

By: Bucy

H.B. No. 722

A BILL TO BE ENTITLED

AN ACT

1
2 relating to the disclosure of appraisal methods by automobile
3 insurers.

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

5 SECTION 1. Subchapter G, Chapter 1952, Insurance Code, is
6 amended by adding Section 1952.308 to read as follows:

7 Sec. 1952.308. DISCLOSURE OF APPRAISAL METHODS ON REQUEST.

8 (a) This section applies to an insurer writing automobile
9 insurance in this state, including an insurance company,
10 corporation, reciprocal or interinsurance exchange, mutual
11 insurance company, capital stock company, association, county
12 mutual insurance company, Lloyd's plan, and any other insurer.

13 (b) On request of a person whose vehicle is being appraised
14 by an insurer for the amount of loss, the insurer shall provide to
15 the person a written explanation of any procedures, formulas,
16 calculations, or other methods used by its appraisers to determine
17 the amount of loss, including the cost of observed or predicted
18 repairs and the salvage value of the automobile.

19 SECTION 2. Section 1952.308, Insurance Code, as added by
20 this Act, applies only to an insurance policy that is delivered,
21 issued for delivery, or renewed on or after January 1, 2026.

22 SECTION 3. This Act takes effect September 1, 2025.