

**LEGISLATIVE BUDGET BOARD**  
**Austin, Texas**

**FISCAL NOTE, 85TH LEGISLATIVE REGULAR SESSION**

**April 7, 2017**

**TO:** Honorable Larry Phillips, Chair, House Committee on Insurance

**FROM:** Ursula Parks, Director, Legislative Budget Board

**IN RE: HB2146** by Davis, Yvonne (Relating to denial or reduction of certain claims under a residential property insurance policy.), **As Introduced**

**No significant fiscal implication to the State is anticipated.**

The bill would amend the Insurance Code relating to denial or reduction of certain claims under a residential property insurance policy. The bill would require an amendment to every residential property insurance form in use by January 1, 2018, which could result in up to 500 filings received by the Texas Department of Insurance (TDI). Based on information provided by TDI, this analysis assumes the duties and responsibilities associated with implementing the provisions of the bill could be accomplished by utilizing existing resources.

**Local Government Impact**

No fiscal implication to units of local government is anticipated.

**Source Agencies:** 454 Department of Insurance

**LBB Staff:** UP, AG, EH, CP