

Amend CSSB 14 as follows:

(1) On page 7, strike lines 26 through 27, and substitute the following:

(f) No territory in a rating manual shall be smaller than the boundary of a county except as follows:

(1) for counties in the designated catastrophe area for the Texas Windstorm Insurance Association under Article 21.49 of this code, insurers may file their own territories no smaller than the areas seaward of the intracoastal canal and landward of the intracoastal canal to reflect the exposure to weather-related catastrophic events; and

(2) insurers may subdivide territories between the portion of the county located in the catastrophe area and that portion not located in the catastrophe area in non-first tier coastal counties, as defined in Article 21.49 of this code.

(2) On page 23, strike lines 26 through 27, and substitute the following:

(b) No territory in a rating manual shall be smaller than the boundary of a county except as follows:

(1) for counties in the designated catastrophe area for the Texas Windstorm Insurance Association under Article 21.49 of this code, insurers may file their own territories no smaller than the areas seaward of the intracoastal canal and landward of the intracoastal canal to reflect the exposure to weather-related catastrophic events; and

(2) insurers may subdivide territories between the portion of the county located in the catastrophe area and that portion not located in the catastrophe area in non-first tier coastal counties, as defined in Article 21.49 of this code.

(3) Add a new subsection (i) on page 49 after line 8 as follows:

(i) No insurance company governed by this section may use a territory in a rating manual smaller than the boundary of a county except as follows:

(1) for counties in the designated catastrophe area for the Texas Windstorm Insurance Association under Article 21.49 of this code, insurers may file their own territories no smaller than

the areas seaward of the intracoastal canal and landward of the intracoastal canal to reflect the exposure to weather-related catastrophic events; and

(2) insurers may subdivide territories between the portion of the county located in the catastrophe area and that portion not located in the catastrophe area in non-first tier coastal counties, as defined in Article 21.49 of this code.

(4) In Article 4, add a new SECTION, appropriately numbered, to read as follows:

SECTION 4._____. Section 5, Article 5.13-2, Insurance Code, is amended by adding the following subsection (f)

(f) No insurance company governed by this subchapter may use a territory in a rating manual smaller than the boundary of a county except as follows:

(1) for counties in the designated catastrophe area for the Texas Windstorm Insurance Association under Article 21.49 of this code, insurers may file their own territories no smaller than the areas seaward of the intracoastal canal and landward of the intracoastal canal to reflect the exposure to weather-related catastrophic events; and

(2) insurers may subdivide territories between the portion of the county located in the catastrophe area and that portion not located in the catastrophe area in non-first tier coastal counties, as defined in Article 21.49 of this code.