

1-1 By: West, et al. S.B. No. 213
1-2 (In the Senate - Filed November 12, 2024; February 3, 2025,
1-3 read first time and referred to Committee on Business & Commerce;
1-4 March 19, 2025, reported adversely, with favorable Committee
1-5 Substitute by the following vote: Yeas 10, Nays 0; March 19, 2025,
1-6 sent to printer.)

1-7 COMMITTEE VOTE

1-8		Yea	Nay	Absent	PNV
1-9	Schwertner	X			
1-10	King	X			
1-11	Blanco			X	
1-12	Campbell	X			
1-13	Creighton	X			
1-14	Johnson	X			
1-15	Kolkhorst	X			
1-16	Menéndez	X			
1-17	Middleton	X			
1-18	Nichols	X			
1-19	Zaffirini	X			

1-20 COMMITTEE SUBSTITUTE FOR S.B. No. 213 By: Nichols

1-21 A BILL TO BE ENTITLED
1-22 AN ACT

1-23 relating to prohibiting insurers from requiring the tying of
1-24 residential property and personal automobile insurance policies.

1-25 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

1-26 SECTION 1. Chapter 551, Insurance Code, is amended by
1-27 adding Subchapter F to read as follows:

1-28 SUBCHAPTER F. CONTINGENCY OF RESIDENTIAL PROPERTY AND PERSONAL
1-29 AUTOMOBILE POLICIES

1-30 Sec. 551.251. DEFINITION. In this subchapter, "residential
1-31 property insurance" and "personal automobile insurance" have the
1-32 meanings assigned by Section 38.002, Insurance Code.

1-33 Sec. 551.252. EXEMPTIONS. This subchapter does not apply
1-34 to:

- 1-35 (1) a windstorm and hail insurance policy;
1-36 (2) a flood insurance policy; or
1-37 (3) a personal umbrella insurance policy.

1-38 Sec. 551.253. REQUIRED TYING OF RESIDENTIAL PROPERTY AND
1-39 PERSONAL AUTOMOBILE POLICIES. It is an unfair method of
1-40 competition or an unfair or deceptive act or practice in the
1-41 business of insurance under Chapter 541 to:

- 1-42 (1) make the issuance, delivery, or renewal of a
1-43 residential property insurance policy contingent on the purchase of
1-44 a personal automobile insurance policy from the same insurer or an
1-45 affiliated insurer or agent; or
1-46 (2) make the issuance, delivery, or renewal of a
1-47 personal automobile insurance policy contingent on the purchase of
1-48 a residential property insurance policy from the same insurer or an
1-49 affiliated insurer or agent.

1-50 SECTION 2. This Act takes effect September 1, 2025.

1-51 * * * * *