

By: Watson

S.B. No. 188

A BILL TO BE ENTITLED

AN ACT

relating to certain insurers' insurance rating and underwriting practices based on certain consumer inquiries.

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

SECTION 1. Section 544.552, Insurance Code, is amended to read as follows:

Sec. 544.552. APPLICABILITY. This subchapter applies only to a standard fire, homeowners, or farm and ranch owners insurance policy, including such policies written by:

- (1) a farm mutual insurance company;
- (2) a county mutual insurance company;
- (3) a Lloyd's plan; and
- (4) a reciprocal or interinsurance exchange.

SECTION 2. This Act applies only to an underwriting decision made on or after the effective date of this Act or a rate for an insurance policy that is delivered, issued for delivery, or renewed on or after that date. An underwriting decision made before the effective date of this Act or a rate for a policy delivered, issued for delivery, or renewed before that date is governed by the law as it existed immediately before the effective date of this Act, and that law is continued in effect for that purpose.

SECTION 3. This Act takes effect September 1, 2015.