

By: Turner of Tarrant

H.B. No. 3959

A BILL TO BE ENTITLED

AN ACT

requiring certain information be provided to consumers with renewals of their homeowners insurance policy.

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

SECTION 1. Chapter 521, Insurance Code, is amended by adding Section 521.006 to read as follows:

Sec. 521.006. NOTICE TO ACCOMPANY RESIDENTIAL PROPERTY INSURANCE RENEWAL POLICY. (a) Each renewal of a residential property insurance policy must contain on the first page:

(1) a table that clearly lists the premium charged under the policy before renewal, the new premium charged under the renewal policy, and the percent change, if any, between these amounts, and

(2) an explanation, in plain language, of any changes in the coverage of the policy.

(b) If there is any increase in the premium or change in the coverage of the renewal policy, the first page of the renewal policy must contain a statement advising the consumer of the Department's website [www.helpinsure.com](http://www.helpinsure.com) for comparing premiums and coverages of different insurers' policies.

(c) The commissioner shall adopt appropriate wording for the notices.

SECTION 2. This Act applies only to an insurance policy delivered, issued for delivery, or renewed on or after January 1,

1 2010. A policy delivered, issued for delivery, or renewed before  
2 January 1, 2010, is governed by the law as it existed immediately  
3 before the effective date of this Act, and that law is continued in  
4 effect for that purpose.

5 SECTION 3. This Act takes effect September 1, 2009.