

By: Guillen

H.B. No. 1861

A BILL TO BE ENTITLED

AN ACT

1
2 relating to notice of nonrenewal of a property and casualty
3 insurance policy.

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

5 SECTION 1. Section [551.105](#), Insurance Code, is amended to
6 read as follows:

7 Sec. 551.105. NONRENEWAL OF POLICIES; NOTICE REQUIRED.
8 Unless the insurer has mailed written notice of nonrenewal or
9 renewal with written notice of change in coverage as provided by
10 Section [2002.001](#) to the insured not later than the 60th [~~30th~~] day
11 before the date on which the insurance policy expires, an insurer
12 must renew an insurance policy, at the request of the insured, on
13 the expiration of the policy. Notwithstanding the failure of an
14 insurer to comply with this section, the policy shall terminate on
15 the effective date of any replacement or succeeding insurance
16 policy with another carrier with respect to the insured
17 (a) personal automobile, (b) home, farm, ranch, dwelling,
18 duplex, or apartment, or (c) other real or personal property.

19 SECTION 2. The changes in law made by this Act apply only to
20 an insurance policy that is delivered, issued for delivery, or
21 renewed on or after January 1, 2024. A policy delivered, issued for
22 delivery, or renewed before January 1, 2024, is governed by the law
23 as it existed immediately before the effective date of this Act, and
24 that law is continued in effect for that purpose.

1 SECTION 3. This Act takes effect September 1, 2023.