

2023 Regular Session

HOUSE BILL NO. 110

BY REPRESENTATIVE FIRMENT

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE/PROPERTY: Provides relative to fortified roof endorsements

1 AN ACT

2 To enact R.S. 22:1483.2, relative to fortified roof endorsements; to require that insurers offer
3 a fortified roof endorsement to upgrade a nonfortified home in certain circumstances;
4 to provide for form filing; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1483.2 is hereby enacted to read as follows:

7 §1483.2. Fortified roof endorsement; mandatory offer

8 A. Any authorized insurer writing homeowners' insurance policies shall offer
9 an endorsement to upgrade an insured's nonfortified home to comply with the
10 fortified roof standards of the Insurance Institute for Business and Home Safety, if
11 the insured incurs damage covered by the policy that requires the roof to be replaced.
12 The endorsement shall upgrade the home consistent with the fortified requirements
13 for the geographic area 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 policy on a nonfortified home and upon first
16 renewal of an existing policy on a nonfortified home after December 31, 2023.

17 C. Insurers required to make an endorsement offer pursuant to this Section
18 shall file endorsement forms and accompanying rates with the department by
19 October 1, 2023.

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)]

HB 110 Engrossed

2023 Regular Session

Firmen

Abstract: Requires homeowners' insurers to offer endorsements for certain upgrades to nonfortified homes.

Proposed law requires that any authorized insurer writing homeowner's insurance shall offer an endorsement to upgrade an insured's non-fortified roof to a fortified roof. Proposed law further requires that this offer be made after the insured incurs damage that is covered by the policy and before the roof replacement process has begun.

Proposed law promotes the transition from non-fortified roofs to fortified roofs, which entail sturdier edges, impenetrable and sealed roof decks, better attachments, and impact resilient shingles.

Proposed law requires that the fortified roof replacement comply with the fortified roof standards employed by the Insurance Institute for Business and Home Safety.

Proposed law requires that the fortified roof replacement be consistent, congruous, and in compliance with the fortified roof requirements for the geographic area in which the insured's home is located.

Proposed law requires that the insurer educate, apprise, and advise the insured on the endorsement offer at the time a current or new policyholder acquires a new policy on a non-fortified home and upon first renewal of an existing policy on a non-fortified home after Dec. 31, 2023.

Proposed law provides that insurers shall file their endorsement form and accompanying rates with the Dept. of Insurance by Oct. 1, 2023.

Proposed law promotes the transition from non-fortified roofs to fortified roofs that are in compliance with the Insured Institute for Business and Home Safety, which is a self-governing, nonprofit, scientific research association maintained exclusively by property insurers and re-insurers.

(Adds R.S. 22:1483.2)

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Make technical changes.