

BILL SUMMARY
2nd Session of the 60th Legislature

Bill No.:	HB 4488
Version:	POLPCS2
Request Number:	16391
Author:	Rep. Townley
Date:	2/17/2026
Impact: Please see previous summary of this measure	

Research Analysis

The second proposed policy committee substitute for HB 4488 requires motor vehicle insurance policies with first-party physical damage coverage starting in 2027 to include a clause allowing either party to demand an appraisal if they disagree on the amount of loss. The measure provides language that must be included in the clause. Neither party may demand an appraisal until 10 days after the insurer receives the claim.

Prepared By: Autumn Mathews, House Research Staff

Fiscal Analysis

The measure is currently under review and impact information will be completed.

Prepared By: House Fiscal Staff

Other Considerations

None.