chartering legislation
- The new Massachusetts universal health-care plan, which is being touted as a model for other states and for the nation
- Voluntary runoffs
- Catastrophic risks (terrorism, earthquakes, hurricanes, and pandemics) and the role of the guaranty associations
- Guaranty associations in the courtroom

Other topics will also be discussed, and attendees will receive CLE credit (including credit for ethics) for attending the seminar.

The meeting will be held at the Renaissance Harborplace Hotel, a AAA four-diamond hotel located in the heart of Baltimore's beautiful Inner Harbor complex. The Renaissance Harborplace is just a few blocks from Oriole Park at Camden Yards, the National Aquarium in Baltimore, and a variety of other attractions, and it's easily accessible from Baltimore/Washington International Thurgood Marshall Airport.

Now Go West

NOLHGA's focus will shift to the West Coast in the fall as NOLHGA's 23rd Annual Meeting is held in Dana Point, Calif., on October 10 and 11. The meeting, the premier educational and networking event for the guaranty community, will feature a program touching on a wide range of topics, such as:

- New threats to company solvency
- The economic and political landscapes in 2007
- The Senate's new optional federal chartering bill

NOLHGA's 23rd Annual Meeting will be hosted by the beautiful Laguna Cliffs Marriott Resort & Spa, a AAA four-diamond resort located on the cliffs of the Pacific coast near Mission San Juan Capistrano. The resort is halfway between Los Angeles and San Diego and is approximately 30 minutes from Orange County's John Wayne Airport.

MPC Meetings

MPC meetings will be held before both the Legal Seminar and the Annual Meeting (on August 1 and 2 and October 9, respectively) to update the membership on the latest insolvency activity. Attendees of the Legal Seminar and Annual Meeting are encouraged to attend the MPC meetings. ✯

["Atterholt" continues from page 1]

Q. *What has been the most challenging aspect of your first year or so as commissioner of the Indiana department of insurance?*

A. There have been two issues. Number one, we have done our very best to position Indiana to be an aggressive seeker of insurance jobs. Also, one of the issues we inherited from the previous administration was a tremendous backlog of rate and form filings. Our number one priority has been speed to market, and we have eliminated the backlog on all property and casualty filings as well as the commercial lines. We're almost fully up to speed on all health filings as well. We have found that to be a critical and reasonable demand of industry, and at the same time we believe it to be pro-consumer as well, because these are products consumers are demanding.

Q. *Was this a matter of devoting more resources to the backlog, or did you institute new policies and procedures to increase speed to market?*

A. A little bit of both. We reprioritized some resources in the department—some of it was just placing a greater emphasis on the speed-to-market issue. And we did streamline a number of the processes involved in the filing process.

Q. *You mentioned that one of your main priorities is positioning Indiana as a seeker of insurance jobs. What do you believe to be the relationship between good insurance regulation and economic development?*

A. We want folks here in Indiana to have a very predictable and consistent regulatory environment. As you well know, government does not create insurance jobs, but our goal is to create an environment where insurance jobs can grow and prosper. And our objective is to create an environment here—not only from a regulatory standpoint but also from a judicial and legislative standpoint—where Indiana is perceived as a very friendly place to do business.

Q. *How do you balance efforts to bring more insurance companies to Indiana with consumer protection? Is there a danger in being too "company friendly?"*

A. We have created a director of insurance initiatives position at the Indiana Economic Development Corporation (IEDC), which is in essence our state commerce department. I work very closely with that person, Mike Chrysler, and he is in a position to offer the training credits, tax credits, and all the various economic development incentives to various companies that have an interest in growing in or relocating to Indiana. And as the regulator, I will create a positive regulatory environment here, be a cheerleader for our state, and hopefully run a very professional department.

So there is a firewall between the formal offering of incentives for folks to relocate here and the regulatory environment. We believe it can be done in a very appropriate way without crossing that firewall.

Q. *Have you seen much success in this initiative?*

A. Well, the first piece of advice folks gave me on the economic development front was to protect and reengage with your domestics. We have gone out into the field and met with all of our domestics and rebuilt some relationships that had fallen off and opened lines of communication that I think have been very helpful. At the same time, the folks at the IEDC have been aggressively going around the country marketing our state and talking about the very positive regulatory, judicial, and legislative climate here in Indiana.

This is not something that's done overnight. You have to build trust, and you have to build a reputation, not only through words but through deeds. And I think it's been very positively received and that it will begin to bear some significant fruit in the not-too-distant future.

If we address those two major issues—speed to market and market conduct exams—I think the momentum and the intellectual capital behind federal regulation will fade away rather dramatically.

Q. *You mentioned that one of your priorities has been streamlining the regulatory process and making it more efficient—for example, in rate and form filings. What observations would you care to make about the efforts that have been underway at the NAIC for some years now to modernize state regulation of insurance?*

A. One of the first things I did as commissioner—particularly as a former state legislator—was to lead the charge to get Indiana to become a member of the Interstate Compact. We'd been unsuccessful the two previous legislative sessions, so that was our number one priority legislatively. We were successful in getting the legislature to pass the compact, and the governor signed the compact last year. I think Indiana was the fourteenth or fifteenth state.

I believe the best way to dissuade federal intervention from a regulatory standpoint is to properly address the concerns that have been raised by those pushing for federal regulation. And clearly, having a one-stop approval process is critical to addressing the very legitimate concerns of particularly the national carriers in expediting the speed-to-market process.

Q. *As you look to streamline and modernize the Indiana department, are you turning to the NAIC, initiating your own projects, or both?*

A. Obviously, the NAIC has taken a leadership role with the Interstate Compact. For us, primarily, our priorities are having the appropriate resources dedicated to speed to market, eliminating what I call "desk drawer rules," making it very clear to companies what we expect here in Indiana, and communicating and working with companies to move things through the process as smoothly and efficiently as possible. And to not offer any surprises—if the companies know exactly what's expected and we communicate that efficiently to them, then the process goes much quicker.

Q. *What do you mean by "desk drawer rules?"*

A. There are many things that delay rate and form filings that are basically biases of individuals in departments. They're not necessarily based on statutes. They're just habits or prejudices that individual regulators have that companies might not know about, many of which are certainly not in the statute itself.

Q. *So it's the "this is the way we do things" mentality?*

A. Exactly.

Q. *You've stressed the value of a predictable regulatory environment. Why is that important to the industry?*
A. Companies have told us that they don't expect the department to lay down for them and to allow companies to run rampant. What they expect is a fair and consistent and predictable regulatory environment. The good actors are very supportive of the department coming down hard on those very few bad actors, because if someone is acting improperly, it puts those good actors at a competitive disadvantage, and clearly it's not healthy for the marketplace.

So the key is differentiating between good and bad actors. And if a company has a history of being a good actor and there's an aberration or a problem, our philosophy is, instead of launching a market conduct exam that's going to cost thousands of dollars and tie up a lot of their time, we'd much rather invite them into the department, sit down, work out the problem, and find a solution that helps consumers.

The proliferation of market conduct exams and the duplicative efforts of states on individual companies with market conduct exams have not been well thought out at times, and they serve as another motivator for federal regulation. We use market conduct exams very rarely, and we use them only when the companies themselves are not cooperative.

If we are unsuccessful with the Interstate Compact, the folks who are arguing for federal regulation have a very, very legitimate argument.

Q. *When you look at the people in your department and your department's budget, to what areas of insurance regulation do you devote the most resources?*
A. Solvency is a huge issue for us, as is consumer protection. We're also trying to beef up the company services and the rate and form divisions in our department to accommodate the needs of business in a way that makes sense from a business standpoint and is still protective of the consumer. So there's no one particular division that dominates. It's a balancing act, and one in which I think we've found the correct balance.

Q. *Given that insurance business for many companies is done on a national and international basis, what do you view as the most beneficial role state regulation can play in regulating what amounts to interstate commerce?*
A. I think one of the key roles for state regulation is that it governs closest to the people—not only to the consumers but also to the individual companies involved. Having worked in federal and state governments, I can tell you that it's a lot easier to access a state official than it is a federal bureaucrat. I think that access is critical, not only to consumers but also to industry, and I have found at the state level, just as you would even more at the local level, that government is much more responsive to those citizens it's closest to.

Q. *Having worked in Congress, what is your opinion of calls to turn insurance regulation over to the federal government?*
A. Working for a member of Congress, you're basically an ombudsman or an advocate for the citizenry encountering problems with the various federal agencies or the federal bureaucracy. And if I were a citizen with an insurance problem, I'd much rather contact my state department of insurance or even visit the department than call out to Washington, D.C., and talk to some faceless Washington bureaucrat, with all due respect. I think your response time and the sensitivity of the responses will be much better because the state commissioners are responsible to the consumers either directly as elected commissioners or through their governors who appoint them.

Q. *And that responsiveness benefits companies as well?*
A. No question about it. It's an optional federal charter that's being discussed, but again, we have companies in our office all the time, on a regular basis. We'll have quarterly meetings with them just to maintain the lines of communication. And let me say that it's a lot easier to do it here on a local level than it is for them to have to fly out to Washington every time they have a concern.

Q. *Despite these benefits, is there a real risk that state regulation of insurance—as interstate commerce—if taken too far, can work against the interests of consumers and an efficiently operating insurance marketplace?*
A. Yes, and I think those are some of the legitimate motivators behind calls for federal regulation. But I think the NAIC, if the members can get their act together, can address those concerns through things like the Interstate Compact and coordinating market conduct exams to eliminate duplication. If we address those two major issues—speed to market and market conduct exams—I think the momentum and the intellectual capital behind federal regulation will fade away rather dramatically.

Q. *How would you assess the NAIC's efforts in this regard so far?*
A. I think the Interstate Compact is critical to the success of thwarting federal intervention. If we are unsuccessful with the Interstate Compact, the folks who are arguing for federal regulation have a very, very legitimate argument.

Q. *What about coordinating market conduct exams?*
A. The NAIC is making progress, and things have gotten better, but it's still a work in progress.

Q. *The NAIC has been criticized for moving too slowly on a number of its initiatives. Is the criticism fair, in your opinion?*
A. You've got to remember, much like in Congress, you've got a dynamic in which you have 50 different commissioners with 50 different philosophies. The philosophical divide between some of the commissioners is often very wide, and for them to come together quickly in agreement on an issue is not always easy. But the same holds true for our friends in the federal government. Sometimes, that slower, deliberative process can actually serve the constituency well. Other times, it's very frustrating.

Q. *What are your views on the NAIC's new Insurer Receivership Model Act (IRMA)?*
A. IRMA reflects the years of hard work and effort it took to reach a

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["Atterholt" continues from page 7]

consensus on many aspects of the receivership process. It doesn't reflect exclusively the views of any one set of interests or parties in the process, but it does reflect the compromises that were reached to build a consensus on the various areas included in it.

I think the industry is a very critical player in this, and it's very important that they have a voice throughout the process. At times they were frustrated, and at other times they were pleased. The end result was a decent agreement, but I know there were frustrations about having the appropriate amount of input into the process, and I understand those frustrations.

Q. *Do you have an opinion on the appropriateness of expanding the NAIC's state accreditation program to compel adoption of specific provisions of IRMA?*

A. We are fully prepared to comply with any requirements the NAIC sets for accreditation. I would certainly be interested in NOLHGA's views on this as things progress. Clearly, we want some uniformity amongst the states. You want folks to be talking to each other and to have the appropriate training, and the accreditation process can help with that.

Q. *What are your views on the proper relationship between a state life and health insurance guaranty association and the state insurance department? Some follow a partnership model, while other relationships tend to be almost adversarial at times.*

A. I truly believe, given the sensitivity of the situations that need to be dealt with, that the partnership model is critical. We work very closely with the life and health insurance guaranty association, and we have constant contact and meetings. I think it's not only important for us to keep them informed, but it's actually very helpful for them to keep us informed as well. They've done an excellent job of maintaining very positive lines of communication. I'm very pleased that we have a very positive relationship with our association, and I'm hopeful that it will continue. ✯

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NOLHGA Calendar of Events

2006

June 10–11	IAIR Summer Quarterly Meetings Washington, D.C.
June 10–13	NAIC Summer National Meeting Washington, D.C.
August 1–2	**MPC Meeting** **Baltimore, Md.**
August 3–4	**NOLHGA's 14th Annual Legal Seminar** **Baltimore, Md.**
September 9–10	IAIR Fall Quarterly Meetings St. Louis, Mo.
September 9–12	NAIC Fall National Meeting St. Louis, Mo.
October 9	**MPC Meeting** **Dana Point, Calif.**
October 10–11	**NOLHGA's 23rd Annual Meeting** **Dana Point, Calif.**
October 22–24	ACLI Annual Conference Orlando, Fla.
November 2–3	Joint NCIGF/IAIR Seminar Salt Lake City, Utah
December 9–10	IAIR Winter Quarterly Meetings San Antonio, Tex.
December 9–12	NAIC Winter National Meeting San Antonio, Tex.