

STATE OF OKLAHOMA

2nd Session of the 60th Legislature (2026)

SENATE BILL 1590

By: Coleman

AS INTRODUCED

An Act relating to insurance; creating the Oklahoma Commercial FORTIFIED Roof Program; establishing certain standards for certain program; allowing the Insurance Commissioner to approve certain alternative standards; establishing structures approved for the program; allowing the Insurance Department to provide certain grants or rebates; allowing the Department to partner with certain insurers; allowing the Department to coordinate with certain programs; construing provisions; requiring the Commissioner to promulgate rules; providing for codification; and providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

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

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

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

8 C. Structures eligible for the program shall include
9 commercial, school, industrial, agricultural, nonprofit, and
10 multifamily residential buildings containing five or more dwelling
11 units.

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

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

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

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

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

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

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

6 H. The Commissioner shall promulgate any rules necessary for
7 the provisions of this section.

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

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