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■ With the election just three weeks away, students at Girls and Boys Preparatory Academy launched a hands-on lesson in politics. **STORY ON PAGE B4**

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CAMPAIGN 2008

Campaigns focus on Ike damage

■ Insurance floods state Senate race

By **ALAN BERNSTEIN**
HOUSTON CHRONICLE

Insurance for wind and flood damage has become a dominant topic in the race for the Houston-area state Senate seat in which Republican incumbent Mike Jackson and Democratic challenger Joe Jaworski have been displaced from their homes because of Hurricane Ike.

"I think people are going to be thinking about insurance when they go to the polls this time," Galveston lawyer Jaworski said Friday. "And they are going to be thinking about 'Who's here to help me?' and 'Are there special interests that are getting a better shake in

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SENATE: Two candidates in race displaced by Hurricane Ike

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Austin?"

He said he offers "fresh legs and fresh ideas" to help address the pressing needs of the storm-ravaged District 11, which includes southeast Harris County and most of Galveston and Brazoria counties.

Jackson, a 10-year veteran of the Senate who lives in Shoreacres, said his experience will be crucial as other parts of Texas push for ways to reduce their contributions to the state fund that provides wind insurance for coastal residents who can't obtain private insurance.

Knowledge of issues

"It's going to be imperative that we have someone who knows the issue backwards and forwards," Jackson said.

The pair, who have rarely appeared jointly on the campaign trail, spoke to the Chronicle editorial board Friday.

Another candidate is Libertarian Cliff Messina, of Pasadena.

Jaworski accused Jackson of blocking a 2007 bill that he said would have put the state insurance pool in better financial shape, with less of a need to tap private insurance companies for money to pay all Ike claims under the government program.

Jackson countered that the bill would have raised insurance premiums and nullified any guarantees that the state wind insurance program has to pay the full amount on storm losses.

"In Galveston, people's (wind damage) claims are being denied as we speak," Jaworski



alleged, because the state is concerned it will have to rely on private industry to cover much of the cost.

Jackson said Jaworski was misinformed.

Texas Windstorm Insurance Association officials could not be reached for comment Friday.

Private companies criticized

Jackson, who said he is living in a camper trailer next to his flood-damaged home, and Jaworski, staying with family and friends while his house awaits repairs that he said could take eight months, agreed that private insurance companies should not be able to set rates for Texas consumers based on their financial credit status.

Jaworski said he also backs a proposal for the state insurance commissioner to be elected. Jackson said it made no difference to him whether the commissioner is chosen by the voters directly or appointed by the elected governor, as is the case now.

The candidates said they are spending much of their campaign energy on simply getting

information to displaced voters about how to take advantage of the opportunities to vote early (starting Oct. 20) for the Nov. 4 election or vote by mail.

The pair also said they were mystified about how disruptions from the hurricane would affect how many people vote and which candidate they will favor.

"I've never been in an election before that I have had a hurricane come through so I don't know how it's going to be," Jackson remarked. "I wish I could tell you it's going to affect turnout by 5 percent or 20 percent, but I really don't know."

Jaworski said he would oppose a move in the state Senate to require that registered voters present a valid ID card before they vote. Such a proposal was narrowly blocked in the Senate last year.

He said there is no evidence of voter fraud that would be prevented by the requirement, and suggested that many voters would be turned away because their identification doesn't match their married name or other name changes they have made.

"I believe it is an attack on the franchise of voting," Jaworski said.

Jackson said fraud may not be a huge problem but that he sees nothing wrong with an ID requirement, because identification is required for boarding airplanes and other important actions.

alan.bernstein@chron.com