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BULLETIN 2019-06

TO: Insurers Writing Homeowners Insurance
FROM: Jim L. Ridling, Commissioner *JLR*
DATE: August 7, 2019
RE: Implementation of FORTIFIED Roof™ Endorsement Law
New Section 27-31D-2.1, Code of Alabama 1975
Act 2019-240 (HB 283, 2019 Regular Session)

Insurers are urged to take note of the following key points in complying with new Section 27-31D-2.1, Code of Alabama 1975 (Act 2019-240, HB 283, 2019 Regular Session), which becomes effective January 1, 2020:

- Insurers are required to offer an endorsement to a Homeowners policy (single family, owner-occupied homes) to upgrade a non-FORTIFIED home to the requirements of an IBHS FORTIFIED Roof™ (or its successor program) for the geographic area in which the home is located.
- Insurers may provide FORTIFIED Roof eligibility requirements to the homeowner.
- The endorsement is to be offered for a premium. Insurers should include the cost of the IBHS certification in calculating the rate for the endorsement.
- The property must meet the IBHS FORTIFIED standard as identified in Section 27-31D-2 at the time of the upgrade.
- The upgrade will occur when the property incurs a covered loss with damage requiring the roof covering to be replaced. Partial roof replacements do not qualify.
- The endorsement is to be offered on all new business and at time of first renewal in 2020 of existing non-FORTIFIED homes.
- The offer can be in a format determined by the insurer.
- The FORTIFIED Roof endorsement rate and form should be submitted to the department via SERFF no later than October 1, 2019.

For questions regarding the IBHS FORTIFIED Roof program, please visit the IBHS website at: <https://ibhs.org/alabama-fortified-roof-endorsement/>.

JLR/RN/JW/ct