

## **BILL ANALYSIS**

Senate Research Center  
77R13195 PB-D

H.B. 3393  
By: Oliveira (Van de Putte)  
Business & Commerce  
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Engrossed

### **DIGEST AND PURPOSE**

A considerable portion of the Texas population speaks only Spanish and may be unfamiliar with terms used in car insurance policies. H.B. 3393 requires an informational sheet to be made available to the public that explains in Spanish the terms most commonly used in personal automobile insurance policies.

### **RULEMAKING AUTHORITY**

This bill does not expressly grant any additional rulemaking authority to a state officer, institution, or agency.

### **SECTION BY SECTION ANALYSIS**

SECTION 1. Amends Chapter 1, Insurance Code, by adding Article 1.35E, as follows:

Art. 1.35E. CONSUMER INFORMATION IN SPANISH REQUIRED. (a) Requires the Commissioner of Insurance of Texas (commissioner) to develop or adopt an informational sheet in the Spanish language to provide a general explanation of the terms most commonly used in the Texas personal automobile insurance policy. Requires the Texas Department of Insurance (department) to make the informational sheet required by this article available to the public.

(b) Provides that the informational sheet is intended to provide only a general explanation of insurance terms used in the Texas personal automobile insurance policy and is not intended to alter any rights, obligations, or responsibilities of the contracting parties. Provides that all other applicable laws, including provisions of this code, apply regardless of whether an informational sheet is used.

(c) Sets forth requirements regarding the informational sheet developed by the commissioner.

SECTION 2. (a) Provides that, except as provided by Subsection (b) of this section, this Act takes effect September 1, 2001.

(b) Requires an informational sheet required by Article 1.35E, Insurance Code, as added by this Act, to be available to the public as required by that article not later than January 1, 2002.