



March 15: GOP's years of lies bring forth Trump

TOM COBBY, AUSTIN

Re: March 8 commentary, "Why Texas needs competition in the title insurance market."

Anyone who compares title insurance to home or auto insurance doesn't understand the service. Title insurance protects new property owners from losing their homes or small businesses due to defects in titles. It's a one-time purchase to reduce the risk of financial losses, making it more like a financial service than insurance. Unlike home and auto insurance rates that have seen premiums rise over the past 25 years, title insurance rates have actually dropped 15 percent. Further, Texas homebuyers don't need to fret about what is and is not protected under title insurance. Texas has one of the most transparent, consistent premium rates in the country that provides protections, which out-of-state buyers must many times pay lawyers to handle. Texans should not be fooled into making drastic changes because of empty slogans. Home buying in Texas needs to remain as risk free as possible.

BRIAN PITMAN, AUSTIN
