

Amend Amendment No. 197 to **CSSB 1** as follows:

____. Coverage Reductions. Out of the funds appropriated above to the Department of Insurance, the department shall conduct a review of levels of coverage to determine what, if any, changes have occurred in the level of protection offered by homeowners insurance policies since the department's adoption of approved national forms in 2002. The department shall prepare a report for the 82nd Legislature quantifying effect of the change to national forms on the level of coverage for the average homeowner in this state.