Senator Cruz moved the following:

**Senate Amendment (with title amendment)**

Delete lines 370 - 377

and insert:

Section 4. A property insurer may not implement rate changes in 2019 for DP-3 or HO-3 policies. A DP-3 or HO-3 property insurance policy issued in years 2020 to 2023 must provide rate savings to consumers if it is restricted-in-part or restricted-in-whole. A restricted-in-part policy must be provided at a 7.5 percent lower cost to the consumer than an unrestricted policy. A restricted-in-whole policy must be
provided at a 7.5 percent lower cost than a restricted-in-part policy, or at a 15 percent lower cost than an unrestricted policy if no restricted-in-part policy is offered by the insurer.

And the title is amended as follows:

Delete lines 40 - 45

and insert:

benefits; providing an exception; prohibiting property insurers from implementing rate changes for certain policies during a certain year; requiring that certain property insurance policies with certain restrictions which are issued during a certain timeframe provide specified rate savings to consumers; providing