

**Tabled
COMMITTEE AMENDMENT NO 1 PROPOSED TO**

Senate Bill No. 2130

BY: Committee

**Amend by striking all after the enacting clause and inserting
in lieu thereof the following:**

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

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

21 (3) For a roof that is at least fifteen (15) years old, an
22 insurer must allow a homeowner to have a roof inspection performed
23 by an authorized inspector at the homeowner's expense before



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

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

38 (5) An insurer may underwrite any roof based upon age and
39 other factors as long as it offers the insured actual cash value
40 or depreciated cash value. The Commissioner of the Department of
41 Insurance may exempt certain areas of the state from the
42 provisions of this act in accordance with Chapter 34 of Title 83,
43 Mississippi Code of 1972.

44 (6) This act shall apply to homeowners' insurance policies
45 issued or renewed on or after June 30, 2024.

46 **SECTION 2.** This act shall take effect and be in force from
47 and after July 1, 2024, and shall stand repealed on June 30, 2024.



Further, amend by striking the title in its entirety and inserting in lieu thereof the following:

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; TO
10 AUTHORIZE AN INSURER TO UNDERWRITE ANY ROOF BASED UPON AGE AND
11 OTHER FACTORS AS LONG AS IT OFFERS THE INSURED ACTUAL CASH VALUE
12 OR DEPRECIATED CASH VALUE; AND FOR RELATED PURPOSES.

