

By: Murphy

H.B. No. 3562

A BILL TO BE ENTITLED

AN ACT

relating to premium discounts for certain insurance policies.

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

SECTION 1. Sec. 2006.052, Insurance Code, is amended by amending subsection (c) and adding subsection (d) to read as follows:

(c) A residential property insurance claim under this section does not include a claim that is filed but is not paid or payable under the policy:

~~(1) resulting from a loss caused by natural causes,~~

~~(2) that is filed but is not paid or payable under the policy; or~~

~~(3) that an insurer is prohibited from using under Section 544.353.~~

(d) An insurer may require that a policyholder be continuously a residential insurance policyholder at the same location to qualify for a discount offered under this section.

SECTION 2. This Act takes effect September 1, 2013.