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## DIGEST

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HB 759 Original

2026 Regular Session

Firment

**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)