

By: Bucy, Morgan

H.B. No. 722

A BILL TO BE ENTITLED

AN ACT

relating to the disclosure of total loss evaluation materials by automobile insurers.

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

SECTION 1. Subchapter G, Chapter 1952, Insurance Code, is amended by adding Section 1952.308 to read as follows:

Sec. 1952.308. DISCLOSURE OF TOTAL LOSS EVALUATION MATERIALS ON REQUEST. (a) This section applies to an insurer writing automobile insurance in this state or providing an automobile insurance policy covering persons located in this state, including an insurance company, corporation, reciprocal or interinsurance exchange, mutual insurance company, capital stock company, association, county mutual insurance company, Lloyd's plan, risk pool, and any other insurer.

(b) On request of a person whose vehicle is being appraised by an insurer for a total loss evaluation, the insurer shall provide to the person a written explanation of any materials used to determine the amount of loss, including the cost of observed or predicted repairs and the salvage value of the automobile.

SECTION 2. Section 1952.308, Insurance Code, as added by this Act, applies only to an insurance policy that is delivered, issued for delivery, or renewed on or after January 1, 2026.

SECTION 3. This Act takes effect September 1, 2025.