

## **Informal Working Draft and Request for Informal Comments on Rules Mandating Appraisal Provisions for Home and Auto Policies**

Texas Administrative Code, Title 28, Chapter 5, Subchapter Q, Division 4, §§5.9800, 5.9801, 5.9802, 5.9803, 5.9804, and 5.9805

Posting date: September 22, 2025

Comments due: October 6, 2025

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The Texas Department of Insurance seeks comments on an informal draft of rules that would implement new Insurance Code Chapter 1813, which requires personal automobile and residential property insurance policies in Texas to include an appraisal provision. Under Senate Bill 458 (89R, 2025), the commissioner must adopt rules necessary to implement Insurance Code Chapter 1813, including rules mandating appraisal and establishing the period in which appraisal must be completed. The rules that establish the appraisal period must also consider appraiser and umpire selection and qualifications.

In addition to comments on the informal draft, TDI seeks input on:

- appraisal timelines,
- appraiser and umpire qualifications and selection, and
- notice to consumers.

TDI also requests input on the following related topics:

- Implementation timeline. TDI expects that a reasonable deadline to implement the rules is 60 days after the rule adoption date.
- Suspending any limitations periods in the policy while appraisal is ongoing.
- Any other operational considerations.

This is an informal posting intended to gather comments from stakeholders and the general public and is not a formal publication for rulemaking.

The comment period for this informal working draft will close at 5 p.m. Central time, on October 6, 2025. To submit comments or for more information about this informal working draft, email David Muckerheide in the Property and Casualty Lines Office at [David.Muckerheide@tdi.texas.gov](mailto:David.Muckerheide@tdi.texas.gov).

[Continue to the informal draft of the Appraisal Process rule](#)