

Amend CSSB 1 on page VIII-34 (Department of Insurance) by inserting the following appropriately-numbered rider and renumbering any subsequent riders accordingly.

\_\_\_\_. Data Mining. The agency shall conduct a review of insurance industry practices with regard to the use of data mining and pattern recognition practices and technologies that are used to predict difference in expected losses of covered persons or applicants for auto, health and residential property insurance and the manner in which insurers use these technologies in underwriting and rate-setting. The department shall report to the 82nd Legislature about the use of data mining and pattern recognition practices and technologies by insurers, including the impact on accessibility and affordability of insurance coverage.