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| BILL ANALYSIS |

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| C.S.H.B. 2659 |
| By: Paul |
| Insurance |
| Committee Report (Substituted) |

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| **BACKGROUND AND PURPOSE**  There are concerns that the prohibition against a licensed public insurance adjuster using a name different from the name under which the adjuster is licensed is overly restrictive and does not account for the common use of assumed name certificates. C.S.H.B. 2659 seeks to address this concern by excepting such a licensed adjuster from that prohibition if the name is used under a valid assumed name certificate. |
| **CRIMINAL JUSTICE IMPACT**  It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision. |
| **RULEMAKING AUTHORITY**  It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution. |
| **ANALYSIS**  C.S.H.B. 2659 amends the Insurance Code to except a licensed public insurance adjuster from the prohibition against using a name different from the name under which the adjuster is currently licensed in an advertisement, solicitation, or contract for business if the name is used under a valid assumed name certificate as provided by the Assumed Business or Professional Name Act. |
| **EFFECTIVE DATE**  September 1, 2019. |
| **COMPARISON OF ORIGINAL AND SUBSTITUTE**  While C.S.H.B. 2659 may differ from the original in minor or nonsubstantive ways, the following summarizes the substantial differences between the introduced and committee substitute versions of the bill.  The substitute does not include a specification that the prohibition and added exception apply to the use of company names. |
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