

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 shall offer an
9 endorsement to upgrade an insured's nonfortified home to the fortified roof standard
10 of the Insurance Institute for Business and Home Safety, if the insured incurs damage
11 covered by the policy, requiring 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 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 their endorsement form 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 Original

2023 Regular Session

Firmen

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

Proposed law requires that a homeowners' insurer must offer an endorsement to upgrade an insured homeowner's nonfortified home to a fortified roof standard if the insured incurs damage requiring the roof to be replaced. Proposed law requires that the standard be that of the Insurance Institute for Business and Home Safety.

Proposed law requires that the endorsement upgrade the home to be consistent with the fortified roof requirements in the area in which the home is located.

Proposed law requires that the endorsement be made in writing at the time that the insurer writes a new policy on a nonfortified home or when a current policyholder renews his existing policy on a nonfortified home after Dec. 31, 2023.

Proposed law requires that an insurer file its endorsement form and rates with the Department of Insurance by Oct. 1, 2023.

(Adds R.S. 22:1483.2)