

2026 Regular Session

HOUSE BILL NO. 759

BY REPRESENTATIVE FIRMENT

INSURANCE/PROPERTY: Provides relative to fortified roof endorsement offers

1 AN ACT

2 To amend and reenact R.S. 22:1483.2, relative to fortified roof endorsements; to clarify
3 certain requirements; to clarify geographic area upgrade requirements; to outline
4 eligibility determinations and premium refunds; to provide for the use of roof age
5 and condition as rating factors; to provide for applicability; and to provide for related
6 matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. R.S. 22:1483.2 is hereby amended and reenacted to read as follows:

9 §1483.2. Fortified roof endorsement; mandatory offer

10 A. Any authorized insurer writing homeowners' insurance policies shall offer
11 an endorsement to upgrade an insured's nonfortified ~~home~~ residential structure to
12 comply with the fortified roof standards of the Insurance Institute for Business and
13 Home Safety, if the insured incurs damage covered by the policy that requires the
14 roof to be replaced. ~~The endorsement shall upgrade the home consistent with the~~
15 ~~fortified requirements for the geographic area in which the home is located.~~

16 B. The endorsement offer provided for in ~~Subsection A~~ of this Section shall
17 be made at the time of writing a new homeowners' policy on a nonfortified home and
18 upon first renewal of an existing homeowners' policy ~~on a nonfortified home after~~
19 ~~December 31, 2023.~~

1 C. ~~Insurers required to make an endorsement offer pursuant to this Section~~
2 ~~shall file endorsement forms and accompanying rates with the department by~~
3 ~~October 1, 2023. The requirements of this Section shall apply only to homeowners'~~
4 ~~policies covering residential structures with a roof that was installed within ten years~~
5 ~~of the date of offering the policy or renewal that are eligible to be retrofitted to~~
6 ~~comply with the fortified roof standards of the Insurance Institute for Business and~~
7 ~~Home Safety. If an insurer sells an endorsement provided for in this Section and~~
8 ~~thereafter discovers that the insured structure is not eligible to be retrofitted to the~~
9 ~~fortified roof standards of the Insurance Institute for Business and Home Safety, the~~
10 ~~insurer shall refund to the insured any premiums collected under the endorsement,~~
11 ~~less the costs of determining the structure was not eligible.~~

12 D. This Section shall not be construed to prohibit an insurer from voluntarily
13 offering the endorsement provided for in this Section for a homeowners' policy
14 covering a residential structure with a roof installed more than ten years after the
15 date of the policy being offered or renewed, and this Section shall not be construed
16 to prohibit an insurer from using the age or condition of the roof as a rating factor in
17 determining the premium to be charged for the endorsement.

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 759 Engrossed

2026 Regular Session

Firment

Abstract: Outlines the requirements for mandatory offers of fortified roof endorsements in homeowners' insurance policies. Specifies the age eligibility criteria for roofs that qualify for these mandatory offers while allowing for voluntary offers on older roofs.

Present law requires insurers writing homeowners' insurance to offer an endorsement allowing an insured to upgrade a nonfortified residential structure to meet the fortified roof standards of the Insurance Institute for Business and Home Safety when covered damage requires roof replacement. Present law further requires the offer to be made when writing a new policy on a nonfortified home and upon the first renewal of an existing policy on a nonfortified home after Dec. 31, 2023. Present law also requires insurers to file endorsement forms and rates with the Dept. of Insurance by Oct. 1, 2023, and limits applicability to structures eligible for fortified roof retrofits.

Proposed law retains present law and clarifies that:

- (1) The endorsement must upgrade the home consistent with fortified requirements for the geographic area in which the home is located.
- (2) If an insurer sells the endorsement and later determines the structure is not eligible for fortified roof retrofitting, the insurer shall refund premiums collected under the endorsement, less the costs of determining ineligibility.
- (3) Proposed law revises the applicability provision to specify that the requirements apply only to homeowners' policies covering residential structures with a roof that was installed within 10 years of the date of offering the policy or renewal and that are eligible to be retrofitted to comply with fortified roof standards.
- (4) Proposed law mandates that an insurer shall not fail to comply with the endorsement-offer requirement based on the age of the roof; however, the insurer may use roof age and condition as rating factors in determining the endorsement premium. Proposed law further clarifies that nothing in present law prohibits an insurer from voluntarily offering the endorsement for a homeowners' policy covering a residential structure with a roof installed more than 10 years before the date of the policy being offered or renewed, and that nothing prohibits an insurer from using the age or condition of the roof as a rating factor in determining the premium for the endorsement.

(Amends 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. Clarify that the requirement for the fortified roof endorsement applies exclusively to authorized insurers issuing homeowners' policies, not to individual insurance producers or agents.
2. Establish that the required endorsement is applicable exclusively to homeowners' insurance for residential properties with roofs installed within the last 10 years, if those roofs can be upgraded to meet the specified standards at the time of policy issuance or renewal.
3. Specify that insurers may voluntarily offer the endorsement for homes with roofs older than 10 years, and it confirms that nothing in the bill prevents insurers from using the age or condition of the roof as a rating factor when determining the premium for that endorsement.
4. Make technical changes.