

**Bill Summary**  
2<sup>nd</sup> Session of the 60<sup>th</sup> Legislature

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| <b>Bill No.:</b>   | <b>SB 1592</b>     |
| <b>Version:</b>    | <b>INT</b>         |
| <b>Request No.</b> | <b>2299</b>        |
| <b>Author:</b>     | <b>Sen. Rosino</b> |
| <b>Date:</b>       | <b>01/13/2026</b>  |

**Bill Analysis**

SB 1592 provides that homeowners insurance may be deemed excessive if it is unreasonably high in relation to the services rendered. The measure also prohibits rates in a competitive market from considering the religion of a customer. The measure requires insurers to file rate and supplementary rate information with the Insurance Commissioner 60 days prior to the effective date instead of 30 days. The measure strikes language limiting the Commissioner's ability to disapprove a rate proposal in a noncompetitive market only if the rate is excessive, inadequate, or unfairly discriminatory. If a policy is canceled, the insurer must notify the policyholder 60 days prior to the cancellation. The notification requirement for cancellation is 10 days if the cancellation is due to nonpayment.

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