
The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, 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)]

SB 355 Original

DIGEST
2026 Regular Session

Duplessis

Present law establishes the Louisiana Fortify Homes Program and authorizes the commissioner of insurance to provide financial grants for insurable properties that have a homestead exemption to retrofit a roof that meets or exceeds the fortified roof standard of the Insurance Institute for Business and Home Safety. Proposed law retains present law.

Proposed law requires insurers, no later than Oct. 1, 2027, to offer a minimum 20% premium discount or rate reduction to insureds who retrofit insured property through the program.

Proposed law requires an insurer who is unable to provide the minimum 20% discount or rate reduction to submit to the commissioner of insurance a proposed discount or rate reduction and an actuarial justification for the proposed discount or rate reduction.

Proposed law provides that if the commissioner determines the proposed discount or rate reduction is not justified, the commissioner shall require the insurer to submit a new proposed discount or rate reduction.

Effective upon signature of the governor or lapse of time for gubernatorial action.

(Adds R.S. 22:1483.1(G))