

Amend CSSB 127 as follows:

In Section 3, page 2 line 23 after "commissioner." add subsection (c) An insurer may not make an underwriting decision regarding a residential property insurance policy based on previous mold or water damage, including appliances, if:

(1) the applicant for insurance has made a previous claim under any residential property policy for damage caused by mold or water damage if the claim does not arise out of the negligence of the insured.

(2) mold remediation has been performed on the property that is the subject of the claim; and

(3) the property was:

(A) remediated, as evidenced by a certificate of mold remediation issued to the property owner under Section 1958.153, Occupations Code, that establishes that the underlying cause of the mold at the property has been remediated; or

(B) inspected by an independent assessor or adjustor who determined, based on the inspection, that the property does not contain evidence of mold damage.