

2023 Regular Session

HOUSE BILL NO. 110

BY REPRESENTATIVES FIRMENT, AMEDEE, BOURRIAQUE, BROWN, BUTLER,
CARRIER, ECHOLS, EDMONDS, FONTENOT, FREEMAN, GADBERRY,
GAROFALO, GLOVER, HORTON, ILLG, MIKE JOHNSON, MCMAHEN,
GREGORY MILLER, ORGERON, CHARLES OWEN, STEFANSKI, AND
THOMPSON

1 AN ACT

2 To enact R.S. 22:1483.2, relative to fortified roof endorsements; to require that insurers offer
3 a fortified roof endorsement to upgrade a nonfortified home in certain circumstances;
4 to provide for form filing; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1483.2 is hereby enacted to read as follows:

7 §1483.2. Fortified roof endorsement; mandatory offer

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

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

17 C. Insurers required to make an endorsement offer pursuant to this Section
18 shall file endorsement forms and accompanying rates with the department by
October 1, 2023.

SPEAKER OF THE HOUSE OF REPRESENTATIVES

PRESIDENT OF THE SENATE

GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: _____