



LOUISIANA DEPARTMENT OF INSURANCE
TIMOTHY J. TEMPLE
COMMISSIONER

BULLETIN 2025-03

TO: ALL PROPERTY AND CASUALTY INSURERS AND PRODUCERS

FROM: TIMOTHY J. TEMPLE, COMMISSIONER OF INSURANCE

RE: DISCOUNTS AND ENDORSEMENTS RELATIVE TO THE INSURANCE INSTITUTE FOR BUSINESS AND HOME SAFETY FORTIFIED ROOF AND ASPECTS RELATIVE TO THE LOUISIANA FORTIFY HOMES PROGRAM

DATE: MAY 21, 2025

The Louisiana Department of Insurance (LDI) hereby issues Bulletin 2025-03 to remind all property and casualty insurers (insurers) and producers of their responsibility to be sufficiently informed to explain the following to insureds: (1) the relevant insurance laws concerning the Louisiana Fortify Homes Program; (2) an insured's right to receive premium discounts; (3) the specific amount of any applicable discount for a fortified roof or home; and (4) an insured's right to request quotes for endorsements to fortify their roof or home.

The LDI has received complaints from insureds expressing confusion regarding various aspects of the Louisiana Fortify Homes Program. To ensure that insureds are fully informed, insurers and producers are required to be knowledgeable about and understand the applicable insurance laws governing the program, including [La. R.S. 22:1483](#), [La. R.S. 22:1483.1](#), and [La. R.S. 22:1483.2](#).

[La. R.S. 22:1483.1](#) establishes the Louisiana Fortify Homes Program, which promotes stronger, more resilient residential construction. In addition, [La. R.S. 22:1483.2](#) requires insurers to offer a fortified roof endorsement. This endorsement gives insureds the opportunity to upgrade non-fortified homes to meet the FORTIFIED® Roof standards set by the Insurance Institute for Business and Home Safety (IBHS).

[La. R.S. 22:1483](#) authorizes premium discounts, credits, rate differentials, deductible adjustments, and other premium-reducing measures for insureds who construct or retrofit a structure in accordance with the State Uniform Construction Code or the FORTIFIED® Home or FORTIFIED® Commercial standards developed by the Insurance Institute for Business and Home Safety (IBHS). Insurers and producers are to advise insureds that wind mitigation discounts and the IBHS FORTIFIED® Roof discount are two separate discounts. Insurers and producers shall not require the completion of a Louisiana Hurricane Loss Mitigation Survey form, in addition to obtaining an IBHS FORTIFIED® Certificate as a requirement to obtain the FORTIFIED® Roof Discount per [La. R.S. 22:1483](#).

The IBHS FORTIFIED® Certificate is the only required documentation needed to establish eligibility to receive the fortified discount.

Insurers and producers are expected to be well-informed about the Louisiana Fortify Homes Program, including all applicable discounts and endorsements, and must be able to clearly explain these provisions to insureds. They must also be prepared to provide updated premium quotes that reflect any endorsements required by law.

If there are any questions or concerns regarding Bulletin 2025-03, please contact the Deputy Commissioner for the Office of Consumer Services at (225) 219-0002 or electronically at public@ldi.la.gov.

Baton Rouge, Louisiana this 21st day of May 2025.



TIMOTHY J. TEMPLE
COMMISSIONER OF INSURANCE