

SUBJECT: Allowing insurance policies or endorsements in non-English languages

COMMITTEE: Insurance — committee substitute recommended

VOTE: 8 ayes — Lucio, Oliverson, G. Bonnen, S. Davis, Julie Johnson, Lambert,  
Paul, C. Turner

0 nays

1 absent — Vo

WITNESSES: For — Beaman Floyd, Texas Coalition for Affordable Insurance  
Solutions; (*Registered, but did not testify*: Jay Thompson, AFACT; Lee  
Loftis, Independent Insurance Agents of Texas; Ashley Morgan,  
Nationwide; Cathy DeWitt, USAA)

Against — None

On — (*Registered, but did not testify*: Kim Donovan and Melissa  
Hamilton, Office of Public Insurance Counsel; Marianne Baker, Texas  
Department of Insurance)

DIGEST: CSHB 1554 would allow insurers to provide a customer a version of a  
personal automobile or residential property insurance policy or  
endorsement, or related explanatory or advertising material, in a language  
other than English. The version of the document would be required to  
state, in the language of the version, that the English version of the  
insurance policy document controls. In the case of a dispute or complaint,  
the English version of the insurance policy would control.

The bill would take immediate effect if finally passed by a two-thirds  
record vote of the membership of each house. Otherwise, it would take  
effect September 1, 2019.