

By: Smithee

H.B. No. 2841

A BILL TO BE ENTITLED

AN ACT

1
2 relating to Texas Windstorm Insurance Association underwriting
3 standards for new structures constructed in accordance with certain
4 construction standards.

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

6 SECTION 1. Section 2210.152, Insurance Code, is amended by
7 adding Subsection (d) to read as follows:

8 (d) The plan of operation must provide that new structures
9 certified to have been constructed in accordance with the fortified
10 home, multifamily, or commercial construction standards published
11 by the Insurance Institute for Business and Home Safety or its
12 successor entity are deemed to meet the association's underwriting
13 standards.

14 SECTION 2. (a) Section 2210.152(d), Insurance Code, as
15 added by this Act, applies only to a structure constructed on or
16 after the effective date of this Act.

17 (b) As soon as practicable after the effective date of this
18 Act, the Texas Windstorm Insurance Association shall propose to the
19 commissioner of insurance amendments to the association's plan of
20 operation to conform to the changes in law made by this Act.

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