



# PROTECT SMALL BUSINESS OWNERS

**HB 19 will hurt small business owners who need a fast and full resolution to their insurance disputes.**

The legislation exempts bodily injury<sup>1</sup> and consumer claims,<sup>2</sup> but it does not exempt insurance disputes from the jurisdiction of the new so-called “business court.” That means small business owners with standard insurance claims could be **stuck in line** behind big commercial litigants with complex, time-consuming cases.

After a major storm or loss, business owners **need a quick resolution** to their insurance disputes in their local courts, before a local judge and jury. Under the bill, small businesses – like restaurants, car dealers, warehouses, and so many more – could be dragged into the “business court” by their insurance company. This will make it harder for a business to re-open after a catastrophic loss, impacting the local economy.

If a big insurance company refuses to pay what they owe under their policy, small business owners can’t afford delay tactics and legal games like forum shopping. Their hard-earned capital and countless **jobs are on the line.**

**Please protect the small business owners in your district.**

# OPPOSE HB 19

Legislative advertising paid for by Ware Wendell, Executive Director, Texas Watch, P.O. Box 42198, Austin, TX 78704.



Footnotes:

<sup>1</sup> See proposed Sec. 25A.004(e).

<sup>2</sup> See proposed Sec. 25A.004(d)(2), referencing Chapter 17, TEX. BUS. & COM. CODE (the Deceptive Trade Practices-Consumer Protection Act (DTPA)).