

Amend CSSB 1007 in ARTICLE 4 of the bill by inserting the following and appropriately renumbering the SECTIONS accordingly:

SECTION 4.___. Section 38.002, Insurance Code, is amended by adding Subsection (g) to read as follows:

(g) An underwriting guideline used by an insurer or its agent in relation to a personal automobile insurance policy must comply with Section 1951.005.

SECTION 4.___. Chapter 1951, Insurance Code, is amended by adding Section 1951.005 to read as follows:

Sec. 1951.005. CERTAIN FACTORS IN UNDERWRITING AND RATING PROHIBITED. An insurer may not use the occupation or educational level of a person insured under a personal automobile insurance policy, or an applicant for coverage under a personal automobile insurance policy, as a factor in underwriting or rating that coverage.

SECTION 4.___. Section 2251.052, Insurance Code, is amended by adding Subsection (f) to read as follows:

(f) Rates and rating applicable to a personal automobile insurance policy must comply with Section 1951.005.

SECTION 4.___. Sections 38.002(g), 1951.005, and 2251.052(f), Insurance Code, as added by this article, apply only to an insurance policy that is delivered, issued for delivery, or renewed on or after January 1, 2010. A policy that is delivered, issued for delivery, or renewed before January 1, 2010, is governed by the law as it existed immediately before the effective date of this Act, and that law is continued in effect for this purpose.