

Art. 21.49-2D. Prohibition on Certain Cancellations and Nonrenewals

(a) In this article, "insurer" has the meaning assigned by Section 1(1), Article 21.49-2B, of this code.

(b) An insurer may not cancel or refuse to renew a policy or contract of insurance based solely on the fact that the policyholder in question is an elected official.

Added by Acts 1991, 72nd Leg., ch. 242, Sec. 5.03, eff. Sept. 1, 1991.

Art. 21.49-2E. Requirements for Written Statement of Reason for Cancellation, Declination, or Nonrenewal

(a) An insurer's written statement giving the reason or reasons for cancellation, declination, or nonrenewal of an insurance policy required by Articles 21.49-2, 21.49-2A, and 21.49-2B of this code shall fully explain a decision which adversely affects an applicant or policyholder by denying the applicant or policyholder coverage or continued coverage, and such statements shall:

(1) state the precise incident, circumstance, or risk factor or factors applicable to the applicant or policyholder that violate the guideline or guidelines;

(2) state the source of information the insurer relied on regarding the incident, circumstance, or risk factor or factors; and

(3) specify any other information deemed relevant by the commissioner.

(b) The commissioner is authorized and directed to issue rules necessary to implement this article.

Added by Acts 1999, 76th Leg., ch. 633, Sec. 1, eff. Sept. 1, 1999.

Art. 21.49-2U. Use of Credit Scoring in Certain Personal Lines of Insurance

Definitions

Sec. 1. In this article:

(1) "Adverse effect" means an action taken by an insurer in