

By: West

S.B. No. 593

A BILL TO BE ENTITLED

AN ACT

relating to personal automobile or residential property insurance premium increases for claims subject to sovereign, governmental, or official immunity.

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

SECTION 1. Subtitle A, Title 10, Insurance Code, is amended by adding Chapter 1808 to read as follows:

CHAPTER 1808. PROHIBITED PRACTICES RELATED TO PERSONAL LINES

Sec. 1808.001. PERSONAL AUTOMOBILE OR RESIDENTIAL PROPERTY PREMIUM INCREASE PROHIBITED FOR CLAIM SUBJECT TO IMMUNITY. (a) This section applies to an insurer writing personal automobile or residential property insurance in this state, including an insurance company, reciprocal or interinsurance exchange, mutual insurance company, capital stock company, county mutual insurance company, farm mutual insurance company, Lloyd's plan, or other insurer.

(b) An insurer may not increase the premium on a personal automobile or residential property insurance policy solely as a result of a claim made under the policy for damage or injury sustained as a result of an action by a governmental body, officer, or employee who has sovereign, governmental, or official immunity from suit or liability for the claim.

SECTION 2. Section 1808.001, Insurance Code, as added by this Act, applies only to an insurance policy delivered, issued for

1 delivery, or renewed on or after January 1, 2026.

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