



*The State of Texas*  
*Secretary of State*

I, Jane Nelson, Secretary of State of the State of Texas, DO HEREBY CERTIFY that the attached is a true and correct copy of **Senate Bill 458, 89<sup>th</sup> Session of the Texas Legislature, Regular Session.**

Date Issued: July 2, 2025

A handwritten signature in black ink that reads "Jane Nelson".

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Jane Nelson  
Secretary of State





1           (2) a commercial insurance policy.

2           Sec. 1813.002. RULES. (a) The commissioner shall adopt  
3 rules necessary to implement this chapter, including:

4           (1) rules establishing the period in which an  
5 appraisal under a provision required by this chapter must be  
6 completed; and

7           (2) rules mandating an appraisal for total loss and  
8 damage of the property that is the subject of the appraisal.

9           (b) In adopting rules establishing the period described by  
10 Subsection (a)(1), the commissioner must consider the  
11 qualifications and selection of appraisers and umpires for the  
12 appraisal.

13           Sec. 1813.003. REQUIRED POLICY PROVISION: APPRAISAL  
14 PROCESS. (a) An insurance policy described by Section 1813.001(a)  
15 must contain an appraisal provision that complies with this  
16 chapter.

17           (b) The appraisal provision required by this chapter is  
18 intended to provide a type of dispute resolution process solely to  
19 determine the amount of loss when that amount is in dispute between  
20 the policyholder and the insurer.

21           Sec. 1813.004. EFFECT OF APPRAISAL. (a) An appraisal under  
22 the provision required by this chapter does not affect any  
23 applicable policy terms, and an appraisal award must be made in  
24 substantial compliance with the appraisal clause of the insurance  
25 policy.

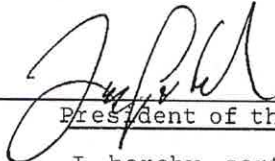
26           (b) Except for fraud, accident, or material mistake  
27 relevant to the appraisal or an appraisal award made without

1 authority, the amount of loss determined by an appraisal under this  
2 chapter is binding as to the policyholder and the insurer.

3 SECTION 2. (a) Chapter 1813, Insurance Code, as added by  
4 this Act, applies only to an insurance policy delivered, issued for  
5 delivery, or renewed on or after January 1, 2026.

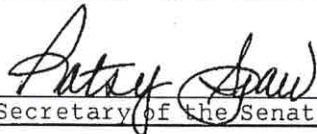
6 (b) An insurance policy form required to be filed under  
7 Chapter 2301, Insurance Code, providing for an appraisal process  
8 that is in use on January 1, 2026, and otherwise compliant with  
9 Chapter 1813, Insurance Code, as added by this Act, is not required  
10 to be filed with the Texas Department of Insurance as a consequence  
11 of this Act.

12 SECTION 3. This Act takes effect September 1, 2025.

  
\_\_\_\_\_  
President of the Senate

  
\_\_\_\_\_  
Speaker of the House

I hereby certify that S.B. No. 458 passed the Senate on April 9, 2025, by the following vote: Yeas 29, Nays 0, one present not voting; and that the Senate concurred in House amendment on May 26, 2025, by the following vote: Yeas 30, Nays 0, one present not voting. \_\_\_\_\_

  
\_\_\_\_\_  
Secretary of the Senate

I hereby certify that S.B. No. 458 passed the House, with amendment, on May 20, 2025, by the following vote: Yeas 143, Nays 0, two present not voting. \_\_\_\_\_

  
\_\_\_\_\_  
Chief Clerk of the House

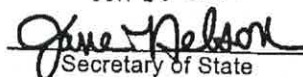
Approved:

\_\_\_\_\_  
Date

\_\_\_\_\_  
Governor

FILED IN THE OFFICE OF THE  
TEXAS SECRETARY OF STATE  
3:00 P.M. O'CLOCK

JUN 20 2025

  
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Secretary of State