By: Oliverson H.B. No. 3496

A BILL TO BE ENTITLED

1	AN ACT
2	relating to the authority of the Texas Department of Insurance to
3	publish and maintain a list of certain ready-to-swim programs.
4	BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:
5	SECTION 1. Subtitle A, Title 9, Health and Safety Code, is
6	amended by adding Chapter 761 to read as follows:
7	CHAPTER 761. READY-TO-SWIM PROGRAMS
8	Sec. 761.001. DEFINITIONS. In this chapter:
9	(1) "Basic water safety skills" means the skills
10	required to independently enter the water, surface from under the
11	water, turn around in the water, propel through the water for a
12	distance of at least 25 yards, float on or tread water, and exit the
13	water.
14	(2) "Beginner-level student" means a student who does
15	not demonstrate basic water safety skills.
16	(3) "Commissioner" means the commissioner of
17	insurance.
18	(4) "Department" means the Texas Department of
19	Insurance.
20	(5) "Instructor" means an individual who for
21	compensation provides swim instruction directly to students or
22	behalf of an operator of a ready-to-swim program.
23	(6) "Operator" means an individual, company,
24	corporation, partnership, limited liability corporation, nonprofit
	topolation, particularly, remedea readered outpolation, nonprofit

- 1 organization, community organization, or municipality that
- 2 provides or offers to provide a ready-to-swim program for
- 3 compensation.
- 4 (7) "Ready-to-swim program" means a program that
- 5 provides swim instruction to students.
- 6 (8) "Student" means an individual who receives swim
- 7 <u>instruction from a ready-to-swim program.</u>
- 8 (9) "Swim instruction" means the in-water educational
- 9 process of teaching an individual to swim.
- Sec. 761.002. READY-TO-SWIM PROGRAM LIST. The department
- 11 shall publish and maintain on the department's Internet website a
- 12 list of ready-to-swim programs that:
- 13 (1) provide swim instruction to a student; and
- 14 (2) biennially submit a written verification to the
- department in accordance with Sections 761.003 and 761.004.
- 16 Sec. 761.003. REQUIRED SUBMISSION OF WRITTEN VERIFICATION
- 17 FOR INCLUSION ON READY-TO-SWIM PROGRAM LIST. (a) For inclusion on
- 18 the list the department maintains under Section 761.002, the
- 19 operator of a ready-to-swim program must submit to the department,
- 20 <u>in the form and manner prescribed by commissioner rule, a written</u>
- 21 verification stating the program:
- 22 (1) maintains policies and procedures to protect
- 23 students, including policies and procedures that require, during
- 24 the provision of swim instruction:
- 25 (A) the program to maintain the following
- 26 instructor-to-student ratios:
- 27 (i) at least one instructor for every four

- 1 students who are younger than six years of age or are beginner-level
- 2 students without a parent or other responsible adult present in the
- 3 water with each student at all times during instruction;
- 4 (ii) at least one instructor for every 10
- 5 students who are younger than six years of age or are beginner-level
- students if a parent or other responsible adult is present in the 6
- 7 water with each student at all times during the instruction;
- 8 (iii) at least one instructor for every six
- students who are younger than six years of age and are able to 9
- independently demonstrate basic water safety skills; 10
- (iv) at least one instructor for every 11
- 12 eight students who are at least six years of age but younger than 18
- 13 years of age; and
- 14 (v) at least one instructor for every 10
- 15 students who are at least 18 years of age;
- 16 (B) an individual to monitor the swim instruction
- 17 with ready access to a rescue tube or ring buoy, a first aid kit, and
- a resuscitation mask, provided the individual is: 18
- 19 (i) a certified lifeguard, including a
- lifeguard for the swimming pool at the location the program is 20
- providing instruction; 21
- 22 (ii) a program instructor or assistant
- instructor who is not actively providing swim instruction; or 23
- 24 (iii) a responsible adult;
- (C) at least one individual who holds 25
- 26 certifications in cardiopulmonary resuscitation, automated
- external defibrillator use, and first aid issued by an accredited 27

1	entity to be present at the location where the program operates;
2	(D) the program to maintain, replenish as
3	necessary, and ensure easy access to lifesaving equipment and first
4	aid supplies, including:
5	(i) a rescue tube or ring buoy;
6	(ii) a reaching pole or shepherd's crook;
7	(iii) a spine board;
8	(iv) an automated external defibrillator,
9	as defined by Section 779.001;
10	(v) resuscitation masks; and
11	(vi) gloves;
12	(E) each program instructor to successfully
13	complete at least 40 hours of formal training on:
14	(i) proper supervision of students during
15	<pre>swim instruction;</pre>
16	(ii) child development in relation to swim
17	<pre>instruction;</pre>
18	(iii) the provision of first aid;
19	(iv) bloodborne pathogens;
20	(v) abuse prevention; and
21	(vi) the program's emergency action plan
22	maintained under Subdivision (2); and
23	(F) the program to allow parents and caregivers
24	to be present and in view of students;
25	(2) maintains an emergency action plan tailored to the
26	program's operations for responding to incidents arising from swim
27	instruction;

- 1 (3) conducts a criminal background check on each of
- 2 the program's operators and a criminal history record check on each
- 3 program employee who is 18 years of age or older before the employee
- 4 engages in any program activity; and
- 5 (4) maintains liability insurance under a policy
- 6 issued by an insurance company authorized to conduct business in
- 7 this state organized or operating under Chapter 841, 881, 882, 884,
- 8 885, 886, or 887, Insurance Code, insuring the operator of the
- 9 program against liability for injury to individuals arising out of
- 10 the operation of the program, including the provision of swim
- 11 instruction to students.
- 12 (b) A ready-to-swim program's written verification expires
- 13 on the second anniversary of the date the department receives the
- 14 verification.
- 15 Sec. 761.004. RENEWAL OF WRITTEN VERIFICATION. (a) A
- 16 ready-to-swim program must biennially submit to the department a
- 17 written verification described by Section 761.003 to renew the
- 18 program's inclusion on the list the department maintains under
- 19 Section 761.002.
- 20 (b) If the department does not receive a ready-to-swim
- 21 program's written verification for renewal on or before the
- 22 expiration date of the program's current written verification, the
- 23 department shall remove the ready-to-swim program from the list the
- 24 department maintains under Section 761.002.
- Sec. 761.005. PERIODIC REVIEW OF READY-TO-SWIM PROGRAM
- 26 SAFETY REQUIREMENTS. (a) At least once every five years the
- 27 commissioner shall review, and as necessary by rule update, the

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- 1 policy and procedure requirements included in Section 761.003(a)
- 2 that a ready-to-swim program must meet for inclusion on the list the
- 3 department maintains under Section 761.002 to ensure the
- 4 requirements reflect any changes in national safety standards for
- 5 ready-to-swim programs.
- 6 (b) In reviewing the policy and procedure requirements
- 7 under Subsection (a), the commissioner may consult with
- 8 organizations recognized as authorities on water safety, including
- 9 the:
- 10 (1) Centers for Disease Control and Prevention;
- 11 (2) United States Swim School Association;
- 12 (3) National Drowning Prevention Alliance;
- 13 (4) American Red Cross; or
- 14 (5) YMCA.
- Sec. 761.006. RULES. The commissioner shall adopt the
- 16 rules necessary to implement this chapter.
- 17 SECTION 2. As soon as practicable after the effective date
- 18 of this Act, the commissioner of insurance shall adopt rules
- 19 necessary to implement Chapter 761, Health and Safety Code, as
- 20 added by this Act.
- 21 SECTION 3. This Act takes effect September 1, 2025.