

COMMISSIONER'S BULLETIN # B-0015-17

August 26, 2017

To: ALL INSURANCE COMPANIES, CORPORATIONS, EXCHANGES, MUTUALS, RECIPROCALLS, ASSOCIATIONS, LLOYDS, OR OTHER INSURERS WRITING PROPERTY AND CASUALTY INSURANCE IN THE STATE OF TEXAS, INCLUDING WORKERS' COMPENSATION CARRIERS; AGENTS AND REPRESENTATIVES; PREMIUM FINANCE COMPANIES; AND THE PUBLIC GENERALLY

Re: Hurricane Harvey – Property and Casualty Rating and Underwriting

Governor Greg Abbott issued a proclamation declaring a disaster due to the effects of Hurricane Harvey. The proclamation directs that all necessary measures, both public and private, as authorized under §418.017 of the Texas Government Code, be implemented to meet that threat.

President Donald Trump issued a major disaster declaration and ordered federal aid to supplement state and local recovery efforts in the area affected by Hurricane Harvey.

It is the opinion of the Texas Department of Insurance that it is inappropriate for insurers to re-rate, cancel, nonrenew, or refuse to provide coverage due solely to a policyholder's status as a victim or evacuee of Hurricane Harvey. Further, it is not reasonable to change a policyholder's rating classifications or increase their insurance rates solely because they are a victim or evacuee of Hurricane Harvey.

A carrier extending coverage has the right to earn premium on that extended coverage in accordance with statutory requirements of reasonableness.

Questions regarding this bulletin may be directed to the Property and Casualty Actuarial Office by calling (512) 676-6700, or by email at PCActuarial@tdi.texas.gov.

For more information contact: PCActuarial@tdi.texas.gov

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