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| BILL ANALYSIS |

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| H.B. 3684 |
| By: Bonnen |
| Insurance |
| Committee Report (Unamended) |

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| **BACKGROUND AND PURPOSE**  The 86th Regular Legislative Session enacted legislation that created two select interim legislative committees. The committees were tasked with studying the funding and funding structure of the Texas Windstorm Insurance Association (TWIA) and evaluating a potential merger between the Texas Fair Access to Insurance Requirements Plan and TWIA. However, as a direct result of the COVID-19 pandemic, neither committee was able to meet or submit their required reports. Furthermore, the enacted legislation set the committees to expire in the near future. H.B. 3684 seeks to remedy this situation by postponing the expiration dates of both select interim committees and postponing the submission deadline for their respective reports. |
| **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. 3684 amends the Insurance Code to continue the windstorm insurance legislative funding and funding structure oversight board and provisions governing the board until September 1, 2023, and to postpone the deadline for the board's report to November 15, 2022.  H.B. 3684 amends Sections 14(c) and (d), Chapter 790 (H.B. 1900), Acts of the 86th Legislature, Regular Session, 2019, to postpone to January 1, 2023, the deadline by which the windstorm insurance legislative oversight board is required to submit a report of its study on whether to merge the Texas Windstorm Insurance Association and the FAIR Plan. The bill postpones the expiration of provisions relating to that study to January 1, 2024. |
| **EFFECTIVE DATE**  September 1, 2021. |