

2026 Regular Session

HOUSE BILL NO. 759

BY REPRESENTATIVE FIRMENT

INSURANCE/PROPERTY: Provides relative to fortified roof endorsement offers

1 AN ACT

2 To amend and reenact R.S. 22:1483.2, relative to fortified roof endorsements; to clarify  
3 certain requirements; and to provide for related matters.

4 Be it enacted by the Legislature of Louisiana:

5 Section 1. R.S. 22:1483.2 is hereby amended and reenacted to read as follows:

6 §1483.2. Fortified roof endorsement; mandatory offer

7 A. Any authorized insurer writing homeowners' insurance policies, or  
8 producer thereof, shall offer an endorsement to upgrade an insured's nonfortified  
9 ~~home~~ residential structure to comply with the fortified roof standards of the  
10 Insurance Institute for Business and Home Safety, if the insured incurs damage  
11 covered by the policy that requires the roof to be replaced. ~~The endorsement shall~~  
12 ~~upgrade the home consistent with the fortified requirements for the geographic area~~  
13 ~~in which the home is located.~~

14 B. The endorsement offer provided for in ~~Subsection A~~ of this Section shall  
15 be made at the time of writing a new homeowners' policy on a nonfortified home and  
16 upon first renewal of an existing homeowners' policy ~~on a nonfortified home after~~  
17 ~~December 31, 2023.~~

18 C. ~~Insurers required to make an endorsement offer pursuant to this Section~~  
19 ~~shall file endorsement forms and accompanying rates with the department by~~  
20 ~~October 1, 2023.~~ The requirements of this Section shall apply only to homeowners'

1        policies covering residential structures that are eligible to be retrofitted to comply  
 2        with the fortified roof standards of the Insurance Institute for Business and Home  
 3        Safety. If an insurer sells an endorsement provided for in this Section and thereafter  
 4        discovers that the insured structure is not eligible to be retrofitted to the fortified roof  
 5        standards of the Insurance Institute for Business and Home Safety, the insurer shall  
 6        refund to the insured any premiums collected under the endorsement, less the costs  
 7        of determining the structure was not eligible.

8                D. An insurer shall not fail to comply with the provisions of this Section  
 9        based on the age of the roof of the residential structure; however, the insurer may  
 10       include the roof's age and condition as a rating factor in determining the premium to  
 11       be charged for the endorsement.

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DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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HB 759 Original

2026 Regular Session

Firmment

**Abstract:** Clarifies requirements for mandatory fortified roof endorsement offers in homeowners' insurance policies.

Present law requires insurers writing homeowners' insurance to offer an endorsement allowing an insured to upgrade a nonfortified residential structure to meet the fortified roof standards of the Insurance Institute for Business and Home Safety when covered damage requires roof replacement. Present law further requires the offer to be made when writing a new policy on a nonfortified home and upon the first renewal of an existing policy on a nonfortified home after Dec. 31, 2023. Present law also requires insurers to file endorsement forms and rates with the Dept. of Insurance by Oct. 1, 2023, and limits applicability to structures eligible for fortified roof retrofits.

Proposed law retains present law and clarifies that:

- (1) The endorsement must upgrade the home consistent with fortified requirements for the geographic area in which the home is located.
- (2) If an insurer sells the endorsement and later determines the structure is not eligible for fortified roof retrofitting, the insurer shall refund premiums collected under the endorsement, less the costs of determining ineligibility.
- (3) An insurer shall not fail to comply with the endorsement-offer requirement based on the age of the roof, but may use roof age and condition as rating factors in determining the endorsement premium.

(Amends R.S. 22:1483.2)