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**HOUSE COMMITTEE AMENDMENTS**

2025 Regular Session

Amendments proposed by House Committee on Insurance to Original House Bill No. 576  
by Representative Robby Carter

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1 AMENDMENT NO. 1

2 On page 1, line 16, after "means" delete the remainder of the line and delete line 17 in its  
3 entirety and insert in lieu thereof the following: "a rate that is likely to produce a profit that  
4 is unreasonably high for the insurance provided or the expense provision included therein  
5 is unreasonably high in relation to the services rendered."

6 AMENDMENT NO. 2

7 On page 2, at the beginning of line 8, delete "A.(1)" and insert "A.(1)(a)"

8 AMENDMENT NO. 3

9 On page 2, line 10, delete "only"

10 AMENDMENT NO. 4

11 On page 2, line 11, after "discriminatory" insert a period "." and delete the remainder of the  
12 line and delete lines 12 and 13 in their entirety and insert in lieu thereof the following:

13 "(b) As a result of the commissioner's disapproval of rates or other act, the  
14 commissioner, on request of the insurer, shall specify interim rates for the insurer  
15 that are sufficient to protect the interests of all parties. The commissioner may order  
16 that a specified portion of the premiums be placed in an escrow account approved by  
17 the commissioner. If new rates become legally effective, the commissioner shall  
18 order the escrowed funds or any overcharge in the interim rates to be distributed  
19 appropriately, except that refunds to policyholders that are de minimis shall not be  
20 required."