

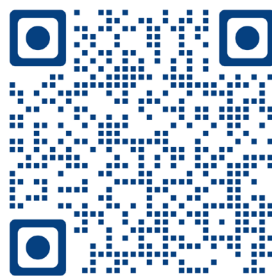


**LOUISIANA
DEPARTMENT OF
INSURANCE**

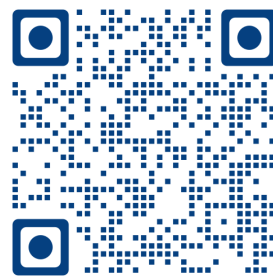
Wind Mitigation Discounts

September 2025

Timothy J. Temple
Commissioner of Insurance



Wind Mitigation
Survey info



LDIConnect
app

Wind Mitigation Survey & Premium Discounts

Questions Relative to Approved Wind Mitigation 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 or by calling 1-800-259-5300.

[La. R.S. 22:1483](#) requires insurers to offer actuarially justified wind mitigation discounts and directs the Commissioner of Insurance to promulgate rules and regulations to facilitate the implementation of those discounts.

The rules and regulations may include, but not are limited to, the following:

1. Provisions defining and delineating the criteria for discounts, credits, rate differentials, adjustments in deductibles, or any other adjustments to reduce the insurance premium and how such discounts, credits, rate differentials, adjustments in deductibles, or any other adjustments are computed in determining their application in each premium quoted.
2. Those items necessary for an insurer to compute or otherwise determine the actuarially justified amount of any premium rate reduction, discount, credit, rate differential, reduction in deductible, or other adjustment available to an insured.
3. Provisions establishing the inspection and certification requirements for insureds who comply with the provisions of this Section.
4. Recordkeeping requirements for insurers.

Homeowners in Louisiana may be eligible for an insurance premium discount for voluntarily strengthening their homes against storms and hurricanes in compliance with the Louisiana State Uniform Construction Code.

In order to qualify and apply for such discounts, homeowners must have their home assessed to document structural features that mitigate hurricane damage.

Inspection and certification must be performed by a building code enforcement officer, registered architect or engineer, or registered third party provider authorized by the Louisiana State Uniform Construction Code Council to perform building inspections.

Surveyors can advise homeowners of other improvements that may result in additional discounts. The cost for hiring a certified wind mitigation surveyor varies but typically costs between \$300 and \$600.

All admitted insurance companies are mandated to offer actuarially justified premium discounts for wind mitigation. Surplus lines insurers are not required to offer these discounts.

The application of discounts listed herein may vary by insurer, depending on the company's underwriting rules.

Companies, Credits & Discounts

Allied Trust Insurance Company

WIND MITIGATION CREDIT

DISCOUNT

Building code	15%	(2006 SUCC or newer)
Secondary water intrusion system	2%	
Opening protection	5-10%	
Roof geometry	10-20%	
Roof covering	1-10%	
Age of roof	1-10%	
Roof deck & attachment	2-4%	

Allstate Indemnity Company

WIND MITIGATION CREDIT

DISCOUNT

Various credits	*
-----------------	---

Allstate Insurance Company

WIND MITIGATION CREDIT

DISCOUNT

Various credits	*
-----------------	---

Allstate Vehicle & Property Insurance Company

WIND MITIGATION CREDIT

DISCOUNT

Various credits	*
-----------------	---

The application of discounts listed herein may vary by insurer, depending on the company's underwriting rules.

*Multiple discounts determined by complex factors; please ask agent for discount details.

Auros Reciprocal Insurance Exchange (Zoned)

<u>WIND MITIGATION CREDIT</u>	<u>DISCOUNT</u>
Building code	4%
Secondary water intrusion system	2%
Opening protection	5%
Roof geometry	2%
Roof covering	2%
Roof deck & attachment	1-3%
Roof-wall connection	1-2%
Gable roof bracing	2%
Foundation restraint	2%

Cajun Underwriters Reciprocal Exchange (CURE)

<u>WIND MITIGATION CREDIT</u>	<u>DISCOUNT</u>
Building code	15%
Opening protection	15%
Roof geometry	15%
Roof covering	*
Age of roof	*

First Liberty Insurance Corporation

<u>WIND MITIGATION CREDIT</u>	<u>DISCOUNT</u>
Various credits	*

The application of discounts listed herein may vary by insurer, depending on the company's underwriting rules.

*Multiple discounts determined by complex factors; please ask agent for discount details.

Foremost Insurance Company Grand Rapids, Michigan

<u>WIND MITIGATION CREDIT</u>	<u>DISCOUNT</u>
Building code	9%
Basic design wind speed	3-21%
Secondary water intrusion system	3%
Opening protection	9-24%
Roof geometry	2-9%
Roof covering	12%
Roof deck & attachment	6-15%
Roof-wall connection	6-9%
Foundation restraint	12%
Max discount	45%

Gulf States Insurance Company

<u>WIND MITIGATION CREDIT</u>	<u>DISCOUNT</u>
Building code	15%
Opening protection	15%
Roof geometry	5-15%
Age of roof	*

The application of discounts listed herein may vary by insurer, depending on the company's underwriting rules.

*Multiple discounts determined by complex factors; please ask agent for discount details.

Imperial Fire & Casualty Insurance Company

<u>WIND MITIGATION CREDIT</u>	<u>DISCOUNT</u>	
Building code	15%	(Fortified Only)
Basic design wind speed	1-8%	
Exposure category (ASCE7)	2-4%	
Secondary water intrusion system	2%	
Opening protection	5-10%	
Roof geometry	3-5%	
Roof covering	5%	
Roof-wall connection	2-5%	
Gable roof bracing	5%	
Foundation restraint	3%	
Max discount	15%	

Liberty Personal Insurance Company

<u>WIND MITIGATION CREDIT</u>	<u>DISCOUNT</u>
Building code	4%
Secondary water intrusion system	2%
Roof geometry	3%
Roof covering	2%
Roof deck & attachment	1-3%
Roof-wall connection	1-2%
Gable roof bracing	2%
Foundation restraint	2%

The application of discounts listed herein may vary by insurer, depending on the company's underwriting rules.

*Multiple discounts determined by complex factors; please ask agent for discount details.

Lilypad National Insurance Company

WIND MITIGATION CREDIT

DISCOUNT

Building code	15%	(2006 SUCC)
Opening protection	15%	
Roof geometry	15%	

Louisiana Citizens Property Insurance Corporation

WIND MITIGATION CREDIT

DISCOUNT

Various credits	*
-----------------	---

Louisiana Farm Bureau Mutual Insurance Company

WIND MITIGATION CREDIT

DISCOUNT

Building code	2%
Other credits	*

Progressive Property Insurance Company

WIND MITIGATION CREDIT

DISCOUNT

Building code	15%	(2006 SUCC)
Opening protection	15%	
Roof geometry	15%	
Roof covering	5-40%	Depends on age & material

Safepoint Insurance Company

WIND MITIGATION CREDIT

DISCOUNT

Building code	15%	(2006 SUCC)
Opening protection	15%	
Roof geometry	15%	

The application of discounts listed herein may vary by insurer, depending on the company's underwriting rules.

*Multiple discounts determined by complex factors; please ask agent for discount details.

Safeco Insurance Company of America

WIND MITIGATION CREDIT

DISCOUNT

Opening protection
Secondary water resistance
Roof-to-wall connection
Roof shape
Door strength

Shelter Mutual Insurance Company (Zoned)

WIND MITIGATION CREDIT

DISCOUNT

Various credits

*

State Farm Fire & Casualty Company (Zoned)

WIND MITIGATION CREDIT

DISCOUNT

Opening protection	15-18%
Roof geometry	14-16%
Roof covering	5%
Roof deck & attachment	6-10%
Roof-wall connection	20%

State Farm Fire & Casualty Company (Zoned)

WIND MITIGATION CREDIT

DISCOUNT

Opening protection	15-18%
Roof geometry	14-16%
Roof covering	5%
Roof deck & attachment	6-10%
Roof-wall connection	20%

The application of discounts listed herein may vary by insurer, depending on the company's underwriting rules.

*Multiple discounts determined by complex factors; please ask agent for discount details.

Surechoice Underwriters Reciprocal Exchange (Zoned)

<u>WIND MITIGATION CREDIT</u>	<u>DISCOUNT</u>
Opening protection	10-20%
Roof geometry	10-15%
Roof covering	10%
Roof deck & attachment	3.5-7.2%

United Services Automobile Association

<u>WIND MITIGATION CREDIT</u>	<u>DISCOUNT</u>
Various credits	*

USAA Casual Insurance Company

<u>WIND MITIGATION CREDIT</u>	<u>DISCOUNT</u>
Various credits	*

USAA General Indemnity Company

<u>WIND MITIGATION CREDIT</u>	<u>DISCOUNT</u>
Various credits	*

The application of discounts listed herein may vary by insurer, depending on the company's underwriting rules.

*Multiple discounts determined by complex factors; please ask agent for discount details.

Questions Relative to Approved Wind Mitigation 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 or by calling 1-800-259-5300.

The application of discounts listed herein may vary by insurer, depending on the company's underwriting rules.