

## **BILL ANALYSIS**

H.B. 2378  
By: Raymond  
Insurance  
Committee Report (Unamended)

### **BACKGROUND AND PURPOSE**

It is noted that an insurance company is not required to, and may at times refuse to, disclose the beneficiary of a life insurance policy to the person directing the policy holder's funeral. Without this information, it is often more difficult for the funeral director to organize and make arrangements for the insured's funeral. H.B. 2378 seeks to address these concerns by requiring an insurance company to disclose the beneficiary of the life insurance policy to a funeral director on the director's request if the director is directing the insured's funeral.

### **CRIMINAL JUSTICE IMPACT**

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

### **RULEMAKING AUTHORITY**

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

### **ANALYSIS**

H.B. 2378 amends the Insurance Code to require a life insurance company that issues or delivers a life insurance policy in Texas or is organized under state law to disclose the beneficiary of an insured's life insurance policy to a licensed funeral director on the director's request if the director is directing the insured's funeral.

### **EFFECTIVE DATE**

September 1, 2019.