
DIGEST

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HB 110 Engrossed

2023 Regular Session

Firment

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

Proposed law requires that any authorized insurer writing homeowner's insurance shall offer an endorsement to upgrade an insured's non-fortified roof to a fortified roof. Proposed law further requires that this offer be made after the insured incurs damage that is covered by the policy and before the roof replacement process has begun.

Proposed law promotes the transition from non-fortified roofs to fortified roofs, which entail sturdier edges, impenetrable and sealed roof decks, better attachments, and impact resilient shingles.

Proposed law requires that the fortified roof replacement comply with the fortified roof standards employed by the Insurance Institute for Business and Home Safety.

Proposed law requires that the fortified roof replacement be consistent, congruous, and in compliance with the fortified roof requirements for the geographic area in which the insured's home is located.

Proposed law requires that the insurer educate, apprise, and advice the insured on the endorsement offer at the time a current or new policyholder acquires a new policy on a non-fortified home and upon first renewal of an existing policy on a non-fortified home after Dec. 31, 2023.

Proposed law provides that insurers shall file their endorsement form and accompanying rates with the Dept. of Insurance by Oct. 1, 2023.

Proposed law promotes the transition from non-fortified roofs to fortified roofs that are in compliance with the Insured Institute for Business and Home Safety, which is a self-governing, nonprofit, scientific research association maintained exclusively by property insurers and re-insurers.

(Adds 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. Make technical changes.

