

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. DEFINITIONS. In this subchapter, "personal automobile insurance" and "residential property insurance" have the meanings assigned by Section 38.002.

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;
- (4) a farm mutual insurance company; and
- (5) a fire or casualty insurance company.

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

- (1) an insurance policy delivered, issued for delivery, or renewed by the Texas Windstorm Insurance Association;
- (2) a flood insurance policy delivered, issued for

1 delivery, or renewed under the National Flood Insurance Program; or

2 (3) a personal umbrella insurance policy.

3 Sec. 551.254. REQUIRED TYING OF RESIDENTIAL PROPERTY AND
4 PERSONAL AUTOMOBILE POLICIES. (a) It is an unfair method of
5 competition or an unfair or deceptive act or practice in the
6 business of insurance under Chapter 541 to:

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

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

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

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

President of the Senate

Speaker of the House

I hereby certify that S.B. No. 213 passed the Senate on March 27, 2025, by the following vote: Yeas 30, Nays 0; and that the Senate concurred in House amendment on May 26, 2025, by the following vote: Yeas 31, Nays 0.

Secretary of the Senate

I hereby certify that S.B. No. 213 passed the House, with amendment, on May 21, 2025, by the following vote: Yeas 145, Nays 1, two present not voting.

Chief Clerk of the House

Approved:

Date

Governor