



BORRIS L. MILES

STATE SENATOR DISTRICT 13

COMMITTEES: Agriculture, Water & Rural Affairs, Health and Human Services, Natural Resources and Economic Development and Nominations

**OFFICIAL STATEMENT
FOR IMMEDIATE RELEASE**
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Statement from Senator Miles on HB 1774 Regarding Hurricane and Flood Insurance

"Over the past few days, the Greater Houston area received a disastrous amount of rain that caused extreme severe flooding. As the rain begins to cease and the water recedes, I pray for those directly impacted. As with previous disasters and floods, we will get through this as we have always done.

"Recently, there has been much information and misinformation regarding hurricane flood insurance. HB 1774 relates to the handling of legal actions for certain insurance claims, including those arising from damage to or loss of property due to hailstorms and other forces of nature. The legislation does not change how you file a claim or how your insurer will process your claim. The legislation does not prohibit you from filing your claim after September 1st. This bill does not apply to claims with the Texas Windstorm Insurance Association or the National Flood Insurance Program.

"HB 1774 requires policyholders to provide notice before filing a lawsuit as well as makes changes to the requirements for inspections related to a lawsuit, recovering attorney's fees, and statutory penalty interest. HB 1774 does reduce the penalty interest of the insurance company from 18% to 10% if the insurance company fails to pay you in a timely manner. If you file your claim on or after September 1, your claim will be subject to the provisions of HB 1774.

For help with insurance questions and recovery resources, visit [Texas Department of Insurance's Help After Harvey website](#) or call my office at 512-463-0113 or 713-520-1670."

Senator Borris Miles is a successful businessman, owning one of the largest African American owned insurance agencies in Texas. He was elected to the Texas Senate in 2016 after serving four terms in the Texas House of Representatives. He represents Senate District 13, which encompasses much of the greater Houston area in Harris County and portions in Fort Bend County.

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"Keep the Faith, Keep the Fight"

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