

# Commissioner's Bulletin # B-0012-24

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July 13, 2024

**To: All insurers, agents, and the public**

**Re: Hurricane Beryl - storm deductibles**

Acting Governor Dan Patrick issued a disaster declaration in response to Hurricane Beryl. Damage and evacuations caused by the disaster might mean people were displaced from their homes and jobs. The acting governor authorized the use of all available state and local government resources necessary to cope with the disaster. (Government Code Section 418.017).

TDI expects insurers to work with their policyholders as they recover from the storm. This bulletin doesn't create specific requirements. Cooperation by every insurer will help ensure the fair treatment of consumers and provide for fair competition.

The Texas Department of Insurance has received questions about deductibles after back-to-back storms.

Insurers can make decisions on deductibles on a case-by-case basis. For example, an insurer can waive applying a second deductible in situations where an insurer has not adjusted the first claim or where repairs have not yet been made. TDI encourages insurers to evaluate these situations using a common-sense standard that is fair to consumers.

For questions about this bulletin, call the TDI Help Line at 800-252-3439.

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