



STOP "SWOOP & SETTLE"

Insurance companies are preying on vulnerable Texans after a wreck by **swooping in and settling claims on the cheap before the full extent of damages and medical costs are known.** HB 1793 by Rep. Julie Johnson will put a stop to this dangerous insurance scheme that hurts far too many Texans.

A court case called ***Gilbert v. Fitz*** makes oral recorded settlement agreements with insurers enforceable, **strengthening the insurance company's hand even more** after a wreck. If they get you to settle for pennies on the dollar over the phone, it pads their profits but hurts you and your doctors.

HB 1793 by Rep. Johnson will end this predatory insurance scheme.

It makes oral releases of auto claims unenforceable. That means an insurance company can't swoop in right after a wreck and get you to give up your rights over the phone. By protecting Texans' rights, families will be able to afford the care they need and medical providers will be paid for their services.

SUPPORT HB 1793