

AN ACT

relating to the use of installment premium payment plans on Texas
Windstorm Insurance Association policies.

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

SECTION 1. Section [2210.2032](#), Insurance Code, is amended by
adding Subsection (c) to read as follows:

(c) Due to the availability of multiple installment payment
plans directly through the association at no additional cost to the
insured, the use of premium financing arrangements is prohibited.

SECTION 2. The changes in law made by this Act apply to
policies issued and renewed on or after January 1, 2026.

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

H.B. No. 2518

President of the Senate

Speaker of the House

I certify that H.B. No. 2518 was passed by the House on May 2, 2025, by the following vote: Yeas 120, Nays 15, 1 present, not voting.

Chief Clerk of the House

I certify that H.B. No. 2518 was passed by the Senate on May 25, 2025, by the following vote: Yeas 28, Nays 2, 1 present, not voting.

Secretary of the Senate

APPROVED: _____

Date

Governor