

## **BILL ANALYSIS**

H.B. 3016  
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Trade, Workforce & Economic Development  
Committee Report (Unamended)

### **BACKGROUND AND PURPOSE**

The bill author has informed the committee about the exploitation by criminal networks engaged in organized automobile theft of collision damage waivers, a contractual agreement that shifts liability for damage or theft of a rental vehicle from the renter to the rental car company. The bill author further informed the committee that current law restricts the circumstances under which a waiver may be voided, such as unauthorized use or driver intoxication. In committee hearings for the bill, a representative from the automobile rental industry testified that the company has experienced approximately 100 thefts since the beginning of 2025, with many of those vehicles being tracked by license plate readers as having gone over the international border. The witness noted that, with many of these vehicles being covered by these waivers, no mode of recourse is currently available in these situations, even in cases where renters refuse to cooperate with law enforcement or the rental agencies.

H.B. 3016 seeks to enact narrow circumstances under which a waiver may be voided when a vehicle is stolen and the renter fails to follow the bill's procedures for reporting that theft.

### **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. 3016 amends the Business & Commerce Code to authorize a rental company to void a damage waiver for a rental vehicle if the vehicle is stolen and the renter fails to do the following:

- return the vehicle's ignition key to the rental company;
- file a report with law enforcement not later than 24 hours after the renter discovers the theft; and
- fully cooperate with the rental company and any law enforcement agency or other authority investigating the stolen vehicle in all matters relating to the investigation of the stolen vehicle.

The bill applies only to an agreement entered into on or after the bill's effective date. An agreement entered into before the bill's effective date is governed by the law in effect on the date the agreement was entered into, and the former law is continued in effect for that purpose.

### **EFFECTIVE DATE**

September 1, 2025.