

GREEN SHEET REDIGEST

HB 759

2026 Regular Session

Firment

**INSURANCE/PROPERTY: Provides relative to fortified roof endorsement offers.**

---

DIGEST

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.

Proposed law provides that the endorsement must offer to upgrade the residential structure to comply with the fortified roof standards of the Insurance Institute for Business and Home Safety if damage covered by the policy is incurred that requires replacement of the roof.

Proposed law provides an insurer may not collect premium until an inspection determines the structure is eligible for fortified roof retrofitting.

Proposed law provides that the insurer may use the age and condition of the roof as rating factors in determining the endorsement premium.

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.

Proposed law clarifies that an insurer may voluntarily offer 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. Further provides that an insurer is permitted to use the age or condition of the roof as a rating factor in determining the premium for such an 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.

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the engrossed bill

1. Allow an insurer to use the age or condition of a roof as a rating factor.
2. Prohibit collection of premium by an insurer prior to conducting an inspection to determine that the structure is eligible to be retrofitted.
3. Make technical changes.