

By: West, et al.

S.B. No. 213

A BILL TO BE ENTITLED

AN ACT

relating to prohibiting insurers from requiring the tying of residential property and personal automobile insurance policies.

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

SECTION 1. Chapter 551, Insurance Code, is amended by adding Subchapter F to read as follows:

SUBCHAPTER F. CONTINGENCY OF RESIDENTIAL PROPERTY AND PERSONAL  
AUTOMOBILE POLICIES

Sec. 551.251. DEFINITION. In this subchapter, "residential property insurance" and "personal automobile insurance" have the meanings assigned by Section 38.002, Insurance Code.

Sec. 551.252. APPLICABILITY OF SUBCHAPTER. This subchapter applies to an authorized insurer writing property and casualty insurance in this state, including:

- (1) a county mutual insurance company;
- (2) a Lloyd's plan;
- (3) a reciprocal or interinsurance exchange; and
- (4) a farm mutual insurance company.

Sec. 551.253. EXEMPTIONS. This subchapter does not apply to:

- (1) a windstorm and hail insurance policy;
- (2) a flood insurance policy; or
- (3) a personal umbrella insurance policy.

Sec. 551.254. REQUIRED TYING OF RESIDENTIAL PROPERTY AND

1 PERSONAL AUTOMOBILE POLICIES. (a) It is an unfair method of  
2 competition or an unfair or deceptive act or practice in the  
3 business of insurance under Chapter 541 to:

4 (1) make the issuance, delivery, or renewal of a  
5 residential property insurance policy contingent on the purchase of  
6 a personal automobile insurance policy from the same insurer or an  
7 affiliated insurer or agent; or

8 (2) make the issuance, delivery, or renewal of a  
9 personal automobile insurance policy contingent on the purchase of  
10 a residential property insurance policy from the same insurer or an  
11 affiliated insurer or agent.

12 (b) Notwithstanding Subchapter D, Chapter 541, or any other  
13 law, a person may not bring a private action against an insurer or  
14 an agent or representative of an insurer for a method, act, or  
15 practice described by this section. This subsection does not limit  
16 the authority of the attorney general to bring an action as provided  
17 by Subchapter E or F, Chapter 541.

18 SECTION 2. This Act takes effect September 1, 2025.