

## **BILL ANALYSIS**

H.B. 1902  
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Insurance  
Committee Report (Unamended)

### **BACKGROUND AND PURPOSE**

It has been suggested that there is a need to revise the procedures for approval of the maximum liability limits for coverage under a Texas Windstorm Insurance Association windstorm and hail insurance policy. H.B. 1902 seeks to address this issue by establishing that the maximum liability limits are considered approved by the commissioner of insurance unless the commissioner disapproves or modifies the limits by a specified deadline.

### **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**

H.B. 1902 amends the Insurance Code to establish a presumption that the maximum liability limits proposed by the board of directors of the Texas Windstorm Insurance Association (TWIA) under a windstorm and hail insurance policy issued by TWIA are approved by the commissioner of insurance unless the commissioner disapproves or modifies the limits by order issued not later than the 30th day after the date of receipt of the filing of proposed adjustments with the commissioner. The bill changes from not later than the 60th day after the date of receipt of a filing of proposed adjustments with the commissioner to not later than the 30th day after the date the commissioner disapproves or modifies such a filing the deadline by which the commissioner, after notice and hearing, is required by order to approve, disapprove, or modify the proposed adjustment to those limits. The bill applies only to a proposed maximum liability limit filed on or after January 1, 2020.

### **EFFECTIVE DATE**

September 1, 2019.