

1-1 By: Eltife S.B. No. 956  
 1-2 (In the Senate - Filed March 4, 2015; March 9, 2015, read  
 1-3 first time and referred to Committee on Business and Commerce;  
 1-4 April 22, 2015, reported adversely, with favorable Committee  
 1-5 Substitute by the following vote: Yeas 7, Nays 0; April 22, 2015,  
 1-6 sent to printer.)

1-7 COMMITTEE VOTE

	Yea	Nay	Absent	PNV
1-8	X			
1-9	X			
1-10	X			
1-11	X			
1-12	X			
1-13	X			
1-14			X	
1-15	X			
1-16	X			
1-17			X	

1-18 COMMITTEE SUBSTITUTE FOR S.B. No. 956 By: Eltife

1-19 A BILL TO BE ENTITLED  
 1-20 AN ACT

1-21 relating to the delivery of personal automobile and residential  
 1-22 property insurance policies; adding provisions that may be subject  
 1-23 to a criminal penalty.

1-24 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

1-25 SECTION 1. Subtitle B, Title 5, Insurance Code, is amended  
 1-26 by adding Chapter 525 to read as follows:

1-27 CHAPTER 525. DELIVERY OF INSURANCE POLICIES

1-28 Sec. 525.001. APPLICABILITY OF CHAPTER. This chapter  
 1-29 applies to:

1-30 (1) an insurer, as defined by Section 2301.051,  
 1-31 writing personal automobile insurance or residential property  
 1-32 insurance, as defined by Section 2301.051, in this state;

1-33 (2) the Texas Windstorm Insurance Association;

1-34 (3) the FAIR Plan Association; and

1-35 (4) the Texas Automobile Insurance Plan Association.

1-36 Sec. 525.002. DELIVERY OF INSURANCE POLICIES. (a) Except  
 1-37 as provided by Subsection (b), an insurer to whom this chapter  
 1-38 applies shall deliver a policy issued by the insurer to the  
 1-39 policyholder, or to the insurer's agent for delivery to the  
 1-40 policyholder:

1-41 (1) not later than:

1-42 (A) the 30th day after the effective date of the  
 1-43 policy if the policy term is more than 30 days; or

1-44 (B) the 10th day after the effective date of the  
 1-45 policy if the policy term is more than 10 days and less than 31 days;

1-46 or

1-47 (2) within the policy period for a policy with a term  
 1-48 of 10 days or less.

1-49 (b) An insurer to whom this chapter applies shall deliver a  
 1-50 policy renewed or amended by the insurer to the policyholder, or to  
 1-51 the insurer's agent for delivery to the policyholder, not later  
 1-52 than the 15th day after the date the insurer or insurer's agent  
 1-53 receives a written request from the policyholder that the policy be  
 1-54 delivered to the policyholder.

1-55 Sec. 525.003. RULEMAKING AUTHORITY. The commissioner may  
 1-56 adopt rules to implement this chapter.

1-57 SECTION 2. Chapter 525, Insurance Code, as added by this  
 1-58 Act, applies only to an insurance policy that is delivered, issued  
 1-59 for delivery, or renewed on or after the effective date of this Act.  
 1-60 A policy delivered, issued for delivery, or renewed before the

2-1 effective date of this Act is governed by the law as it existed  
2-2 immediately before that date, and that law is continued in effect  
2-3 for that purpose.

2-4 SECTION 3. This Act takes effect September 1, 2015.

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