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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)]

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SB 222 Original

DIGEST  
2025 Regular Session

Duplessis

Present law authorizes the commissioner of insurance to provide financial grants to retrofit roofs for insurable properties that have a homestead exemption to provide a fortified 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 to offer a 20% to 30% premium discount or rate reduction for residential and commercial properties to any owner who builds or locates a new insurable property to resist loss due to a hurricane, tornado, or other catastrophic windstorm events no later than October 1, 2026.

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

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