

By: Coleman

H.B. No. 3013

A BILL TO BE ENTITLED

AN ACT

relating to residential and commercial insurance deductibles.

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

SECTION 1. Section 2171.004, Insurance Code, is amended to read as follows:

Sec. 2171.004. ~~[RATE]~~ FILINGS. An insurer shall file with the commissioner in accordance with Chapter 2251 the following information for commercial group property insurance written under this chapter in this state:

- (1) rates;
- (2) deductibles;
- (3) supplementary rating information; and
- (4) [~~(3)~~] pertinent supporting information.

SECTION 2. Subchapter D, Chapter 2211, Insurance Code, is amended by adding Section 2211.158 to read as follows:

Sec. 2211.158. RULES REGARDING COVERAGE. The commissioner shall adopt rules as necessary to implement this subchapter, including any rules necessary to:

- (1) implement changes in the plan of operation; and
- (2) standardize deductibles charged by the association.

SECTION 3. Subchapter B, Chapter 2251, Insurance Code, is amended by adding Section 2251.053 to read as follows:

Sec. 2251.053. DEDUCTIBLES. The commissioner by rule may

1 establish standards by which an insurer shall set deductible
2 amounts for residential and commercial insurance.

3 SECTION 4. This Act applies only to an insurance policy or
4 contract or evidence of coverage that is delivered, issued for
5 delivery, or renewed on or after January 1, 2010. An insurance
6 policy or contract or evidence of coverage delivered, issued for
7 delivery, or renewed before January 1, 2010, is governed by the law
8 as it existed immediately before the effective date of this Act, and
9 that law is continued in effect for that purpose.

10 SECTION 5. This Act takes effect September 1, 2009.