

1-1 By: Watson S.B. No. 188  
 1-2 (In the Senate - Filed November 24, 2014; January 27, 2015,  
 1-3 read first time and referred to Committee on Business and Commerce;  
 1-4 March 30, 2015, reported favorably by the following vote: Yeas 7,  
 1-5 Nays 1; March 30, 2015, sent to printer.)

1-6 COMMITTEE VOTE

	Yea	Nay	Absent	PNV
1-7	X			
1-8	X			
1-9	X			
1-10	X			
1-11		X		
1-12			X	
1-13	X			
1-14	X			
1-15	X			
1-16	X			

1-17 A BILL TO BE ENTITLED  
 1-18 AN ACT

1-19 relating to certain insurers' insurance rating and underwriting  
 1-20 practices based on certain consumer inquiries.

1-21 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

1-22 SECTION 1. Section [544.552](#), Insurance Code, is amended to  
 1-23 read as follows:

1-24 Sec. 544.552. APPLICABILITY. This subchapter applies only  
 1-25 to a standard fire, homeowners, or farm and ranch owners insurance  
 1-26 policy, including such policies written by:

- 1-27 (1) a farm mutual insurance company;
- 1-28 (2) a county mutual insurance company;
- 1-29 (3) a Lloyd's plan; and
- 1-30 (4) a reciprocal or interinsurance exchange.

1-31 SECTION 2. This Act applies only to an underwriting  
 1-32 decision made on or after the effective date of this Act or a rate  
 1-33 for an insurance policy that is delivered, issued for delivery, or  
 1-34 renewed on or after that date. An underwriting decision made before  
 1-35 the effective date of this Act or a rate for a policy delivered,  
 1-36 issued for delivery, or renewed before that date is governed by the  
 1-37 law as it existed immediately before the effective date of this Act,  
 1-38 and that law is continued in effect for that purpose.

1-39 SECTION 3. This Act takes effect September 1, 2015.

1-40 \* \* \* \* \*