

## **BILL ANALYSIS**

Senate Research Center

H.B. 2213  
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Engrossed

### **AUTHOR'S / SPONSOR'S STATEMENT OF INTENT**

There have been vacancies on the Texas Windstorm Insurance Association (TWIA) board of directors. Among other requirements, current law requires three board members to reside in first tier coastal counties and three members to reside in an area of Texas that is located more than 100 miles from the Texas coastline. Because of these composition requirements, a significant number of Texans are ineligible for TWIA board membership, including parts of Houston.

H.B. 2213 seeks to address this issue by broadening eligibility criteria for TWIA board membership to provide for the three seats currently for board members residing in an area more than 100 miles from the Texas coastline to instead be filled by members who reside in an area outside of a catastrophe area.

H.B. 2213 amends current law relating to the composition of the board of directors of the Texas Windstorm Insurance Association.

### **RULEMAKING AUTHORITY**

This bill does not expressly grant any additional rulemaking authority to a state officer, institution, or agency.

### **SECTION BY SECTION ANALYSIS**

SECTION 1. Amends Sections 2210.102(b), (c-1), and (d), Insurance Code, as follows:

(b) Requires three members of the board of directors of the Texas Windstorm Insurance Association to be representatives of the insurance industry who actively write or sell, rather than write and renew, windstorm and hail insurance in the first tier coastal counties and residents of this state. Makes nonsubstantive changes.

(c-1) Requires at least one, rather than requires one, of the members appointed under Subsection (c) (relating to requiring three members to reside in the first tier coastal counties) to be a property and casualty agent who is licensed under the Insurance Code, is actively offering or selling Texas windstorm and hail insurance policies under Chapter 2210 (Texas Windstorm Insurance Association), and is not a captive agent.

(d) Requires three members to reside in an area of this state that is located outside a catastrophe area, rather than more 100 miles from the Texas coastline.

SECTION 2. Effective date: September 1, 2025.