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## **Industry Leader Honored by Insurance Council**

Clem H. Spalding, who for many years played a major leadership role in the Texas automobile insurance market, was presented the Raymond Mauk Leadership Award Wednesday, July 17, at the Mid-Year Property and Casualty Symposium. Spalding becomes the sixth recipient of the prestigious insurance award.

The Insurance Council of Texas presents the Raymond Mauk Leadership Award at its Mid-Year Property and Casualty Insurance Symposium in Austin each year. It is the Council's highest honor and is intended to bestow recognition on those whose labor has made a significant difference in the business of insurance.

Spalding served as an officer with the United Services Automobile Association (USAA) for 30 years. Spalding served as chairman of the governing bodies of the Texas Auto Insurance Service Office (TAISO), the Texas Automobile Insurance Plan (TAIP) and the Automobile Insurance Plan Service Office (AIPSO). He was also active in the Texas Insurance Advisory Association (TIAA) during his illustrious career.

As chairman of TAIP, Spalding moved management away from manual processes to an automation system to handle the association's assigned risk applications, which peaked in the mid 90s at 700,000 applications each year.

Spalding chaired the industry committee that performed the first study of merging various Texas insurance organizations into one. His initial work led to the eventual merger of TIAA and TAISO into the Insurance Council of Texas.

Spalding was instrumental in modernizing the Texas automobile policy to make it readable. He had to first convince the State Board of Insurance and its staff to consider the changes and he then worked with both regulators and insurance companies to modify the wording and format for the new policy. His work and tireless effort resulted in the Texas Personal Automobile Policy, which is used by all companies today to insure personal vehicles in Texas.

Spalding received his BBA (cum laude) degree from St. Mary's University. He has been active with the Boys Scouts, school board and Blessed Sacrament Catholic Church in San Antonio. Clem and Emma Spalding have eight children who between them have earned 15 college degrees, including several in the fields of law and medicine.

### **About the Award**

The Raymond Mauk Award honors former Texas Fire Commissioner Raymond Mauk and annually recognizes someone who has made a notable contribution to the Texas property and casualty insurance industry.

Mauk enjoyed a long and distinguished career and held many positions of leadership within his company and industry organizations.

More than 70 years ago, Commissioner Mauk was convinced that fundamental change was needed to protect the insurance buying public and the integrity of the marketplace from the misapplication of rates and forms.

To accomplish his goal, Mauk envisioned the creation of a central checking office that would enforce good business practices and audit the insurance industry's paperwork for errors and competitive greed. Often facing great opposition and the traditional resistance to change, Mauk labored for two years to build support from both agents and companies.

By February 1935, Mauk's leadership had led to the successful establishment of the Texas Insurance Checking Office, an institution, which continues to serve the Texas industry today.

The Insurance Council of Texas is the largest insurance trade association in the state consisting of more than 400 property and casualty insurers writing business in Texas.