

AN ACT

relating to notice of cancellation or nonrenewal of a property and casualty insurance policy.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Section 551.104(f), Insurance Code, is amended to read as follows:

(f) An insurer may cancel a personal automobile insurance policy effective on any 12-month anniversary of the original effective date of the policy if the insurer mails to the named insured written notice of the cancellation not later than the 60th [~~30th~~] day before the effective date of the cancellation.

SECTION 2. Section 551.105, Insurance Code, is amended to read as follows:

Sec. 551.105. NONRENEWAL OF POLICIES; NOTICE REQUIRED. Unless the insurer has mailed written notice of nonrenewal or renewal with written notice of change in coverage as provided by Section 2002.001 to the insured not later than the 60th [~~30th~~] day before the date on which the insurance policy expires, an insurer must renew an insurance policy, at the request of the insured, on the expiration of the policy. Notwithstanding the failure of an insurer to comply with this section, the policy shall terminate on the effective date of any replacement or succeeding insurance policy with another carrier with respect to the insured (a) personal automobile, (b) home, farm, ranch, dwelling,

1 duplex, or apartment, or (c) other real or personal property.

2           SECTION 3. The changes in law made by this Act apply only to  
3 an insurance policy that is delivered, issued for delivery, or  
4 renewed on or after January 1, 2024. A policy delivered, issued for  
5 delivery, or renewed before January 1, 2024, is governed by the law  
6 as it existed immediately before the effective date of this Act, and  
7 that law is continued in effect for that purpose.

8           SECTION 4. This Act takes effect September 1, 2023.

---

President of the Senate

---

Speaker of the House

I certify that H.B. No. 1900 was passed by the House on April 21, 2023, by the following vote: Yeas 139, Nays 2, 1 present, not voting; and that the House concurred in Senate amendments to H.B. No. 1900 on May 19, 2023, by the following vote: Yeas 136, Nays 0, 2 present, not voting.

---

Chief Clerk of the House

I certify that H.B. No. 1900 was passed by the Senate, with amendments, on May 17, 2023, by the following vote: Yeas 31, Nays 0.

---

Secretary of the Senate

APPROVED: \_\_\_\_\_

Date

---

Governor