

1 **SENATE FLOOR VERSION**

February 12, 2026

2 **AS AMENDED**

3 SENATE BILL NO. 1590

By: Coleman

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5
6 **[insurance - Roof Program - standards - structures -**
7 **grants or rebates - insurers - programs - provisions**
8 **- rules - codification - effective date]**
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10 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

11 SECTION 1. NEW LAW A new section of law to be codified
12 in the Oklahoma Statutes as Section 977 of Title 36, unless there is
13 created a duplication in numbering, reads as follows:

14 A. There is hereby established within the Insurance Department
15 the Oklahoma Commercial FORTIFIED Roof Program for the purpose of
16 encouraging the voluntary construction, retrofitting, and
17 certification of commercial roofing systems that meet enhanced wind
18 and hail resilience standards.

19 B. The program shall be based on the FORTIFIED Commercial or
20 successor commercial roofing standards established by the Insurance
21 Institute for Business and Home Safety (IBHS), or substantially
22 similar standards approved by the Insurance Commissioner. The
23 Commissioner may approve alternative or updated standards as
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1 necessary to reflect evolving best practices for commercial roof
2 resilience in this state.

3 C. Structures eligible for the program shall include
4 commercial, school, industrial, agricultural, nonprofit, and
5 multifamily residential buildings containing five or more dwelling
6 units.

7 D. Subject to the availability of funds, the Department may:

8 1. Provide grants or rebates to assist with the cost of
9 qualifying commercial roof upgrades or replacements;

10 2. Partner with insurers to encourage premium credits,
11 discounts, or other incentives for participating property owners; or

12 3. Coordinate with state or federal resilience, mitigation, or
13 disaster-preparedness programs to leverage available funding.

14 E. Roof improvements made pursuant to this section shall be
15 inspected and certified by qualified professionals approved by the
16 Department. Certification documentation may be used by insurers for
17 underwriting, rating, or incentive purposes, subject to insurer
18 discretion any applicable state or federal law.

19 F. Participation in the program shall be voluntary and shall
20 not be construed to create an entitlement to funding.

21 G. Nothing in this section shall be construed to require any
22 commercial property owner to retrofit or replace a roof or mandate
23 insurance premium reductions or underwriting decisions by insurers.

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1 H. The Commissioner shall promulgate any rules necessary for
2 the provisions of this section.

3 SECTION 2. This act shall become effective November 1, 2026.

4 COMMITTEE REPORT BY: COMMITTEE ON BUSINESS AND INSURANCE
5 February 12, 2026 - DO PASS AS AMENDED
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