
SENATE COMMITTEE AMENDMENTS

2026 Regular Session

Amendments proposed by Senate Committee on Insurance to Engrossed House Bill No. 759
by Representative Firment

1 AMENDMENT NO. 1

2 On page 1, line 17, between "nonfortified" and "and" delete "home" and insert "residential
3 structure"

4 AMENDMENT NO. 2

5 On page 2, line 3, change "The requirements of" to "The offer required pursuant to"

6 AMENDMENT NO. 3

7 On page 2, delete lines 7 through 17 and insert in lieu thereof the following:

8 "Home Safety. However, this Section shall not be construed to prohibit an insurer
9 from voluntarily offering the endorsement provided for in this Section for a
10 homeowners' policy covering a residential structure with a roof installed more than
11 ten years after the date of the policy being offered or renewed. This Section shall not
12 be construed to prohibit an insurer from using the age or condition of the roof as a
13 rating factor in determining the premium to be charged for the endorsement.

14 D. To determine whether a residential structure is eligible to be retrofitted to
15 comply with the fortified roof standards of the Insurance Institute for Business and
16 Home Safety, the insurer shall conduct an inspection of the structure upon the
17 policyholder choosing to purchase the endorsement provided for in this Section. The
18 insurer shall not collect premium for the endorsement until after performing an
19 inspection and making a determination that the structure is eligible to be retrofitted
20 to comply with the fortified roof standards of the Insurance Institute for Business and
21 Home Safety."