

1-1 By: Smithee (Senate Sponsor - Eltife) H.B. No. 2872
1-2 (In the Senate - Received from the House April 18, 2005;
1-3 April 19, 2005, read first time and referred to Committee on
1-4 Business and Commerce; April 28, 2005, reported favorably by the
1-5 following vote: Yeas 8, Nays 0; April 28, 2005, sent to printer.)

1-6 A BILL TO BE ENTITLED
1-7 AN ACT

1-8 relating to the applicability of certain insurance laws to
1-9 multi-peril insurance policies.

1-10 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

1-11 SECTION 1. Section 2(a), Article 5.13-2, Insurance Code, is
1-12 amended to read as follows:

1-13 (a) This article applies to all lines of the following
1-14 insurance written under policies or contracts of insurance issued
1-15 by an insurer authorized to engage in the business of insurance in
1-16 this state:

1-17 (1) general liability insurance;

1-18 (2) residential and commercial property insurance,
1-19 including farm and ranch insurance and farm and ranch owners
1-20 insurance;

1-21 (3) personal and commercial casualty insurance,
1-22 except as provided by Subsection (b) of this section;

1-23 (4) medical professional liability insurance;

1-24 (5) fidelity and surety bonds other than criminal
1-25 court appearance bonds;

1-26 (6) personal umbrella insurance;

1-27 (7) personal liability insurance;

1-28 (8) guaranteed auto protection (GAP) insurance;

1-29 (9) involuntary unemployment insurance;

1-30 (10) financial guaranty insurance;

1-31 (11) inland marine insurance;

1-32 (12) rain insurance;

1-33 (13) hail insurance on farm crops; ~~and~~

1-34 (14) personal and commercial automobile insurance;

1-35 and

1-36 (15) multi-peril insurance.

1-37 SECTION 2. Articles 5.81 and 5.81A, Insurance Code, are
1-38 repealed.

1-39 SECTION 3. The change in law made by this Act applies only
1-40 to a multi-peril insurance policy that is delivered, issued for
1-41 delivery, or renewed on or after January 1, 2006. A multi-peril
1-42 insurance policy that is delivered, issued for delivery, or renewed
1-43 before January 1, 2006, is covered by the law in effect at the time
1-44 the policy was delivered, issued for delivery, or renewed, and that
1-45 law is continued in effect for that purpose.

1-46 SECTION 4. This Act takes effect September 1, 2005.

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