

1-1 By: Middleton S.B. No. 1791
1-2 (In the Senate - Filed March 3, 2025; March 13, 2025, read
1-3 first time and referred to Committee on Business & Commerce;
1-4 April 2, 2025, reported adversely, with favorable Committee
1-5 Substitute by the following vote: Yeas 11, Nays 0; April 2, 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. 1791 By: Kolkhorst

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

1-23 relating to the effects of unresponsive insureds for a personal
1-24 automobile insurance policy.
1-25 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:
1-26 SECTION 1. Subchapter B, Chapter 1952, Insurance Code, is
1-27 amended by adding Section 1952.061 to read as follows:
1-28 Sec. 1952.061. REQUIRED PROVISION: UNRESPONSIVE INSURED.
1-29 (a) This section applies to an insurer authorized to write
1-30 automobile insurance in this state, including an insurance company,
1-31 reciprocal or interinsurance exchange, mutual insurance company,
1-32 capital stock company, county mutual insurance company, Lloyd's
1-33 plan, or other entity.
1-34 (b) A personal automobile insurance policy must contain a
1-35 provision requiring the insurer to:
1-36 (1) attempt to communicate with an insured at least
1-37 five times or until the insured responds during the 45-day period
1-38 following the date a liability claim is made against the insured by
1-39 a third party; and
1-40 (2) if the insurer is unable to communicate with an
1-41 insured during that period:
1-42 (A) pay the claim to the third-party claimant in
1-43 accordance with the policy; and
1-44 (B) decline to renew the policy.
1-45 SECTION 2. Section 1952.061, Insurance Code, as added by
1-46 this Act, applies only to an insurance policy delivered, issued for
1-47 delivery, or renewed on or after January 1, 2026.
1-48 SECTION 3. This Act takes effect September 1, 2025.

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