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## DIGEST

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HB 110 Original

2023 Regular Session

Firment

**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)