

Supporting Citations for Consumer Bill of Rights Personal Automobile Insurance

RIGHT	CITATION (STATUTE AND/OR RULE)
1. INFORMATION FROM TDI.	Tex. Ins. Code Ann. §§ 32.102, 38.002(d) and (f), 521.001, 521.005, 521.051-056 and § 559.003 Tex. Dep't of Ins., 28 Tex. Admin. Code § 1.601
2. INFORMATION FROM YOUR INSURANCE COMPANY.	Tex. Ins. Code Ann. § 521.056 Tex. Dep't of Ins., 28 Tex. Admin. Code § 1.601
3. PROHIBITED STATEMENTS.	Tex. Ins. Code Ann. §§ 541.051-541.061 and 541.151- 541.155 Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 21.3 - 21.4 Tex. Bus. & Com. Code Ann. § 17.46(b)(5) and (12)
4. EXCESS LIMITS.	Tex. Trans. Code § 601.072
5. CREDIT INFORMATION.	Tex. Ins. Code Ann. § 559.052 (a)(2)
6. SAFETY NET.	Tex. Ins. Code Ann. § 2151.102
7. PAYMENT PLANS.	Old Auto Rules Manual required payment plans, however companies are no longer required to offer payment plans but many of them continue to do so for a fee.
8. ELECTRONIC PAYMENTS.	Tex. Ins. Code Ann. § 550.002
9. NOTICE OF REDUCED COVERAGE.	Tex. Ins. Code Ann. §§ 551.103 and 551.104
10. EXPLANATION OF DENIAL.	Tex. Ins. Code Ann. §§ 551.002, 551.055 and 551.109

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11. RATE DIFFERENTIAL WITHIN A COUNTY.	Tex. Ins. Code Ann. § 2253.001
12. RIGHT TO PRIVACY.	Tex. Ins. Code Ann. § 601.002 Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 22.1-22.26 15 U.S.C. §§ 6802 and 6803
13. LIMITATION ON CANCELLATION.	Tex. Ins. Code Ann. §§ 551.052 and 551.104(g) Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 5.7002(a), 5.7003, and 5.7004
14. NOTICE OF CANCELLATION.	Tex. Ins. Code Ann. §§ 551.053-054 and 551.104(e) Tex. Dep't of Ins., 28 Tex. Admin. Code § 5.7004
15. POLICYHOLDER'S RIGHT TO CANCEL.	Tex. Ins. Code Ann. § 558.002
16. CHANGE IN MARITAL STATUS.	Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.407
17. NOT-AT-FAULT CLAIMS.	Tex. Dep't of Ins., 28 Tex. Admin. Code § 5.7016
18. USE OF AGE TO NONRENEW.	Tex. Ins. Code Ann. § 551.106 Tex. Dep't of Ins., 28 Tex. Admin. Code § 5.7007 and 21.1001
19. USE OF CREDIT INFORMATION TO NONRENEW.	Tex. Ins. Code Ann. § 559.052(a)(2)
20. LENGTH OF POLICY TERM.	Tex. Ins. Code Ann. § 551.106(b) Tex. Dep't of Ins., 28 Tex. Admin. Code § 5.7005(c)
21. NOTICE OF NONRENEWAL.	Tex. Ins. Code Ann. § 551.105 Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 5.7003 and 5.7007

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22. EXPLANATION OF CANCELLATION OR NONRENEWAL.	Tex. Ins. Code Ann. §§ 551.002, 551.055, and 551.109 Tex. Dep't of Ins., 28 Tex. Admin. Code § 5.7012
23. FAIR TREATMENT.	Tex. Ins. Code Ann. § 542.003 Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.203
24. SETTLEMENT OFFER.	Tex. Ins. Code Ann. § 542.003(4) and (5) Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 21.203(4) - (5) and 21.203(12) - (13)
25. EXPLANATION OF CLAIM DENIAL.	Tex. Ins. Code Ann. §§ 541.060(a)(3) and 542.056 Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.203(9)
26. TIMEFRAMES FOR CLAIM PROCESSING AND PAYMENT	Tex. Ins. Code Ann. §§ 542.057 - 542.060 Tex. Dep't of Ins., 28 Tex. Admin. Code)§ 21.203(4) and (8) - (11)
27. CHOICE OF REPAIR SHOP AND REPLACEMENT PARTS.	Tex. Ins. Code Ann. §§ 1952.301 Tex. Dep't of Ins., 28 Tex. Admin. Code § 5.501
28. DEDUCTITBLE RECOVERY.	Tex. Ins. Code Ann. § 542.204
29. NOTICE OF LIABILITY CLAIM SETTLEMENT.	Tex. Ins. Code Ann. §§ 542.151-154
30. INFORMATION NOT REQUIRED FOR CLAIM PROCESSING.	Tex. Ins. Code Ann. §§ 542.002 - 004 Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.203(19)
31. PROTECTED CLASSES.	Tex. Ins. Code Ann. §§ 544.001 - 004 Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 5.7007(b) and 21.404- 21.405 42 U.S.C. §§ 1981 and 3604
32. UNDERWRITING GUIDELINES.	Tex. Ins. Code Ann. § 38.002(e)

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33. <i>EQUAL TREATMENT.</i>	Tex. Ins. Code Ann. §§ 544.051-544.054
34. <i>REQUIRED DISCLOSURE.</i>	Tex. Ins. Code Ann. § 559.053
35. <i>FILING COMPLAINTS.</i>	Tex. Ins. Code Ann. §§ 521.005 and 521.051 - 521.056 Tex. Dep't of Ins., 28 Tex. Admin. Code § 1.601
36. <i>RIGHT TO SUE.</i>	Tex. Ins. Code Ann. §§ 541.151 and 544.051 – 544.054
37. <i>BURDEN OF PROOF.</i>	Tex. Ins. Code Ann. §§ 544.001-544.002
38. <i>REQUESTING NEW RULES</i>	Tex. Dep't of Ins., 28 Tex. Admin. Code § 1.202 Tex. Gov't Code Ann. § 2001.021 Tex. Const. Art. 1, § 27