

1-1 By: Turner, et al. (Senate Sponsor - Zaffirini) H.B. No. 1041  
 1-2 (In the Senate - Received from the House April 23, 2025;  
 1-3 April 28, 2025, read first time and referred to Committee on  
 1-4 Business & Commerce; May 13, 2025, reported favorably by the  
 1-5 following vote: Yeas 11, Nays 0; May 13, 2025, sent to printer.)

1-6 COMMITTEE VOTE

	Yea	Nay	Absent	PNV
1-7				
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	X			

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

1-21 relating to the insurable interest of certain persons providing  
 1-22 care to individuals with disabilities in the life of those  
 1-23 individuals.

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

1-25 SECTION 1. Section [1103.053](#), Insurance Code, is amended by  
 1-26 amending Subsection (a) and adding Subsections (c) and (d) to read  
 1-27 as follows:

1-28 (a) Except as provided by Subsection (b) or (c), a  
 1-29 beneficiary or owner of a life insurance policy who is designated in  
 1-30 accordance with this subchapter or an entity to which a life  
 1-31 insurance policy or an interest, benefit, right, or title in a life  
 1-32 insurance policy is transferred or assigned in accordance with this  
 1-33 subchapter has, at all times after the designation, an insurable  
 1-34 interest in the life of the individual who is insured under the  
 1-35 policy.

1-36 (c) Notwithstanding Section [1103.051](#), this subsection  
 1-37 applies to a life insurance policy issued under Chapter [1101](#). A  
 1-38 person providing care to an individual with a disability, including  
 1-39 an intellectual disability, at a state supported living center, as  
 1-40 defined by Section [531.002](#), Health and Safety Code, an assisted  
 1-41 living facility licensed under Chapter [247](#), Health and Safety Code,  
 1-42 an intermediate care facility licensed under Chapter [252](#), Health  
 1-43 and Safety Code, or a group home, as defined by Section [591.003](#),  
 1-44 Health and Safety Code, does not directly or indirectly have an  
 1-45 insurable interest in the life of an individual unless the person is  
 1-46 a relative of the individual.

1-47 (d) In this section, "relative" means an individual who is  
 1-48 related to the insured within the third degree by consanguinity or  
 1-49 affinity as determined under Chapter [573](#), Government Code.

1-50 SECTION 2. Section [1103.053](#)(c), Insurance Code, as added by  
 1-51 this Act, applies only to an insurance policy delivered, issued for  
 1-52 delivery, or renewed on or after January 1, 2026.

1-53 SECTION 3. This Act takes effect immediately if it receives  
 1-54 a vote of two-thirds of all the members elected to each house, as  
 1-55 provided by Section [39](#), Article III, Texas Constitution. If this  
 1-56 Act does not receive the vote necessary for immediate effect, this  
 1-57 Act takes effect September 1, 2025.

1-58 \* \* \* \* \*