

By: Representative Hood

To: Judiciary A

HOUSE BILL NO. 1319

1 AN ACT TO PROHIBIT AN INSURER FROM REFUSING TO ISSUE OR
 2 REFUSING TO RENEW A HOMEOWNER'S POLICY INSURING A RESIDENTIAL
 3 STRUCTURE WITH A ROOF THAT IS LESS THAN FIFTEEN YEARS OLD SOLELY
 4 BECAUSE OF THE AGE OF THE ROOF; TO PROVIDE THAT AN INSURER SHALL
 5 NOT REFUSE TO ISSUE OR REFUSE TO RENEW A HOMEOWNER'S INSURANCE
 6 POLICY SOLELY BECAUSE OF ROOF AGE IF AN INSPECTION OF THE ROOF OF
 7 THE RESIDENTIAL STRUCTURE PERFORMED BY AN AUTHORIZED INSPECTOR
 8 INDICATES THAT THE ROOF HAS FIVE YEARS OR MORE OF USEFUL LIFE
 9 REMAINING; TO PROVIDE CERTAIN PROCEDURES RELATED TO THE ACT; AND
 10 FOR RELATED PURPOSES.

11 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

12 **SECTION 1.** (1) As used in this act, the term "authorized
 13 inspector" means an inspector who is approved by the insurer and
 14 who is a home inspector licensed under Section 73-60-1 et seq.

15 (2) An insurer shall not refuse to issue or refuse to renew
 16 a homeowner's policy insuring a residential structure with a roof
 17 that is less than fifteen (15) years old solely because of the age
 18 of the roof.

19 (3) For a roof that is at least fifteen (15) years old, an
 20 insurer shall allow a homeowner to have a roof inspection
 21 performed by an authorized inspector at the homeowner's expense
 22 before requiring the replacement of the roof of a residential



23 structure as a condition of issuing or renewing a homeowner's
24 insurance policy. The insurer shall not refuse to issue or refuse
25 to renew a homeowner's insurance policy solely because of roof age
26 if an inspection of the roof of the residential structure
27 performed by an authorized inspector indicates that the roof has
28 five (5) years or more of useful life remaining.

29 (4) For purposes of this section, a roof's age shall be
30 calculated using the last date on which one hundred percent (100%)
31 of the roof's surface area was built or replaced in accordance
32 with the building code in effect at that time or the initial date
33 of a partial roof replacement when subsequent partial roof builds
34 or replacements were completed that resulted in one hundred
35 percent (100%) of the roof's surface area being built or replaced.

36 (5) This act shall apply to homeowners' insurance policies
37 issued or renewed on or after July 1, 2024.

38 **SECTION 2.** This act shall take effect and be in force from
39 and after July 1, 2024.

