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HOUSE FLOOR AMENDMENTS
2025 Regular Session

Amendments proposed by Representative Firment to Reengrossed Senate Bill No. 136 by Senator Talbot

1 AMENDMENT NO. 1

2 Delete House Insurance Committee Amendment Set 2865 adopted by the House Committee
3 on Insurance in its entirety

4 AMENDMENT NO. 2

5 On page 1, at the end of line 2, delete "with"

6 AMENDMENT NO. 3

7 On page 1, at the beginning of line 3, delete "rate filings;" and insert "along with policies
8 issued or renewed;"

9 AMENDMENT NO. 4

10 On page 1, delete lines 9 through 11 in their entirety and insert in lieu thereof the following:

11 "A. Every admitted insurer licensed to write homeowners or private passenger
12 automobile insurance shall file a rate transparency report by July first of each year.
13 If the commissioner"

14 AMENDMENT NO. 5

15 On page 1, delete lines 13 through 15 in their entirety and insert in lieu thereof the following:

16 "requirements of this Section, the commissioner shall disapprove the filing. The
17 report shall be"

18 AMENDMENT NO. 6

19 On page 1, line 16, change "compiled in a uniform format prescribed" to "substantially
20 similar to the form promulgated"

21 AMENDMENT NO. 7

22 On page 2, delete lines 3 through 10 in their entirety and insert in lieu thereof the following:

23 "B. Upon issuing a new policy and upon renewal, an insurer required to
24 annually file a rate transparency report shall provide a copy of the insurer's most
25 recently approved rate transparency report for that line of coverage to the insured.

26 C. A rate transparency report filed pursuant to this Section shall include all of
27 the following:"

CODING: Words in ~~struck through~~ type are deletions from existing law; words underscored are additions.

1 AMENDMENT NO. 8

2 On page 2, line 11, delete "**total rate**" and insert "**indicated average premium**"

3 AMENDMENT NO. 9

4 On page 2, delete line 14 in its entirety and insert in lieu thereof the following:

5 "**(2) The percentage of the indicated average premium associated with the**
6 **projected cost of claims**"

7 AMENDMENT NO. 10

8 On page 2, delete line 17 in its entirety and insert in lieu thereof the following:

9 "**(3) The percentage of the indicated average premium associated with loss**
10 **adjustment expenses**"

11 AMENDMENT NO. 11

12 On page 2, at the beginning of line 18, delete "**and costs**"

13 AMENDMENT NO. 12

14 On page 2, line 20, delete "**total rate**" and insert "**indicated average premium**"

15 AMENDMENT NO. 13

16 On page 2, line 23, delete "**total rate**" and insert "**indicated average premium**"

17 AMENDMENT NO. 14

18 On page 2, line 26, delete "**total rate**" and insert "**indicated average premium**"

19 AMENDMENT NO. 15

20 On page 2, delete line 29 in its entirety

21 AMENDMENT NO. 16

22 On page 3, delete lines 1 through 5 in their entirety

23 AMENDMENT NO. 17

24 On page 3, line 6, change "**(10)**" to "**(7)**"

25 AMENDMENT NO. 18

26 On page 3, line 9, change "**(11)**" to "**(8)**" and delete "**required by the commissioner.**" and
27 insert "**provided by the insurer.**"

28 AMENDMENT NO. 19

29 On page 3, line 10, delete "**rules and regulations**" and insert "**and adopt rules and**
30 **regulations in accordance with the Administrative Procedure Act**"

1 AMENDMENT NO. 20

2 On page 3, between lines 11 and 12, insert the following:

3 **"E. Nothing in this Section shall be construed to create a private right of**
4 **action."**

5 AMENDMENT NO. 21

6 On page 3, line 12, change "January 1, 2026" to "January 1, 2027"