

By: Allen

H.B. No. 702

A BILL TO BE ENTITLED

AN ACT

relating to discrimination against an individual with a criminal record by a life insurance company.

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

SECTION 1. Chapter 1101, Insurance Code, is amended by adding Subchapter E to read as follows:

SUBCHAPTER E. PROHIBITED PRACTICES

Sec. 1101.201. APPLICABILITY OF SUBCHAPTER. Unless otherwise provided by this subchapter, this subchapter applies to a life insurance policy:

(1) issued or delivered in this state; or

(2) issued by a life insurance company organized in this state.

Sec. 1101.202. UNFAIR DISCRIMINATION. In addition to the requirements under Section 544.002, a life insurance company may not refuse to insure or provide coverage to an individual, refuse to continue to insure or provide coverage to an individual, limit the amount, extent, or kind of coverage available for an individual, or charge an individual a rate that is different from the rate charged to other individuals for the same coverage because of the individual's criminal record.

SECTION 2. This Act takes effect September 1, 2015.