

**Premium Discounts for Structures Built  
or Retrofitted according to Building  
Standards Established by the Insurance  
Institute for Business and Home Safety  
(IBHS)**

**Act 533 of RS 2024**  
**2025 Report to the Legislature**



**Louisiana Department of Insurance**  
**Timothy J. Temple, Commissioner**

# Act 533 of the 2024 Regular Session

## 2025 Report

### Questions Relative to Approved IBHS FORTIFIED® Roof Discounts

Consumers who have questions about how their insurance company is applying their discount should contact their insurance company or agent for a premium calculation worksheet or similar document demonstrating how the discount is applied to their premium. The LDI encourages consumers who believe their insurer may be incorrectly applying their discount and are unable to resolve the issue with their insurer to contact our Office of Consumer Services online at [www.lidi.la.gov](http://www.lidi.la.gov) or by calling 1-800-259-5300.

### Background of Act 533

Act 533 of the 2024 Regular Session of the Louisiana Legislature amended the provisions of La. R.S. 22:1483.1, which set forth provisions relative to the creation and operation of the Louisiana Fortify Homes Program.

Among the provisions that were amended, Subparagraph (A)(4)(b) provides that “By July first of each calendar year, the department (of insurance) shall publish on its website or other publicly accessible platform a list of all discounts that insurers filed and were approved by the commissioner. The department shall also submit a copy of the report to the David R. Poynter Legislative Research Library as required by R.S. 24:771 and 772.” While Subparagraph (A)(4)(b) does not specifically mention which discounts are to be published, the Louisiana Department of Insurance (LDI) infers that the newly enacted provisions of La. R.S. 22:1483.1(A)(4)(b) make reference to discounts that insurance companies offer to homeowners who build or retrofit and receive a building certificate designation in accordance with the FORTIFIED® Roof building standards of the Insurance Institute for Business & Home Safety (IBHS), as this is the building standard specifically referenced elsewhere in this Subsection.

### Insurance Institute for Business and Home Safety FORTIFIED® Roof Discounts

Pursuant to La. R.S. 22:1483, all admitted insurers required to file rates and rating plans with the Commissioner of Insurance shall provide an actuarially justified discount or credit to insureds who build or retrofit a structure to comply with the FORTIFIED® home or commercial standards created by the IBHS. The discounts are available to policyholders who: 1.) own property that has obtained an IBHS FORTIFIED® Roof either through the Louisiana Fortify Homes Program or 2.) own property where the property owner has financed the build or retrofit of an IBHS FORTIFIED® Roof. The law does not provide specific details as to how the discounts are to be applied, and each company has the authority to determine at what point in the calculation of a premium amount to apply the discount. Based on filings received to date, most insurers are applying discounts specifically to the wind and hail portion of the policyholder’s premium total. As of July 1, 2025, the following companies have submitted discounts in compliance with La. R.S. 22:1483 for their respective programs. The rating manual rules previously submitted by admitted insurers to the Commissioner of Insurance for review pursuant to La. R.S. 22:1451 et seq. serve as the reference source for the information provided. Please note that the discounts provided on this list are subject to change at any time. This list will be updated periodically on the LDI website. **Any questions specific to the discounts listed in this report or the application of those discounts should be directed at the insurance company. If a consumer believes that an error in the application of a discount listed in this report has occurred, the consumer should contact the LDI Office of Consumer Services at 800-259-5300.**

The enumerated discounts are only for structures that receive an IBHS FORTIFIED® Roof designation. These discounts are not applicable to structures that receive either an IBHS FORTIFIED® Silver or Gold designation. The application of the discounts listed herein may vary by insurer, depending on the company’s underwriting rules.

<u>Company Name</u>	<u>Program</u>	<u>Discount</u>
<b><u>Allied Trust Insurance Company</u></b>		
Allied Trust Insurance Company	Homeowners	20%
Allied Trust Insurance Company	Dwelling	25%
<b><u>Allstate Group</u></b>		
Allstate Insurance Company	Homeowners	26%
Allstate Indemnity Company	Homeowners	30%
Allstate Vehicle and Property	Homeowners	30%
Encompass Insurance Company of America	Homeowners	30%
Encompass Indemnity Company	Homeowners	30%
Encompass Property and Casualty Company	Homeowners	30%
<b>American First Insurance Company</b>	Homeowners	5% - 15%
<b><u>American Bankers Insurance Company of Florida</u></b>		
American Bankers Insurance Company of FL	Homeowners (Mobile)	3%
American Bankers Insurance Company of FL	Specialty (Mobile Home)	5%
American Bankers Insurance Company of FL	Homeguard	6.3%-7.2% (Territory 1) 14.9%-17.1% (Territory 2) 21.1%-24.3% (Territory 3)
<b><u>American National General Insurance Company</u></b>		
American National General Insurance Company	Homeowners	7%-19%
<b><u>Amica Mutual Insurance Company</u></b>		
Amica Mutual Insurance Company	Homeowners	7%-19%
<b><u>American Modern Property and Casualty Company</u></b>		
American Modern Property and Casualty	Mobile Home	7.2% (Territories 1,2,4) 17.1 % (Territories 3,5,6) 24.3 % (Territory 7)
American Modern Property and Casualty	Dwelling	14.1% (Territories 1,2,3,4) 26.8% (Territories 5,6) 31.1 % (Territory 7)

The enumerated discounts are only for structures that receive an IBHS FORTIFIED® Roof designation. These discounts are not applicable to structures that receive either an IBHS FORTIFIED® Silver or Gold designation. The application of the discounts listed herein may vary by insurer, depending on the company's underwriting rules.

<u>Company Name</u>	<u>Program</u>	<u>Discount</u>
<b><u>American National Property and Casualty</u></b>		
American National Property and Casualty	Special Farm Package	17.2% (Zone A) 10.3% (Zone B) 5.5% (Zone C)
*Zone chart is located in the Appendix.		
<b><u>American Security Insurance Company</u></b>		
American Security Insurance Company	Personal Property/Dwelling	31.1% (Zone A) 26.8% (Zone B) 14.1% (Zone C)
*ISO Louisiana Commercial Property Zone definition chart is located in the Appendix.		
<b><u>Armed Forces Insurance Exchange</u></b>		
Armed Forces Insurance Exchange	Homeowners	24.3% (Territory A) 17.1% (Territory B) 7.2% (Territory C)
<b><u>Auros Reciprocal Exchange</u></b>		
Auros Reciprocal Exchange	Homeowners	30%
<b><u>Centauri National Insurance Company</u></b>		
Centauri National Insurance Company	Preferred and Elite Homeowners	20% (masonry) 15% (frame)
<b><u>Elevate Reciprocal Exchange</u></b>		
Elevate Reciprocal Exchange	Preferred Homeowners	30%
<b><u>Farmers Insurance Exchange/Foremost Insurance</u></b>		
Farmers Insurance Exchange	Smart Home Program	20%
Foremost Insurance Company	HO-3	8%
<b><u>FCCI/Monroe Guaranty/National Trust Companies</u></b>		
FCCI/Monroe Guaranty/National Trust	Commercial Property/Dwelling	23% (Zone 1) 16% (Zone 2) 38% (Zone 3) 47% (Zone 4) 54% (Zone 5)

The enumerated discounts are only for structures that receive an IBHS FORTIFIED® Roof designation. These discounts are not applicable to structures that receive either an IBHS FORTIFIED® Silver or Gold designation. The application of the discounts listed herein may vary by insurer, depending on the company's underwriting rules.

<b><u>Company Name</u></b>	<b><u>Program</u></b>	<b><u>Discount</u></b>
<b><u>Fireman’s Fund Insurance Company</u></b>		
Fireman’s Fund Insurance Company	Commercial Property/Dwelling	20%
<b><u>Foremost Insurance Company</u></b>		
Foremost Insurance Company	Non-Hurricane Wind and Hail	20%
	Non-Perils	8%
<b><u>Great Northern/Federal/Pacific Indemnity (CHUBB Companies)</u></b>		
Great Northern/Federal/Pacific Indemnity	Commercial Property	16% (Zones 1,2,4,5,8,9) 14% (Zones 3, 7) 12% (Zones 6, 999)
<b><u>Gulf States Insurance Company</u></b>		
Gulf States Insurance Company	Dwelling	5%
Gulf States Insurance Company	Homeowners	5%
<b><u>Hanover Insurance Company</u></b>		
Hanover Insurance Company	Homeowners	15%
<b><u>HDI Global Insurance Company</u></b>		
HDI Global Insurance Company	Commercial Property	23% (Zone 1) 16% (Zone 2) 38% (Zone 3) 47% (Zone 4) 54% (Zone 5)
<b><u>Horace Mann Insurance Company</u></b>		
Horace Mann Insurance Company	Homeowners	10%-16%
<b><u>Imperial Fire and Casualty Company</u></b>		
Imperial Fire and Casualty Company	Homeowners	1%-14% (varies statewide)
<b><u>Liberty Mutual/First Liberty Insurance Corporation/Safeco Companies</u></b>		
Liberty Mutual/Safeco Companies	Homeowners	40% (IBHS Home)
The First Liberty Insurance Corporation	Homeowners	5% - 15%
<b><u>Lilypad Insurance Company</u></b>		
Lilypad Insurance Company	Homeowners	20% (masonry) 15% (frame)

The enumerated discounts are only for structures that receive an IBHS FORTIFIED® Roof designation. These discounts are not applicable to structures that receive either an IBHS FORTIFIED® Silver or Gold designation. The application of the discounts listed herein may vary by insurer, depending on the company’s underwriting rules.

<b><u>Company Name</u></b>	<b><u>Program</u></b>	<b><u>Discount</u></b>
<b><u>Louisiana Citizens Property Insurance Corporation (LPCIC)</u></b>		
LCPIC	Personal Property/Homeowners/Dwelling	24.3% (Zone 1) 17.1% (Zone 2) 7.2% (Zone 3)
<b><u>Louisiana Farm Bureau Mutual Insurance Company</u></b>		
<b><u>Louisiana Farm Bureau Casualty Insurance Company</u></b>		
<b><u>Southern Farm Bureau Insurance Company</u></b>		
Louisiana Farm Bureau Mutual	Homeowners/Dwelling Programs	25% (Zones 1,2)
Louisiana Farm Bureau Casualty		25% (Zones 3,4,5)
Southern Farm Bureau Insurance		
<b><u>National Union Fire Insurance Company of Pittsburg, PA</u></b>		
National Union Fire Insurance Company	Commercial Property	10% (Zone 1) 6% (Zone 2) 21% (Zone 3) 33% (Zone 4) 43% (Zone 5)
<b><u>Ocean Harbor Casualty Insurance Company</u></b>		
Ocean Harbor Casualty Insurance Company	Mobile Home, Assumed HO, and Voluntary HO	24.3% (Territory A) 17.1% (Territories B,C) 7.2% (Territory D)
<b><u>Occidental Fire and Casualty Company</u></b>		
Occidental Fire and Casualty Company	Homeowners	30%
<b><u>Praetorian Insurance Company</u></b>		
Praetorian Insurance Company	Homeowners	20%
<b><u>Privilege Underwriters Reciprocal Exchange (PURE)</u></b>		
Privilege Underwriters Reciprocal Exchange (PURE)	Homeowners	5% (Zones 1, 2) 11% (Zone 3)

The enumerated discounts are only for structures that receive an IBHS FORTIFIED® Roof designation. These discounts are not applicable to structures that receive either an IBHS FORTIFIED® Silver or Gold designation. The application of the discounts listed herein may vary by insurer, depending on the company's underwriting rules.

<b><u>Company Name</u></b>	<b><u>Program</u></b>	<b><u>Discount</u></b>
<b><u>Progressive Property Insurance Company</u></b>		
Progressive Property Insurance Company	HO-3 (home)	6% - 10%
	HO-5 (condo)	6% - 10%
<b><u>QBE/Stonington/Praetorian/Regent/North Pointe Companies</u></b>		
QBE/Stonington/Praetorian/Regent/North Pointe	Commercial Property	16% (Hurricane) 15% (Convective Storm)
<b><u>Safepoint/CAJUN Underwriters Companies</u></b>		
Safepoint/CAJUN Underwriters	Voluntary Homeowners	5%
Safepoint/CAJUN Underwriters	Select Homeowners	7.2%-24.3%
Safepoint/CAJUN Underwriters	Dwelling	31% (Zone A) 26.8% (Zone B) 14% (Zone C)
<b><u>SafePort Insurance Company</u></b>		
SafePort Insurance Company	Preferred Homeowners	30%
<b><u>Shelter Mutual Insurance Company</u></b>		
Shelter Mutual Insurance Company	Homeowners	4%-20% (Coastal Zone) 1%-15% (Central Zone) 1%-10% (Northern Zone)
<b><u>State Farm Fire and Casualty Company</u></b>		
State Farm Fire and Casualty Company	Homeowners	19%-35%
<b><u>Stillwater Insurance Company</u></b>		
Stillwater Insurance Company	2.0% (Zone A Policies without Windstorm or Hail Coverage)	3.9% (Zone C Policies with Windstorm or Hail Coverage)
Homeowners	3.1% (Zone B Policies with Windstorm or Hail Coverage)	0.9% (Zone C Policies without Windstorm or Hail Coverage)
2.9% (Zone A Policies with Windstorm or Hail Coverage)	1.7% (Zone B Policies without Windstorm or Hail Coverage)	

The enumerated discounts are only for structures that receive an IBHS FORTIFIED® Roof designation. These discounts are not applicable to structures that receive either an IBHS FORTIFIED® Silver or Gold designation. The application of the discounts listed herein may vary by insurer, depending on the company's underwriting rules.

<u>Company Name</u>	<u>Program</u>	<u>Discount</u>
<u>SureChoice Underwriters Reciprocal Exchange (SURE)/SageSure</u>		
SURE/SageSure	Homeowners	30%
<u>Teachers Insurance Company</u>		
Teachers Insurance Company	Homeowners	10%-16%
<u>The Travelers Companies</u>		
The Travelers Companies	Homeowners	8%-24%
<u>United Services Automobile Association (USAA)</u>		
USAA	Homeowners	19%-37%
<u>Universal Fire and Casualty Company</u>		
Universal Fire and Casualty Company	Commercial Property/Dwelling	23% (Zone 1)
		16% (Zone 2)
		38% (Zone 3)
		47% (Zone 4)
		54% (Zone 5)
<u>Vault Reciprocal Exchange</u>		
Vault Reciprocal Exchange	Homeowners	5%-10%
<u>Zurich American Insurance Company</u>		
Zurich American Insurance Company	Elite HO-3	20% (masonry)
		15% (frame)

The enumerated discounts are only for structures that receive an IBHS FORTIFIED® Roof designation. These discounts are not applicable to structures that receive either an IBHS FORTIFIED® Silver or Gold designation. The application of the discounts listed herein may vary by insurer, depending on the company's underwriting rules.



## **Questions Relative to Approved IBHS FORTIFIED® Roof Discounts**

**Consumers who have questions about how their insurance company is applying their discount should contact their insurance company or agent for a premium calculation worksheet or similar document demonstrating how the discount is applied to their premium. The LDI encourages consumers who believe their insurer may be incorrectly applying their discount and are unable to resolve the issue with their insurer to contact our Office of Consumer Services online at [www.lidi.la.gov](http://www.lidi.la.gov) or by calling 1-800-259-5300.**