

## RÉSUMÉ DIGEST

**ACT 12 (HB 110)**

**2023 Regular Session**

**Firment**

New law requires authorized insurers writing homeowners' insurance policies to offer an endorsement to upgrade the roof of an insured's nonfortified home if the insured incurs damage covered by the policy that requires the roof to be replaced.

New law requires the roof upgrade to comply with the fortified roof standards of the Insurance Institute for Business and Home Safety and further requires the upgrade to be consistent with the fortified requirements for the geographic area in which the home is located.

New law requires insurers to file endorsement forms and accompanying rates with the Dept. of Insurance by Oct. 1, 2023.

On Jan. 1, 2024, new law requires insurers to offer the endorsement at the time of writing new policies on nonfortified homes and upon first renewal of existing policies on nonfortified homes.

Effective August 1, 2023.

(Adds R.S. 22:1483.2)