

1 HB283
2 197592-4
3 By Representatives Brown (C), Simpson, Stringer, McMillan,
4 Drummond, Jones (S) and Clarke
5 RFD: Insurance
6 First Read: 21-MAR-19

1
2 ENROLLED, An Act,

3 Relating to insurance; to add Section 27-31D-2.1 to
4 the Code of Alabama 1975; to require all insurance companies
5 writing homeowners insurance to offer an endorsement that
6 upgrades a home to a fortified standard adopted by the
7 Institute for Business and Home Safety (IBHS) when the insured
8 incurs damage covered by the policy that will require the roof
9 to be replaced; to specify when the endorsement offer shall be
10 made; to require insurance companies to file the endorsement
11 form and accompanying rates at least 90 days before the
12 effective date of this bill; to authorize the Commissioner of
13 Insurance to adopt rules to implement this bill; and to
14 provide an effective date.

15 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

16 Section 1. Section ~~27-31D-4~~ 27-31D-2.1 is added to
17 the Code of Alabama 1975, to read as follows:

18 ~~§27-31D-4~~ 27-31D-2.1.

19 (a) Insurance companies writing homeowners insurance
20 shall offer a fortified bronze roof endorsement to upgrade a
21 non-fortified home, which is otherwise eligible for a
22 fortified standard, to a fortified standard identified in
23 Section 27-31D-2, when the insured incurs damage covered by
24 the policy requiring the roof to be replaced. The endorsement
25 shall upgrade the nonfortified home consistent with the

1 fortified requirements for the geographic area in which the
2 nonfortified home is located.

3 (b) The endorsement offer shall be made at the time
4 of writing a new policy on a nonfortified home and at the time
5 of first renewal of an existing policy on a nonfortified home
6 following the effective date of this section.

7 (c) Insurance companies shall file their endorsement
8 form and accompanying rates for approval by the Department of
9 Insurance at least 90 days before the effective date of this
10 section.

11 (d) The commissioner may adopt rules as necessary
12 for the implementation of this section.

13 Section 2. This act shall become effective January
14 1, 2020, following its passage and approval by the Governor,
15 or its otherwise becoming law.

