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December 28, 2015

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OR2015-27108

Dear Mr. Davis:

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# 591762 (TDI No. 165020).

The Texas Department of Insurance (the "department") received a request for information submitted by certain categories of insurance companies in response to Bulletin Number B-0004-15 and any documents summarizing that information. Although you take no position as to whether the submitted information is excepted under the Act, you state release of the submitted information may implicate the proprietary interests of numerous third parties.<sup>1</sup>

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<sup>1</sup>We have received comments from numerous third parties, some of which combined their comments into a single brief. We collectively refer to the following third parties as "Farmers": Texas Farmer Insurance Company; Farmers Texas County Mutual Insurance Company; Mid-Century Insurance Company of Texas; Foremost Insurance Company Grand Rapids, Michigan; Foremost County Mutual Insurance Company; Foremost Property and Casualty Insurance Company; Bristol West Insurance Company (Assumed Name for Security National Ins. Co.); 21st Century Insurance Company; 21st Century North America Insurance Company; 21st Century Preferred Insurance Company; 21st Century Security Insurance Company; 21st Century Advantage Insurance Company; 21st Century Insurance Company of the Southwest; 21st Century Centennial Insurance Company; 21st Century National Insurance Company; 21st Century Casualty Company; 21st Century Indemnity Insurance Company; 21st Century Assurance Company; and 21st Century Premier Insurance Company. We collectively refer to the following third parties as "Nationwide": Nationwide General Insurance Company; Nationwide Mutual Insurance Company; Nationwide Mutual Fire Insurance Company; Nationwide Property & Casualty Ins. Co.; Nationwide Lloyds; Colonial County Mutual Insurance Co.; Nationwide Affinity

Accordingly, you state, and provide documentation showing, you notified these third parties of the request for information and of their rights to submit arguments to this office as to why the submitted information should not be released. *See* Gov't Code § 552.305(d); *see also* Open Records Decision No. 542 (1990) (statutory predecessor to section 552.305 permits governmental body to rely on interested third party to raise and explain applicability of exception in the Act in certain circumstances). We have received comments from Ameriprise Auto & Home Insurance ("Ameriprise"); Farmers; Bankers Standard Insurance Company ("Bankers"); Peachtree Casualty Insurance Company ("Peachtree"); Nationwide; Hocheim Prairie Casualty Insurance Company ("Hocheim"); American Alternative Insurance Company ("AAIC"); TFBIC; Auto Club; State Farm Mutual Auto Insurance Company ("State Farm"); Kemper; United Services Automobile Association ("USAA"); and UFG. We have reviewed the submitted information and the submitted arguments. We have also received and considered comments from the requestor. *See* Gov't Code § 552.304 (providing that interested party may submit comments stating why information should or should not be released).

Initially, we note an interested third party is allowed ten business days after the date of its receipt of the governmental body's notice under section 552.305(d) to submit its reasons, if any, as to why information relating to that party should be withheld from public disclosure. *See id.* § 552.305(d)(2)(B). As of the date of this letter, we have received comments from only the third parties listed above explaining why their information should not be released. Therefore, we have no basis to conclude the remaining third parties have protected proprietary interests in the submitted information. *See id.* § 552.110; Open Records Decision Nos. 661 at 5-6 (1999) (to prevent disclosure of commercial or financial information, party must show by specific factual evidence, not conclusory or generalized allegations, release of requested information would cause that party substantial competitive harm), 552 at 5 (1990) (party must establish *prima facie* case information is trade secret), 542 at 3. Accordingly, the department may not withhold the information at issue on the basis of any proprietary interests the remaining third parties may have in the information.

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Ins. Co.; Nationwide Agribusiness Ins. Co.; Titan Indemnity Ins. Co.; Scottsdale Insurance Co.; AMCO Insurance Co.; Allied Property & Casualty Ins. Co.; Depositors Insurance Co.; and Victoria Fire & Casualty Co. We collectively refer to the following third parties as "TFBIC": Texas Farm Bureau Mutual Insurance Company; Texas Farm Bureau Casualty Insurance Company; and Farm Bureau County Mutual Insurance Company of Texas. We collectively refer to the following third parties as "Auto Club": The Interinsurance Exchange of the Automobile Club; Auto Club Indemnity Company; and Auto Club County Mutual Insurance Company. We collectively refer to the following third parties as "Kemper": Kemper Independence Insurance Company; Unitrin Preferred Insurance Company; Unitrin Auto & Home Insurance Company; Trinity Universal Insurance Company; Kemper General Agency, Inc. as MGA for Home State County Mutual Insurance Company; Response Insurance Company; Response Worldwide Direct Auto Insurance Company; Warner Insurance Company; Unitrin Direct Insurance Company; Unitrin Direct Property & Casualty Company; Kemper Direct General Agency, Inc. as MGA for Home State County Mutual Insurance Company; Unitrin County Mutual Insurance Company; Charter Indemnity Company; Financial Indemnity Company; and Merastar Insurance Company. Finally, we collectively refer to the following third parties as "UFG": United Fire & Casualty Company; United Fire & Indemnity Company; United Fire Lloyds; Addison Insurance Company; Financial Pacific Insurance Company; UFG Specialty Insurance Company; and United Life Insurance Company.

UFG argues its information is confidential because it is subject to confidentiality agreements. However, information is not confidential under the Act simply because the party submitting the information anticipates or requests that it be kept confidential. *Indus. Found. v. Tex. Indus. Accident Bd.*, 540 S.W.2d 668, 677 (Tex. 1976). In other words, a governmental body cannot, through an agreement or contract, overrule or repeal provisions of the Act. Attorney General Opinion JM-672 (1987); Open Records Decision Nos. 541 at 3 (1990) (“[T]he obligations of a governmental body under [the predecessor to the Act] cannot be compromised simply by its decision to enter into a contract.”), 203 at 1 (1978) (mere expectation of confidentiality by person supplying information does not satisfy requirements of statutory predecessor to Gov’t Code § 552.110). Consequently, unless the information at issue falls within an exception to disclosure, the department must release it, notwithstanding any expectations or agreement specifying otherwise.

AAIC, Farmers, Hocheim, Kemper, Nationwide, Peachtree, State Farm, and TFBIC raise section 552.104(a) of the Government Code for their information. Section 552.104(a) excepts from disclosure “information that, if released, would give advantage to a competitor or bidder.” Gov’t Code § 552.104(a). A private third party may invoke this exception. *Boeing Co. v. Paxton*, 466 S.W.3d 831 (Tex. 2015). The “test under section 552.104 is whether knowing another bidder’s [or competitor’s information] would be an advantage, not whether it would be a decisive advantage.” *Id.* at 841. AAIC, Farmers, Hocheim, Kemper, Nationwide, Peachtree, State Farm, and TFBIC state they have competitors. In addition, AAIC, Farmers, Hocheim, Kemper, Nationwide, Peachtree, State Farm, and TFBIC state the release of the information at issue would give advantage to a competitor. After review of the information at issue and consideration of the arguments, we find AAIC, Farmers, Hocheim, Kemper, Nationwide, Peachtree, State Farm, and TFBIC have established the release of their information at issue would give advantage to a competitor or bidder. Thus, we conclude the department may withhold those third parties’ information at issue, which we have indicated, under section 552.104(a) of the Government Code.<sup>2</sup>

Ameriprise, Auto Club, Bankers, UFG, and USAA assert their information is excepted from disclosure under section 552.110 of the Government Code. Section 552.110 protects (1) trade secrets and (2) commercial or financial information the disclosure of which would cause substantial competitive harm to the person from whom the information was obtained. *See* Gov’t Code § 552.110(a)-(b). Section 552.110(a) protects trade secrets obtained from a person and privileged or confidential by statute or judicial decision. *Id.* § 552.110(a). The Texas Supreme Court has adopted the definition of trade secret from section 757 of the Restatement of Torts, which holds a trade secret to be:

any formula, pattern, device or compilation of information which is used in one’s business, and which gives him an opportunity to obtain an advantage over competitors who do not know or use it. It may be a formula for a

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<sup>2</sup>As our ruling is dispositive, we need not address the remaining arguments against disclosure of this information.

chemical compound, a process of manufacturing, treating or preserving materials, a pattern for a machine or other device, or a list of customers. It differs from other secret information in a business . . . in that it is not simply information as to single or ephemeral events in the conduct of the business . . . . A trade secret is a process or device for continuous use in the operation of the business. . . . It may . . . relate to the sale of goods or to other operations in the business, such as a code for determining discounts, rebates or other concessions in a price list or catalogue, or a list of specialized customers, or a method of bookkeeping or other office management.

RESTATEMENT OF TORTS § 757 cmt. b (1939); *see also Hyde Corp. v. Huffines*, 314 S.W.2d 776 (Tex. 1958). In determining whether particular information constitutes a trade secret, this office considers the Restatement's definition of trade secret as well as the Restatement's list of six trade secret factors.<sup>3</sup> RESTATEMENT OF TORTS § 757 cmt. b. This office must accept a claim information subject to the Act is excepted as a trade secret if a *prima facie* case for the exception is made and no argument is submitted that rebuts the claim as a matter of law. *See* ORD 552 at 5. However, we cannot conclude section 552.110(a) is applicable unless it has been shown the information meets the definition of a trade secret and the necessary factors have been demonstrated to establish a trade secret claim. Open Records Decision No. 402 (1983).

Section 552.110(b) protects “[c]ommercial or financial information for which it is demonstrated based on specific factual evidence disclosure would cause substantial competitive harm to the person from whom the information was obtained[.]” Gov’t Code § 552.110(b). This exception to disclosure requires a specific factual or evidentiary showing, not conclusory or generalized allegations, substantial competitive injury would likely result from release of the information at issue. *Id.*; *see also* ORD 661 at 5.

Ameriprise, Auto Club, Bankers, UFG, and USAA argue their information consists of commercial information, the release of which would cause the companies substantial competitive harm under section 552.110(b) of the Government Code. Upon review, we find

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<sup>3</sup>The Restatement of Torts lists the following six factors as indicia of whether information constitutes a trade secret:

- (1) the extent to which the information is known outside of [the company];
- (2) the extent to which it is known by employees and other involved in [the company's] business;
- (3) the extent of measures taken by [the company] to guard the secrecy of the information;
- (4) the value of the information to [the company] and [its] competitors;
- (5) the amount of effort or money expended by [the company] in developing the information;
- (6) the ease or difficulty with which the information could be properly acquired or duplicated by others.

RESTATEMENT OF TORTS § 757 cmt. b; *see also* Open Records Decision Nos. 319 at 2 (1982), 306 at 2 (1982), 255 at 2 (1980).

Auto Club, Bankers, and USAA have demonstrated portions of their information, which we have indicated, constitute commercial or financial information, the release of which would cause the companies substantial competitive injury. Accordingly, the department must withhold the information we have indicated under section 552.110(b) of the Government Code.<sup>4</sup> However, we find none of the third parties at issue have made the specific factual or evidentiary showing required by section 552.110(b) that release of any of the remaining information at issue would cause the companies substantial competitive harm. *See* ORD 661. Therefore, the department may not withhold any portion of the remaining information at issue under section 552.110(b) of the Government Code.

Ameriprise, Auto Club, Bankers, and UFG further argue the remaining information at issue constitutes trade secrets. Upon review, we find Ameriprise, Auto Club, Bankers, and UFG have failed to establish a *prima facie* case any portion of its remaining information meets the definition of a trade secret, nor has it demonstrated the necessary factors to establish a trade secret claim for its remaining information. *See* ORD 402. Therefore, the department may not withhold any of the remaining information under section 552.110(a) of the Government Code.

Section 552.101 of the Government Code excepts from disclosure “information considered to be confidential by law, either constitutional, statutory, or by judicial decision.” Gov’t Code § 552.101. We understand UFG to raise section 552.101 in conjunction with section 505.17 of the Iowa Code. *See* Iowa Code § 505.17. The Act generally does not incorporate the confidentiality or access provisions of other states’ statutes and regulations that govern the disclosure of information by entities in those states. However, to encourage cooperation between governmental bodies and the exchange of information between government agencies, in some instances a Texas entity may withhold information obtained from a state or federal governmental entity when that entity has determined the information is confidential. *Cf.* Open Records Decision No. 561 at 6-7 (1990) (holding if federal government agency shares its information with Texas governmental entity, Texas entity must withhold information that federal agency determined to be confidential under federal law). In this case, UFG, rather than an Iowa state entity or official, submitted the information at issue to the department. Accordingly, the department may not withhold any of the information at issue under section 552.101 in conjunction with Iowa state law.

UFC generally asserts its information is excepted from disclosure under section 823.011 of the Insurance Code in conjunction with section 552.101 of the Government Code. Subchapter B of Chapter 823 of the Insurance Code provides that, “[e]ach insurer authorized to engage in the business of insurance in this state that is a member of an insurance holding company system shall register with the [Commissioner of Insurance (the “commissioner”)]...” and further specifies the types of information to be provided to the department. *See* Ins. Code § 823.051 *et seq.* Additionally, Subchapter H of Chapter 823 of

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<sup>4</sup>As our ruling is dispositive, we need not address the remaining arguments against disclosure of this information.

the Insurance Code provides for the examination of insurers that are registered under Subchapter B, and states that the commissioner may order an insurer to produce records, books, or other information papers that are necessary to ascertain the insurer's financial condition or the legality of the insurer's conduct. *Id.* § 823.351(a). In connection with this registration and examination process, section 823.011 states, in relevant part:

(a) This section applies only to information, including documents and copies of documents, that is:

...

(3) obtained by or disclosed to the commissioner or another person in the course of an examination or investigation under Subchapter H:

(b) The information shall be confidential and privileged for all purposes. Except as provided by Subsections (c) and (d), the information may not be disclosed without the prior written consent of the insurer to which it pertains.

*Id.* § 823.011(a), (b). UFG generally asserts its information is confidential under section 823.011(a)(3). However, in this instance, UFG does not provide any arguments explaining the information at issue is subject to section 823.011(a)(3). Accordingly, we find UFG has not demonstrated the applicability of section 823.011(a)(3) to the information at issue, and the department may not withhold it under section 552.101 of the Government Code on that basis.

Section 552.137 of the Government Code 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).<sup>5</sup> *See* Gov't Code § 552.137(a)-(c). Section 552.137 does not apply to an institutional e-mail address, the general e-mail address of a business, an e-mail address of a person who has a contractual relationship with a governmental body, an e-mail address of a vendor who seeks to contract with a governmental body, an e-mail address maintained by a governmental entity for one of its officials or employees, or an e-mail address provided to a governmental body on a letterhead. *See id.* § 552.137(c). To the extent the e-mail addresses at issue are not of a type specifically excluded by section 552.137(c), the department must withhold the e-mail addresses in the remaining information under section 552.137, unless the owners affirmatively consent to release of their e-mail addresses. However, to the extent the e-mail addresses at issue are excluded by section 552.137(c), or the owners affirmatively consent

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<sup>5</sup>The Office of the Attorney General will raise a mandatory exception on behalf of a governmental body, but ordinarily will not raise other exceptions. *See* Open Records Decision Nos. 481 (1987), 480 (1987), 470 (1987).

to release of their e-mail addresses, the department may not withhold these e-mail addresses under section 552.137 of the Government Code.

In summary, the department may withhold the information we have indicated under section 552.104 of the Government Code. The department must withhold the information we have indicated under section 552.110(b) of the Government Code. To the extent the e-mail addresses at issue are not of a type specifically excluded by section 552.137(c), the department must withhold the e-mail addresses in the remaining information under section 552.137, unless the owners affirmatively consent to release of their e-mail addresses. The department must release the remaining information.

This letter ruling is limited to the particular information 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 information or any other circumstances.

This ruling triggers important deadlines regarding the rights and responsibilities of the governmental body and of the requestor. For more information concerning those rights and responsibilities, please visit our website at [http://www.texasattorneygeneral.gov/open/orl\\_ruling\\_info.shtml](http://www.texasattorneygeneral.gov/open/orl_ruling_info.shtml), or call the Office of the Attorney General's Open Government Hotline, toll free, at (877) 673-6839. Questions concerning the allowable charges for providing public information under the Act may be directed to the Office of the Attorney General, toll free, at (888) 672-6787.

Sincerely,



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CLS/som

Ref: ID# 591762

Enc. Submitted documents

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