

Amend CSSB 14 by adding a new Article to the bill, appropriately numbered, as follows:

ARTICLE \_\_\_\_\_. PRIOR APPROVAL

SECTION\_\_\_\_.01. Chapter 21, Insurance Code, is amended by adding new Article 21.21-F to read as follows:

Article 21.21-2F. Prior Approval. Notwithstanding any other law to the contrary, other than a statute mandating a rate rollback, no insurer may change a rate, rating factor, policy form, or endorsement for personal automobile or residential property insurance that has not been expressly approved by the commissioner. This article applies to all insurers writing personal automobile and residential property insurance, including Lloyds plan, reciprocal, interexchange, county mutual, and farm mutual insurers.

If the commissioner has not issued an order approving the filing within 30 days after the filing of the application, the insurer may request a hearing on the application, to be held at the State Office of Administrative Hearings under Government Code Chapter 2001. The burden of proof in any such hearing shall be on the insurer. The hearings examiner must issue a proposal for decision within 30 days after the filing of the request for a hearing. The hearings examiner's proposed order shall be final unless the commissioner issues a different order within 15 days after the commissioner receives the proposed order.