

# Texas DOI Issues Four Hurricane Beryl Bulletins

07/09/2024	JURISDICTION(S) <b>Texas</b>	LINE(S) AFFECTED <b>Not Line Specific</b>	REGULATION NUMBER <b>TX Commissioner's Bulletin Nos. B-0007-24 through B-0010-24</b>
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## Overview

Amid Hurricane Beryl, the Texas Department of Insurance has issued four bulletins to set forth statutory prohibitions and relief that insurers should provide to impacted policyholders. Various forms of relief include grace periods for premium payments, suspension of vacancy provisions that limit or exclude coverage for unoccupied property, and the use of nonresident emergency adjusters to handle disaster-related claims. Insurers should also notify policyholders about the Texas Windstorm Insurance Association (TWIA), the Federal Emergency Management Agency (FEMA), and the Disaster Assistance Improvement Program (DAIP).

## Details

### Hurricane Beryl Bulletins

On July 8, 2024, the Texas Department of Insurance (DOI) issued the following four bulletins to set forth statutory prohibitions and relief or assistance that insurers should provide to policyholders impacted by Hurricane Beryl:

**Commissioner's Bulletin No. B-0007-24. Hurricane Beryl - Property and Casualty Vacancy Provisions and Premium Payments.** In this bulletin, the DOI advises insurers to suspend policy vacancy provisions, which limit or exclude coverage for properties that remain unoccupied for extended periods, as long as reasonably necessary. This suspension does not apply to vacancy provisions for policyholders who have moved permanently from their homes or businesses. In addition, the DOI encourages insurers to waive penalties or late charges, temporarily suspend payment or repayment plans, and to provide grace periods for impacted policyholders who need more time to pay premiums.

**Commissioner's Bulletin No. B-0008-24. Hurricane Beryl - Adjusters and Repairs.** The DOI reminds insurers about the option to use nonresident emergency adjusters to handle disaster-related claims. In addition, the DOI reminds insurers, contractors, and public insurance adjusters about their statutory duties with respect to fair and prompt claim settlement practices, accurate representation of the terms of a policy, illegal waivers of deductibles or rebate promises for all or part of a deductible, licensing, avoidance of conflicts of interest, and proper advertising of services.

**Commissioner's Bulletin No. B-0009-24. Hurricane Beryl - Property and Casualty Underwriting, Rating, and Nonrenewing.** In this bulletin, the DOI advises insurers not to take adverse action (for instance, rerate, cancel, nonrenew, or refuse to provide coverage, etc.) against policyholders based solely on their status as a victim or

evacuee or, in the case of commercial auto policyholders, solely because of their participation in Hurricane Beryl relief efforts.

The DOI also advises insurers to provide reasonable exceptions to rates, rating classifications, or underwriting rules in the case of a consumer's credit information that was harmed by certain events. Lastly, the DOI advises insurers with respect to prohibitions in the law against nonrenewals based on natural causes or a policyholder's mere inquiry about the claim filing process and their duty to file a withdrawal or restriction plan with the DOI if they plan to reduce business below approved thresholds or restrict the writing of personal automobile or residential property insurance in response to a catastrophic event.

**Commissioner's Bulletin No. B-0010-24. Hurricane Beryl - Wind and Flood Losses.** The DOI advises insurers to notify policyholders in coastal counties with uncovered wind losses to verify coverage from a windstorm insurer, such as the Texas Windstorm Insurance Association (TWIA). Also, insurers should provide policyholders inquiring about flood losses with the contact information of the Federal Emergency Management Agency (FEMA), including a link to the **Disaster Assistance Improvement Program (DAIP)**. Lastly, in the case of flood-damaged vehicles, insurers should verify the accuracy of the vehicle identification numbers (VINs) and other information.

#### Attachment

The Hurricane Beryl bulletins are available as an attachment on the APCI's website.

## Related Information



[TXbulletins070924attach.pdf](#)

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