

Informal Working Draft and Request for Informal Comments on Updates to the Inland Marine Rule

Texas Administrative Code, Title 28, Chapter 5, Subchapter F, §§5.5001–5.5007 and 5.5101

Posting date: September 6, 2022

Comments due: September 26, 2022

The Texas Department of Insurance (TDI) has prepared an informal working draft of rules implementing Senate Bill 1367, 87th Legislature, 2021, which exempted commercial inland marine from rate and form filing requirements, and House Bill 2587, 86th Legislature, 2019, which required travel insurance rates and forms to be filed. The draft amends sections in Chapter 5, Subchapter F of Title 28 of the Texas Administrative Code, relating to Inland Marine Insurance and Multi-peril Insurance.

The amendments will:

- change any commercial inland marine classes that are currently designated as "filed" to a non-filed status;
- rename the designation for non-filed classes, replacing "non-regulated" with "non-filed" to emphasize the non-filed status and reduce potential misunderstanding that the classes are not subject to regulation of any kind;
- remove the "uniform standards of application" language from the definition of "non-filed" because TDI does not adopt standard and uniform policies anymore;
- remove an unnecessary reference to the exclusion of "extended coverage and fire" in §5.5001;
- classify travel insurance as a "filed" class of inland marine, in accordance with Insurance Code Chapter 3504;
- update statutory references; and
- repeal §5.5005, relating to Rates for Commercial Multi-peril Policies, and re-adopt it as §5.5101 to keep the renumbered inland marine sections together. TDI anticipates no substantive changes to the text. Some text has been revised to conform to current agency style and update statutory references.

This rule project also splits rules addressing several classes of inland marine into separate sections and renumbers the sections accordingly. To illustrate the changes, the informal draft will show the deleted text of these sections as well as the new text. However, for a formal proposal, §5.5002 and §5.5005 will be repealed and the new text will be adopted as new §§5.5002–5.5007 and §5.5101.

You can view the full text of the current rules at these links: [§5.5001](#), [§5.5002](#), and [§5.5005](#).

TDI invites your input on the informal working draft. This informal posting is intended to gather comments from stakeholders and the general public; it is not a formal publication for rulemaking.

The comment period for this informal working draft will close at 5 p.m. Central time, on September 26, 2022. Submit comments to PropertyCasualty@tdi.texas.gov or call 512-676-6710 for more information about this informal working draft.

[Continue to informal draft of the Inland Marine rule.](#)