

By: Vo

H.B. No. 2062

A BILL TO BE ENTITLED

1 AN ACT  
2 relating to rate increases for an insured's personal automobile  
3 insurance policies following an accident involving the insured's  
4 operation of a vehicle covered by a commercial automobile insurance  
5 policy.

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

7 SECTION 1. Subchapter B, Chapter 1953, Insurance Code, is  
8 amended by adding Section 1953.053 to read as follows:

9 Sec. 1953.053. RATE CONSEQUENCE PROHIBITED. An insurer  
10 described by Section 1952.001 or a county mutual insurance company  
11 may not assign a rate consequence on, or otherwise cause a premium  
12 increase for, an insured's personal automobile insurance policy  
13 based on the insured's involvement in an accident:

14 (1) arising from the insured's operation, maintenance,  
15 or use of a motor vehicle covered by a commercial automobile  
16 insurance policy owned by the insured's employer; and

17 (2) for which the insured's personal automobile  
18 insurance policy did not pay a claim arising from the accident.

19 SECTION 2. This Act takes effect September 1, 2011.