

FORTIFIED renewal quote worksheet

LOUISIANA | 2027 RENEWALS | CHECKED OCTOBER 17, 2026

Use this worksheet with the current designation certificate and a written insurer calculation. The percentages below apply to hurricane premium, not the entire bill.

Published hurricane-only benchmarks

LDI zone	Roof	Silver	Gold
North	16%	20%	24%
Central	27%	35%	42%
South	29%	43%	49%

Regulation 136 covers admitted insurers. LDI directs implementation for new or renewed residential policies issued on or after January 1, 2027. An insurer seeking a lower benchmark must request permission with actuarial support. Ask for the applicable approved schedule or deviation.

Example: same percentage, different total savings

For a hypothetical \$5,000 annual pre-credit premium, a 29% South-zone Roof credit on \$3,000 of hurricane premium is \$870. The resulting total is \$4,130 (17.4% lower). If only \$1,000 is hurricane premium, the credit is \$290 and the total is \$4,710 (5.8% lower). All other inputs are held constant.

Do not deduct a credit twice. Ask whether the quoted hurricane component already includes discounts, how other credits interact, and which fees are separate.

Collect before comparing

Current certificate and expiration date; address and designation level; insurer legal name and admitted status; renewal/issue date; insurer-confirmed LDI zone; written calculation; coverage limits and deductibles.

Primary sources and complete guide

[LDI benchmark table and zone map](#) | [Final Regulation 136](#) | [Bulletin 2026-04](#)

Full guide: stephenbabcock.com/louisiana-fortified-insurance-discounts-2027/

Original comparison aid, not an insurer quote or individual eligibility determination. Confirm current filings and documents when your policy is issued.

Compare two quotes

Property address: _____

Certificate / level / expiration: _____

Record the same coverage and deductible choices in each column. Leave an unknown entry blank and request the explanation; do not estimate it from last year's bill.

Item to confirm	Quote A	Quote B
Insurer legal name / admitted status		
Quote date / policy term		
LDI zone / applied percentage		
Hurricane premium before this credit		
FORTIFIED dollar credit / already included?		
Annual premium / separate fees		
Dwelling limit / replacement-cost terms		
Hurricane deductible / other deductible		
Other material coverage changes		

Questions, documents requested, and promised follow-up date:

Keep the insurer's written calculation with this sheet. If the percentage differs from the benchmark, ask for the approved schedule or deviation and effective date.