

## **BILL ANALYSIS**

C.S.H.B. 2213  
By: Johnson  
Insurance  
Committee Report (Substituted)

### **BACKGROUND AND PURPOSE**

The bill author has informed the committee that 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. The bill author further informed the committee that, because of these composition requirements, a significant number of Texans are ineligible for TWIA board membership, including parts of Houston, which according to the Texas Tribune has experienced significant insurance impacts resulting from worsening storm and weather volatility. C.S.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.

### **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**

C.S.H.B. 2213 amends the Insurance Code to replace the requirement that three members of the board of directors of the Texas Windstorm Insurance Association reside in an area of Texas that is located more than 100 miles from the Texas coastline with a requirement that three members of the board reside in an area of Texas that is located outside a catastrophe area under the Texas Windstorm Insurance Association Act.

### **EFFECTIVE DATE**

September 1, 2025.

### **COMPARISON OF INTRODUCED AND SUBSTITUTE**

While C.S.H.B. 2213 may differ from the introduced in minor or nonsubstantive ways, the following summarizes the substantial differences between the introduced and committee substitute versions of the bill.

Both the introduced and the substitute replace the requirement that three members of the board of directors of the Texas Windstorm Insurance Association reside in an area of Texas that is located more than 100 miles from the Texas coastline. However, the introduced did so with a requirement that these members reside in an area of Texas that is located outside the first tier coastal counties, whereas the substitute does so with a requirement that these members reside in an area of Texas that is located outside a catastrophe area.