

# SENATE AMENDMENTS

## 2<sup>nd</sup> Printing

By: Lucio III

H.B. No. 2587

A BILL TO BE ENTITLED

AN ACT

relating to the business of travel insurance.

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

SECTION 1. Title 12, Insurance Code, is amended by adding Chapter 3504 to read as follows:

CHAPTER 3504. TRAVEL INSURANCE

Sec. 3504.0001. DEFINITIONS. In this chapter:

(1) "Aggregator site" means a website that provides access to information regarding insurance products from more than one insurer, including product and insurer information, for use in comparison shopping.

(2) "Blanket travel insurance" means a policy of travel insurance issued to an eligible group that provides coverage for specific classes of persons with coverage provided to each member of the eligible group defined in the policy without a separate charge to individual members of the eligible group.

(3) "Cancellation fee waiver" means a contractual agreement between a supplier of travel services and the supplier's customer to waive some or all of the nonrefundable cancellation fee provisions of the supplier's underlying travel contract with or without regard to the reason for the cancellation or form of reimbursement. A cancellation fee waiver is not insurance.

(4) "Eligible group" means two or more persons who are engaged in a common enterprise or have an economic, educational, or

1 social affinity or relationship, including any of the following:

2 (A) an entity engaged in the business of  
3 providing travel or travel services, including a tour operator, a  
4 lodging provider, a vacation property owner, a hotel or resort, a  
5 travel club, a travel agency, a property manager, a cultural  
6 exchange program, and a common carrier or the operator, owner, or  
7 lessor of a means of transportation of passengers, including an  
8 airline, a cruise line, a railroad, a steamship company, and a  
9 public bus carrier, wherein with regard to any particular travel or  
10 type of travel or travelers, all members or customers of the group  
11 must have a common exposure to risk attendant to the travel;

12 (B) a college, school, or other institution of  
13 learning covering students, teachers, employees, or volunteers;

14 (C) an employer covering a board of directors or  
15 a group of employees, volunteers, contractors, dependents, or  
16 guests;

17 (D) a sports team or camp or sponsor of a team or  
18 camp covering participants, members, campers, employees,  
19 officials, supervisors, or volunteers;

20 (E) a religious, charitable, recreational,  
21 educational, or civic organization or branch of the organization  
22 covering members, participants, or volunteers;

23 (F) a financial institution or financial  
24 institution vendor or a parent holding company, trustee, or agent  
25 or designee of a financial institution or financial institution  
26 vendor covering persons, including account holders, credit card  
27 holders, debtors, guarantors, or purchasers;

1           (G) an incorporated or unincorporated  
2 association, including a labor union that has a common interest,  
3 constitution, and bylaws, organized and maintained in good faith  
4 for a purpose other than obtaining insurance for the association's  
5 members or participants;

6           (H) a trust, or the trustees of a fund,  
7 established, created, or maintained for the benefit of and covering  
8 members, employees, or customers of one or more associations  
9 meeting the requirements of Paragraph (G), subject to the  
10 commissioner's approval and the state premium tax provisions of  
11 Section 3504.0005;

12           (I) an entertainment production company covering  
13 a group of participants, volunteers, audience members,  
14 contestants, or workers;

15           (J) a volunteer fire department or an ambulance,  
16 rescue, police, court, first aid, or civil defense volunteer group  
17 or other similar volunteer group;

18           (K) a preschool, a daycare institution for  
19 children or adults, or a senior citizen club;

20           (L) an automobile or truck rental or leasing  
21 company covering a group of individuals who may become renters,  
22 lessees, or passengers defined by the individual's status on the  
23 rented or leased vehicles, in which circumstance the common  
24 carrier, the operator, owner, or lessor of a means of  
25 transportation, or the automobile or truck rental or leasing  
26 company is the policyholder; or

27           (M) any other group with respect to which the

1 commissioner has determined:

2 (i) the members are engaged in a common  
3 enterprise or have an economic, educational, or social affinity or  
4 relationship; and

5 (ii) issuance of the policy is not contrary  
6 to the public interest.

7 (5) "Fulfillment materials" means documentation sent  
8 to the purchaser of a travel protection plan that confirms the  
9 purchase and provides the travel protection plan's coverage and  
10 assistance details.

11 (6) "Group travel insurance" means travel insurance  
12 issued to an eligible group.

13 (7) "Planned trip" or "planned travel" means any  
14 journey or travel arranged through the services of a travel agency.

15 (8) "Primary certificate holder," specific to Section  
16 3504.0005, means an individual who elects and purchases travel  
17 insurance under a group policy.

18 (9) "Primary policyholder," specific to Section  
19 3504.0005, means an individual who elects and purchases individual  
20 travel insurance.

21 (10) "Travel assistance services" means noninsurance  
22 services that do not indemnify the consumer based on a fortuitous  
23 event or result in the transfer or shifting of risk constituting the  
24 business of insurance. Travel assistance services include security  
25 advisories, destination information, vaccination and immunization  
26 information services, travel reservation services, entertainment,  
27 activity and event planning, translation assistance, emergency

1 messaging, international legal and medical referrals, medical case  
2 monitoring, coordination of transportation arrangements, emergency  
3 cash transfer assistance, medical prescription replacement  
4 assistance, passport and travel document replacement assistance,  
5 lost luggage assistance, concierge services, and any other service  
6 that is furnished in connection with planned travel. Travel  
7 assistance services are not insurance and not related to insurance.

8 (11) "Travel insurance" means insurance coverage for  
9 personal risks incident to planned travel, including:

10 (A) interruption or cancellation of a trip or  
11 event;

12 (B) loss of baggage or personal effects;

13 (C) damages to accommodations or rental  
14 vehicles;

15 (D) sickness, accident, disability, or death  
16 occurring during travel;

17 (E) emergency evacuation;

18 (F) repatriation of remains; or

19 (G) any other contractual obligations to  
20 indemnify or pay a specified amount to the traveler on determinable  
21 contingencies related to travel as approved by the commissioner.

22 Travel insurance does not include a major medical plan that  
23 provides comprehensive medical protection for a traveler on a trip  
24 of longer than six months, such as an individual working or residing  
25 overseas as an expatriate, or any other insurance product that must  
26 be sold by an agent with a specific agent's license.

27 (12) "Travel protection plan" means a plan that

1 provides one or more of the following:

2 (A) travel insurance;

3 (B) travel assistance services; and

4 (C) cancellation fee waivers.

5 Sec. 3504.0002. APPLICABILITY. (a) This chapter applies  
6 to a travel insurance policy or certificate that:

7 (1) provides coverage to a resident of this state or is  
8 sold, solicited, negotiated, or offered in this state; and

9 (2) is delivered or issued for delivery in this state.

10 (b) This chapter does not apply to a cancellation fee waiver  
11 or travel assistance service except as expressly provided in this  
12 chapter.

13 Sec. 3504.0003. CONFLICT OF LAWS. This chapter prevails to  
14 the extent of any conflict with another provision of this code.

15 Sec. 3504.0004. LINE OF INSURANCE. (a) Notwithstanding  
16 any other provision of this code, travel insurance is classified  
17 and filed for purposes of rates and forms under an inland marine  
18 line of insurance, except as provided by Subsection (b).

19 (b) Travel insurance that provides coverage for sickness,  
20 accident, disability, or death occurring during travel,  
21 exclusively or in conjunction with related coverage for emergency  
22 evacuation, repatriation of remains, or incidental limited  
23 property and casualty benefits, including baggage or trip  
24 cancellation, may be filed by an authorized insurer under an  
25 accident and health line of insurance or an inland marine line of  
26 insurance.

27 (c) Eligibility and underwriting standards for travel

1 insurance may be developed and provided based on travel protection  
2 plans designed for individual or identified marketing or  
3 distribution channels if the standards meet underwriting standards  
4 for an inland marine line of insurance.

5 Sec. 3504.0005. PREMIUM TAX. (a) A travel insurer shall  
6 pay premium tax, as provided by Section 221.002, on travel  
7 insurance premiums paid by any of the following:

8 (1) an individual primary policyholder who is a  
9 resident of this state;

10 (2) a primary certificate holder who is a resident of  
11 this state and elects and purchases coverage under a group travel  
12 insurance policy; or

13 (3) subject to apportionment of premium in accordance  
14 with Chapter 229 or other law, a blanket travel insurance  
15 policyholder who buys a blanket travel insurance policy in this  
16 state for members of the eligible group if:

17 (A) the policyholder is a resident of this state;

18 (B) the policyholder's principal place of  
19 business is located in this state; or

20 (C) the principal place of business of an  
21 affiliate or subsidiary of the policyholder is located in this  
22 state.

23 (b) A travel insurer shall:

24 (1) document the state of residence or principal place  
25 of business of the policyholder or certificate holder described by  
26 Subsection (a); and

27 (2) report as premium only the amount allocable to

1 travel insurance and not amounts received for travel assistance  
2 services or cancellation fee waivers.

3 (c) Amounts received for travel assistance services and  
4 cancellation fee waivers, whether the travel assistance services  
5 and cancellation waivers are offered separately or for a combined  
6 price authorized by Section 3504.0006, are not subject to taxation  
7 under Section 221.002(b).

8 Sec. 3504.0006. TRAVEL PROTECTION PLANS. A travel  
9 protection plan composed of multiple features may be offered for a  
10 combined price if:

11 (1) at the time of or before the consumer buys the  
12 travel protection plan it is clearly disclosed to the consumer that  
13 the plan includes travel insurance, travel assistance services, and  
14 cancellation fee waivers, as applicable, and information and an  
15 opportunity is provided for the consumer to obtain additional  
16 information regarding the features and the pricing of each feature;  
17 and

18 (2) the fulfillment materials:

19 (A) describe the travel insurance, travel  
20 assistance services, and cancellation fee waivers in the travel  
21 protection plan; and

22 (B) include the travel insurance disclosures and  
23 the contact information for persons providing travel assistance  
24 services and cancellation fee waivers, as applicable.

25 Sec. 3504.0007. SALES PRACTICES; PROHIBITED PRACTICES. (a)  
26 Offering or selling a travel insurance policy that could never  
27 result in payment of a claim for an insured under the policy is an



1 unfair trade practice under Subtitle C, Title 5.

2 (b) All documents provided to a consumer before the purchase  
3 of travel insurance, including sales materials, advertising  
4 materials, and marketing materials, must be consistent with the  
5 travel insurance policy, including forms, endorsements, policies,  
6 rate filings, and certificates of insurance.

7 (c) Before the consumer buys travel insurance and  
8 subsequently in the fulfillment materials, the consumer must be  
9 provided information about any preexisting condition exclusion  
10 that is included in the travel insurance policy or certificate. The  
11 consumer must have the opportunity to learn more about the  
12 exclusion.

13 (d) The fulfillment materials and the information described  
14 in Section 4055.154(a) must be provided to a policyholder or  
15 certificate holder as soon as practicable after the purchase of a  
16 travel protection plan. Unless the policyholder or certificate  
17 holder has started a covered trip or filed a claim under the travel  
18 insurance coverage, the policyholder or certificate holder may  
19 cancel a policy or certificate for a full refund of the travel  
20 protection plan price. The policyholder or certificate holder must  
21 exercise the right to cancel a travel protection plan before:

22 (1) the 15th day after the date of delivery of the  
23 travel protection plan's fulfillment materials by United States  
24 mail or a later date specified by the plan; or

25 (2) the 10th day after the date of delivery of the  
26 travel protection plan's fulfillment materials by means other than  
27 United States mail or a later date specified by the plan.

1       (e) For the purposes of this section, delivery means handing  
2 fulfillment materials to the policyholder or certificate holder or  
3 sending fulfillment materials by United States mail or electronic  
4 means to the policyholder or certificate holder.

5       (f) The company shall disclose in the policy documentation  
6 and fulfillment materials if the travel insurance is primary or  
7 secondary to other applicable coverage.

8       (g) If travel insurance is marketed directly to a consumer  
9 through an insurer's website or by others through an aggregator  
10 site, it is not an unfair trade practice or other violation of law  
11 if:

12               (1) an accurate summary or short description of  
13 coverage is provided on the website; and

14               (2) the consumer has access to the full provisions of  
15 the policy through electronic means.

16       (h) A person offering, soliciting, or negotiating travel  
17 insurance or travel protection plans on an individual or group  
18 basis may not do so by using negative option or opt out that  
19 requires a consumer to take an affirmative action to deselect  
20 coverage, such as unchecking a box on an electronic form, when the  
21 consumer purchases a trip.

22       (i) It is an unfair trade practice to market blanket travel  
23 insurance coverage as free.

24       (j) If a consumer's destination jurisdiction requires  
25 insurance coverage, it is not an unfair trade practice to require  
26 that a consumer choose between the following options as a condition  
27 of purchasing a trip or travel package:

1           (1) purchasing the coverage required by the  
2 destination jurisdiction through the travel retailer or  
3 supervising entity supplying the trip or travel package; or

4           (2) agreeing to obtain and provide proof of coverage  
5 that meets the destination jurisdiction's requirements before  
6 departure.

7           Sec. 3504.0008. RULEMAKING. The commissioner shall adopt  
8 rules necessary to implement this chapter. Section 2001.0045,  
9 Government Code, does not apply to rules adopted under this  
10 section.

11           SECTION 2. Section 4055.151, Insurance Code, is amended by  
12 amending Subdivision (1) and adding Subdivisions (1-a) and (1-c) to  
13 read as follows:

14           (1) "Offer and disseminate" means to:

15                   (A) provide general information, including the  
16 price and a description of the coverage; and

17                   (B) process the application and collect  
18 premiums.

19           (1-a) "Planned trip" means any journey or travel  
20 arranged through the services of a travel agency.

21           (1-c) "Travel administrator" means a person who,  
22 directly or indirectly, underwrites, collects a charge,  
23 collateral, or a premium from, or adjusts or settles a claim of a  
24 resident of this state in connection with travel insurance. A  
25 person is not a travel administrator if the person's only actions  
26 that would otherwise cause the person to be considered a travel  
27 administrator include:

1           (A) the person working for a travel administrator  
2 to the extent the person's activities are subject to the  
3 supervision and control of the travel administrator;

4           (B) an insurance agent selling insurance or  
5 engaged in administrative and claims-related activities within the  
6 scope of the agent's license;

7           (C) a travel retailer, registered under the  
8 license of a supervising entity in accordance with this subchapter,  
9 offering and disseminating travel insurance;

10           (D) an individual adjusting or settling claims in  
11 the normal course of the individual's practice or employment as an  
12 attorney and who does not collect charges or premiums in connection  
13 with insurance coverage; or

14           (E) a business entity that is affiliated with a  
15 licensed insurer acting as a travel administrator for the direct  
16 and assumed insurance business of an affiliated insurer.

17           SECTION 3. Sections 4055.1515, 4055.153, and 4055.154,  
18 Insurance Code, are amended to read as follows:

19           Sec. 4055.1515. TRAVEL INSURANCE SUPERVISING ENTITY AND  
20 TRAVEL ADMINISTRATOR. (a) An insurer authorized to engage in the  
21 business of travel insurance in this state may designate a travel  
22 insurance supervising entity for purposes of this subchapter. The  
23 supervising entity must be:

- 24           (1) a licensed managing general agent;  
25           (2) a licensed third-party administrator; [~~or~~]  
26           (3) a licensed insurance agent, including a specialty  
27 license holder and a person described by Section 4055.002(a); or

1           (4) a travel administrator.

2           (b) Notwithstanding any other provisions of this code, a  
3 person may not act or represent the person as a travel administrator  
4 for travel insurance unless the person is:

5           (1) a licensed property and casualty insurance agent;

6           (2) a licensed managing general agent; or

7           (3) a third-party administrator engaging in the  
8 business of insurance in this state under a certificate of  
9 authority.

10          (c) A travel administrator and a travel administrator's  
11 employees are exempt from the licensing requirements under Chapter  
12 4101 with respect to travel insurance.

13          (d) An insurer is responsible for the acts of a travel  
14 administrator administering travel insurance underwritten by the  
15 insurer. The insurer must ensure that the travel administrator  
16 maintains all books and records relevant to the insurer and makes  
17 the books and records available to the department on request of the  
18 commissioner.

19          Sec. 4055.153. AUTHORITY OF TRAVEL RETAILER. [~~a~~] A  
20 travel retailer may offer and disseminate travel insurance as a  
21 service to the retailer's customers on behalf of and under the  
22 license and direction of a supervising entity only:

23           (1) in connection with the sale or arrangement of  
24 transportation, accommodations, or events for travelers; and

25           (2) with respect to travel insurance [~~that includes:~~

26                   [~~(A) accident and health insurance that provides~~  
27 ~~coverage to a traveler for accidental death or dismemberment and~~

1 ~~for medical expenses resulting from an accident or sickness~~  
2 ~~involving the traveler that occurs during the planned trip;~~

3 ~~[(B) insurance that provides coverage to a~~  
4 ~~traveler for expenses incurred as a result of trip cancellation or~~  
5 ~~interruption of a planned trip or event;~~

6 ~~[(C) personal effects insurance that provides~~  
7 ~~coverage to a traveler for loss of or damage to personal effects~~  
8 ~~during the planned trip or event;~~

9 ~~[(D) insurance that provides coverage for damage~~  
10 ~~to accommodations or rental vehicles; or~~

11 ~~[(E) any other coverage the commissioner~~  
12 ~~approves as meaningful and appropriate in connection with the~~  
13 ~~transportation or accommodations arranged through a travel~~  
14 ~~agency].~~

15 ~~[(b) Travel insurance does not include major medical~~  
16 ~~expense coverage for a traveler on a planned trip for six months or~~  
17 ~~more, including:~~

18 ~~[(1) an individual working abroad;~~

19 ~~[(2) an expatriate; and~~

20 ~~[(3) a military service member on deployment.]~~

21 Sec. 4055.154. TRAVEL INSURANCE GENERALLY. (a) A travel  
22 retailer, or the supervising entity, shall provide to a traveler  
23 seeking to purchase travel insurance:

24 (1) a description of the material terms or the actual  
25 terms of the insurance coverage;

26 (2) a description of the claims filing process;

27 (3) a description of the review and cancellation

1 process for the travel insurance policy; and

2 (4) the name and contact information for the insurer  
3 and the supervising entity.

4 (b) Travel insurance coverage may be provided under an  
5 individual, [~~policy or a~~] group, or blanket [~~master~~] policy as  
6 defined by Section 3504.0001.

7 SECTION 4. Section 4055.155, Insurance Code, is amended by  
8 amending Subsection (e) and adding Subsections (g-1) and (j) to  
9 read as follows:

10 (e) The supervising entity must certify in a form prescribed  
11 by the commissioner by rule that each registered travel retailer is  
12 in compliance with 18 U.S.C. Section 1033. The grounds for  
13 suspension or revocation and the penalties that apply to a resident  
14 insurance agent apply to a supervising entity and travel retailer.

15 (g-1) The supervising entity shall pay all applicable  
16 licensing fees required by state law with respect to travel  
17 insurance.

18 (j) Any person licensed in a major line of authority, as  
19 determined by the commissioner, as an insurance agent may sell,  
20 solicit, and negotiate travel insurance. A property and casualty  
21 insurance agent is not required to be appointed by an insurer to  
22 sell, solicit, or negotiate travel insurance.

23 SECTION 5. Subchapter D, Chapter 4055, Insurance Code, is  
24 amended by adding Section 4055.158 to read as follows:

25 Sec. 4055.158. RULEMAKING. The commissioner shall adopt  
26 rules necessary to implement this subchapter. Section 2001.0045,  
27 Government Code, does not apply to rules adopted under this

1 section.

2 SECTION 6. Section 221.002(b), Insurance Code, is amended  
3 to read as follows:

4 (b) Except as provided by Subsection (c), in determining an  
5 insurer's taxable premium receipts, the insurer shall include the  
6 total gross amounts of premiums, membership fees, assessments,  
7 dues, revenues, and any other considerations for insurance written  
8 by the insurer in a calendar year from any kind of insurance written  
9 by the insurer on each kind of property or risk located in this  
10 state, including:

- 11 (1) fire insurance;
- 12 (2) ocean marine insurance;
- 13 (3) inland marine insurance;
- 14 (4) accident insurance;
- 15 (5) credit insurance;
- 16 (6) livestock insurance;
- 17 (7) fidelity insurance;
- 18 (8) guaranty insurance;
- 19 (9) surety insurance;
- 20 (10) casualty insurance;
- 21 (11) workers' compensation insurance;
- 22 (12) employers' liability insurance;
- 23 (13) crop insurance written by a farm mutual insurance  
24 company; ~~and~~
- 25 (14) home warranty insurance; and
- 26 (15) travel insurance.

27 SECTION 7. This Act takes effect September 1, 2019.



ADOPTED

VV  
MAY 21 2019

*Henry David*  
Secretary of the Senate

FLOOR AMENDMENT NO. 1

BY:

*Angela Paxton*

1 Amend H.B. No. 2587 (senate committee report) as follows:

2 (1) In SECTION 1 of the bill, in added Section 3504.0001(1),  
3 Insurance Code (page 1, line 25), strike "a website" and substitute  
4 "an Internet website".

5 (2) In SECTION 1 of the bill, in added Section  
6 3504.0001(4)(K), Insurance Code (page 2, line 25), strike "daycare  
7 institution" and substitute "day-care facility".

8 (3) In SECTION 1 of the bill, in added Section  
9 3504.0001(10), Insurance Code (page 2, line 68), between "insurance  
10 and" and "not related", insert "are".

11 (4) In SECTION 1 of the bill, strike added Section  
12 3504.0003, Insurance Code (page 3, lines 32-33).

13 (5) In SECTION 1 of the bill, strike added Section  
14 3504.0004(a), Insurance Code (page 3, lines 34-37), and substitute  
15 the following:

16 (a) Except as provided by Subsection (b) and notwithstanding any  
17 other provision of this code, travel insurance is classified and  
18 filed for purposes of rates and forms under an inland marine line of  
19 insurance.

20 (6) In SECTION 1 of the bill, in added Section 3504.0005(a),  
21 Insurance Code (page 3, lines 59-68), strike Subdivision (3) and  
22 substitute the following:

23 (3) a blanket travel insurance policyholder who buys a  
24 blanket travel insurance policy for members of an eligible group  
25 if:

26 (A) the policyholder is a resident of this state;

27 or

28 (B) the policyholder's principal place of  
29 business is located in this state.

1 (7) In SECTION 1 of the bill, in added Section 3504.0005(b),  
2 Insurance Code (page 4, lines 4-6), strike Subdivision (2) and  
3 substitute the following:

4 (2) report as premium:

5 (A) only the amount allocable to travel insurance  
6 and not amounts received for travel assistance services or  
7 cancellation fee waivers; and

8 (B) only the amount allocable to residents of  
9 this state.

10 (8) In SECTION 1 of the bill, strike added Section  
11 3504.0006(1), Insurance Code (page 4, lines 15-20), and substitute  
12 the following:

13 (1) at the time or before the consumer buys the travel  
14 protection plan it is clearly disclosed to the consumer that the  
15 plan includes travel insurance, travel assistance services, and  
16 cancellation fee waivers, as applicable, and provides information  
17 and an opportunity for the consumer to obtain additional  
18 information regarding the features and the pricing of each feature;

19 (9) In SECTION 1 of the bill, in added Section 3504.0007(g),  
20 Insurance Code (page 4, line 67), strike "insurer's website" and  
21 substitute "insurer's Internet website".

22 (10) In SECTION 1 of the bill, in added Section  
23 3504.0007(g)(1), Insurance Code (page 5, line 2), strike "the  
24 website" and substitute "the Internet website".

25 (11) In SECTION 1 of the bill, in added Section  
26 3504.0007(h), Insurance Code (page 5, line 7), strike "using  
27 negative option" and substitute "using a negative option".

28 (12) In SECTION 1 of the bill, in added Section 3504.0008,  
29 Insurance Code (page 5, line 23), strike "The commissioner shall  
30 adopt" and substitute "(a) The commissioner may adopt".

31 (13) In SECTION 1 of the bill, in added Section 3504.0008,

1 Insurance Code (page 5, between lines 26 and 27), insert the  
2 following:

3 (b) The comptroller, in consultation with the commissioner,  
4 may adopt rules to implement this chapter.

5 (14) In SECTION 2 of the bill, in added Section  
6 4055.151(1-c), Insurance Code (page 5, lines 37-40), strike "a  
7 person who, directly or indirectly, underwrites, collects a charge,  
8 collateral, or premium from, or adjusts or settles a claim of a  
9 resident of this state" and substitute "a person who directly or  
10 indirectly underwrites, collects a charge, collateral, or premium  
11 from, or adjusts or settles a claim of, a resident of this state".

12 (15) In SECTION 3 of the bill, strike amended Section  
13 4055.154(b), Insurance Code (page 6, lines 59-61), and substitute  
14 the following:

15 (b) Travel insurance coverage may be provided under an  
16 individual [~~policy~~] or [~~a~~] group insurance policy or a blanket  
17 travel insurance [~~master~~] policy, as defined by Section 3504.0001.

18 (16) Renumber the sections of and the cross-references  
19 within added Chapter 3504, Insurance Code, accordingly.

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

**FISCAL NOTE, 86TH LEGISLATIVE REGULAR SESSION**

**May 22, 2019**

**TO:** Honorable Dennis Bonnen, Speaker of the House, House of Representatives

**FROM:** John McGeady, Assistant Director    Sarah Keyton, Assistant Director  
Legislative Budget Board

**IN RE: HB2587** by Lucio III (Relating to the business of travel insurance.), **As Passed 2nd House**

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

The bill would amend the Insurance Code relating to the business of travel insurance. Based on information provided by the Texas Department of Insurance, this analysis assumes that 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:** WP, CLo, CMa, SGr, CP

**LEGISLATIVE BUDGET BOARD  
Austin, Texas**

**FISCAL NOTE, 86TH LEGISLATIVE REGULAR SESSION**

**April 29, 2019**

**TO:** Honorable Kelly Hancock, Chair, Senate Committee on Business & Commerce

**FROM:** John McGeady, Assistant Director    Sarah Keyton, Assistant Director  
Legislative Budget Board

**IN RE: HB2587** by Lucio III (Relating to the business of travel insurance.), **As Engrossed**

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**LBB Staff:** WP, CLo, CMa, SGr, CP

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

**FISCAL NOTE, 86TH LEGISLATIVE REGULAR SESSION**

**April 9, 2019**

**TO:** Honorable Eddie Lucio III, Chair, House Committee on Insurance

**FROM:** John McGeady, Assistant Director    Sarah Keyton, Assistant Director  
Legislative Budget Board

**IN RE:** **HB2587** by Lucio III (relating to the business of travel insurance.), **Committee Report**  
**1st House, Substituted**

<b>No significant fiscal implication to the State is anticipated.</b>
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The bill would amend the Insurance Code relating to the business of travel insurance. Based on information provided by the Texas Department of Insurance, this analysis assumes that 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:** WP, CMa, SGr, CP

**LEGISLATIVE BUDGET BOARD  
Austin, Texas**

**FISCAL NOTE, 86TH LEGISLATIVE REGULAR SESSION**

**March 25, 2019**

**TO:** Honorable Eddie Lucio III, Chair, House Committee on Insurance

**FROM:** John McGeady, Assistant Director    Sarah Keyton, Assistant Director  
Legislative Budget Board

**IN RE: HB2587** by Lucio III (Relating to the business of travel insurance.), **As Introduced**

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

The bill would amend the Insurance Code relating to the business of travel insurance. Based on information provided by the Texas Department of Insurance, this analysis assumes that the duties and responsibilities associated with implementing the provisions of the bill could be accomplished by utilizing existing resources.

The bill applies only to a travel insurance policy or certificate that is delivered or issued for delivery on or after January 1, 2020. The bill would take effect on September 1, 2019.

**Local Government Impact**

No fiscal implication to units of local government is anticipated.

**Source Agencies:** 454 Department of Insurance

**LBB Staff:** WP, CMA, SGr, CP