

**Local Government Mandate Statement
Kentucky Legislative Research Commission
2025 Regular Session**

Part I: Measure Information

Bill Request #:	1381	Bill #:	SB 123
Document ID #:	2910	Sponsor:	Sen. Julie Raque Adams
Bill Title:	AN ACT relating to insurance coverage of roofing materials		

Unit of Government: City County Urban-County
 Charter County Consolidated Local Unified Local

Office(s) Impacted: City planning

Requirement: Mandatory Optional

Effect on Powers & Duties: Modifies Existing Adds New Eliminates Existing

Other Fiscal Statement(s) that may exist: Actuarial Analysis Corrections Impact
 Health Benefit Mandate State Employee Health Plan

Part II: Bill Provisions and the Estimated Fiscal Impact Relating to Local Government

SB 123 adds a new section to Subtitle 12 of KRS Chapter 304 that requires any insurance policy that provides coverage for the replacement of roofing materials replace the roofing materials on the entire roof at no cost to the insured and not apply any line-of-sight rule to exclude coverage for the replacement of roofing materials for any portion of the roof.

The fiscal impact of SB 123 would be negative, but predicted to be minimal.
 Insurance policies purchased by local governments that provide coverage for roofing materials may increase premiums.

Data Source(s): LRC Staff

Preparer: TJ **Reviewer:** BW (MDA) **Date:** 2/12/25