

Amend Amendment No. 25 by Rose to **CSHB 4** (beginning on page 565, amendment packet) on page 8 of the amendment, between lines 10 and 11, by inserting the following:

Art. 5.165. ALLOCATED LOSS ADJUSTMENT EXPENSE. Not later than October 1 of each year, the commissioner by rule shall establish the maximum annual amount of allocated loss expense that each insurer may incur as a percentage of its annual premiums for professional liability insurance for physicians and health care providers. The maximum annual amount of allocated loss expense established under this article may not exceed the applicable maximum annual amount of allocated loss expense for the insurer on September 1, 2003.