

Amend **CSHB 1**, in Article VIII of the bill, in Rider 12 following the appropriation to the Texas Department of Insurance (page VIII-32), by inserting the following at the end of the rider:

The legislature intends that the website include a list of each insurer writing residential property insurance or personal automobile insurance in this state and a description of each type of residential property insurance and personal automobile insurance policy issued in the state, including a comparison of the coverage, exclusions, and restrictions of each policy and a format that allows a side-by-side comparison of the features of the policy forms. The website should also include sample rates for different policyholder profiles in each county or ZIP code.

It is the intent of the legislature that the department report quarterly to the legislature and the public, beginning with a report for the quarter ending December 1, 2007, and thereafter not later than the 60th day after the last day of the quarter covered by the report the following information for each insurer that writes a line of insurance in the state: market share, profits and losses, average rate, and average loss ratio. It is the intent of the legislature that the report include the change in rate over the previous 3, 6, 12, 24, and 36 months.