

Texas Department of Insurance Releases 2018 Biennial Report to the Legislature



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12/20/2018

The Texas Department of Insurance released its [2018 Biennial Report](#) to the Legislature with recommendations and policy discussions for the upcoming legislative session. The Department recommends the Legislature:

- Require property insurers to provide permanent disclosure if the policy does not cover flood damage. Several other states have this requirement, and the Department will work with stakeholders to develop a plain language disclosure. A bill to require disclosure has been filed during the pre-filing period for the next session of the Legislature in January.
- Provide deadline extension flexibility for the Texas Windstorm Insurance Association claims settlement and dispute resolution and apply these time limits to each claim event.
- Designate another state agency to lead the TexasSure program (The Auto Financial Responsibility Verification Program). The Department suggested the Department of Motor Vehicles or The Department of Public Safety as viable alternatives.
- Move regulation of amusements rides to the Texas Department of Licensing and Regulation.
- Remove statutory references to classification relativities for workers' compensation rates.

Historically, the recommendations of the Department often become legislation sponsored by the Chair or members of the legislative committees with jurisdiction over insurance.

The Biennial Report includes a discussion of other policy matters related to TWIA, the Affordable Care Act and non-standard auto insurance among others. The [entire report is available here.](#)

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