

**Bill Summary**  
2<sup>nd</sup> Session of the 60<sup>th</sup> Legislature

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|--------------------|-------------------|
| <b>Bill No.:</b>   | <b>SB 1444</b>    |
| <b>Version:</b>    | <b>INT</b>        |
| <b>Request No.</b> | <b>2765</b>       |
| <b>Author:</b>     | <b>Sen. Kirt</b>  |
| <b>Date:</b>       | <b>01/08/2026</b> |

**Bill Analysis**

SB 1444 strikes language prohibiting insurance rates in competitive markets from being deemed excessive. The measure provides that a rate may be deemed excessive if the profit is unreasonably high in relation to the services rendered. The measure requires insurers to file their rates with the Insurance Commissioner 60 days prior to their effective date instead of 30 days. The measure strikes language relating to contracts drawn before the Commissioner disapproves the rate submitted by an insurer.

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