

## **BILL ANALYSIS**

S.B. 1810  
By: Schwertner  
Insurance  
Committee Report (Unamended)

### **BACKGROUND AND PURPOSE**

Under current law, the Texas Department of Insurance (TDI) must use all relevant information submitted by title insurance companies and agents in annual statistical reports when fixing premium rates for title insurance. The bill sponsor has informed the committee that a key component of this decision includes an evaluation of past data; however, this data has not always been timely or regularly submitted, sometimes lagging by two years. S.B. 1810 seeks to ensure the timely submission of all relevant and current data to TDI for future rate considerations so that TDI can make the best possible rate decision for both the title system and consumers by setting firm deadlines by which applicable agents and title companies must provide relevant statistical report data.

### **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**

S.B. 1810 amends the Insurance Code to require the Texas Department of Insurance (TDI) to issue a call for the statistical report data that each title insurance agent and each title insurance company engaged in the business of title insurance in Texas must annually submit to TDI for use in fixing premium rates as follows:

- to each title agent, not later than March 1 of each year for a statistical report due to TDI on May 1; and
- to each title company, not later than April 1 of each year for a statistical report due to TDI on June 1.

S.B. 1810 requires TDI to publish on TDI's website a compilation report summarizing those statistical reports, as follows:

- from all title agents, not later than October 1 of each year; and
- from all title companies, not later than November 1 of each year.

The compilation report must include the loss experience, expenses of operation, premiums, and other material matters submitted to TDI.

S.B. 1810 applies only to a statistical report filed on or after January 1, 2026.

### **EFFECTIVE DATE**

September 1, 2025.