Amend **CSSB 14** in added Subchapter U, Chapter 5, Insurance Code by striking added Article 5.171 and substituting the following:

SUBCHAPTER U. RATING TERRITORIES FOR CERTAIN LINES

Art. 5.171. RATING TERRITORIES. Notwithstanding any other provision of this code, an insurer may not use a rating territory that is smaller than a county unless the county is subdivided and the rate for any sub-territory within that county is not greater than 15 percent higher than the rate used in any other sub-territory in the county, except that the commissioner may, by rule, allow a greater rate difference for residential property insurance or personal automobile insurance.