87R6498 MWC-F

By:  Pacheco H.B. No. 2779

A BILL TO BE ENTITLED

AN ACT

relating to the regulation as a public insurance adjuster of certain persons acting on behalf of an insured for a real or personal property insurance claim.

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

SECTION 1.  Subchapter A, Chapter 4102, Insurance Code, is amended by adding Section 4102.0021 to read as follows:

Sec. 4102.0021.  EXEMPTIONS FOR CERTAIN CONTRACTOR SERVICES OR COMMUNICATIONS. This chapter does not apply to the following actions by a contractor who has been engaged by an insured to complete work covered under a property insurance policy:

(1)  providing supplement estimates to the insurer;

(2)  submitting photographs, code documentation, manufacturer specifications, or any other supporting documents to the insurer;

(3)  suggesting the insured invoke the appraisal clause in the insured's policy or suggesting the insured hire a public insurance adjuster or attorney in connection with the insured's claim; or

(4)  engaging in conversations with an insurer, or their agent, to clarify the scope of work provided in the written estimate.

SECTION 2.  The changes in law made by this Act apply only to a contract entered into on or after the effective date of this Act. A contract entered into before the effective date of this Act is governed by the law in effect immediately before the effective date of this Act, and that law is continued in effect for that purpose.

SECTION 3.  This Act takes effect September 1, 2021.