RESILIENCE IN ALABAMA

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ALABAMA'S APPROACH TO RESILIENCE

A PROGRAM OF IBHS

FORTIFIED

HOME™

- Benchmark premium discounts
- Strengthen Alabama Homes Grant Program
- FORTIFIED Roof Endorsement

Alabama FORTFIED Discounts

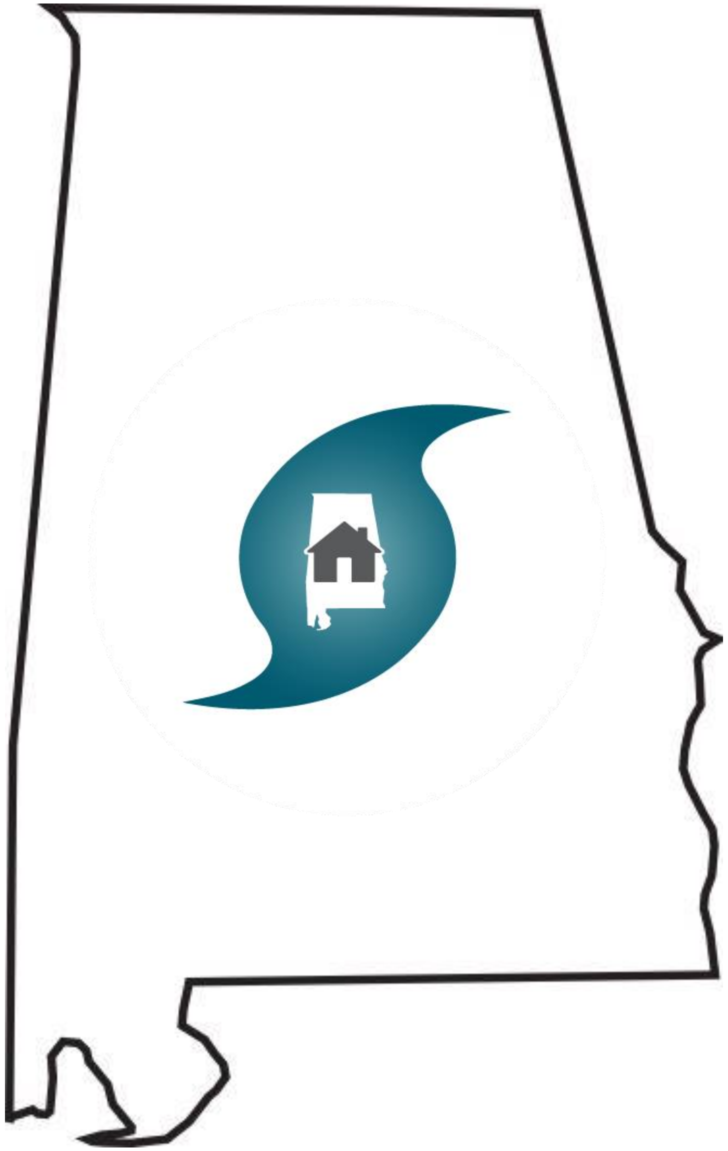
Table 1: Fortified Mitigation Levels and Benchmark Discounts

Mitigation category	Existing Home Roof>5 years old	New and Existing Home Roof ≤ 5 years old
FORTIFIED™ Gold	40%	50%
FORTIFIED™ Silver	35%	45%
FORTIFIED™ Roof	20%	35%

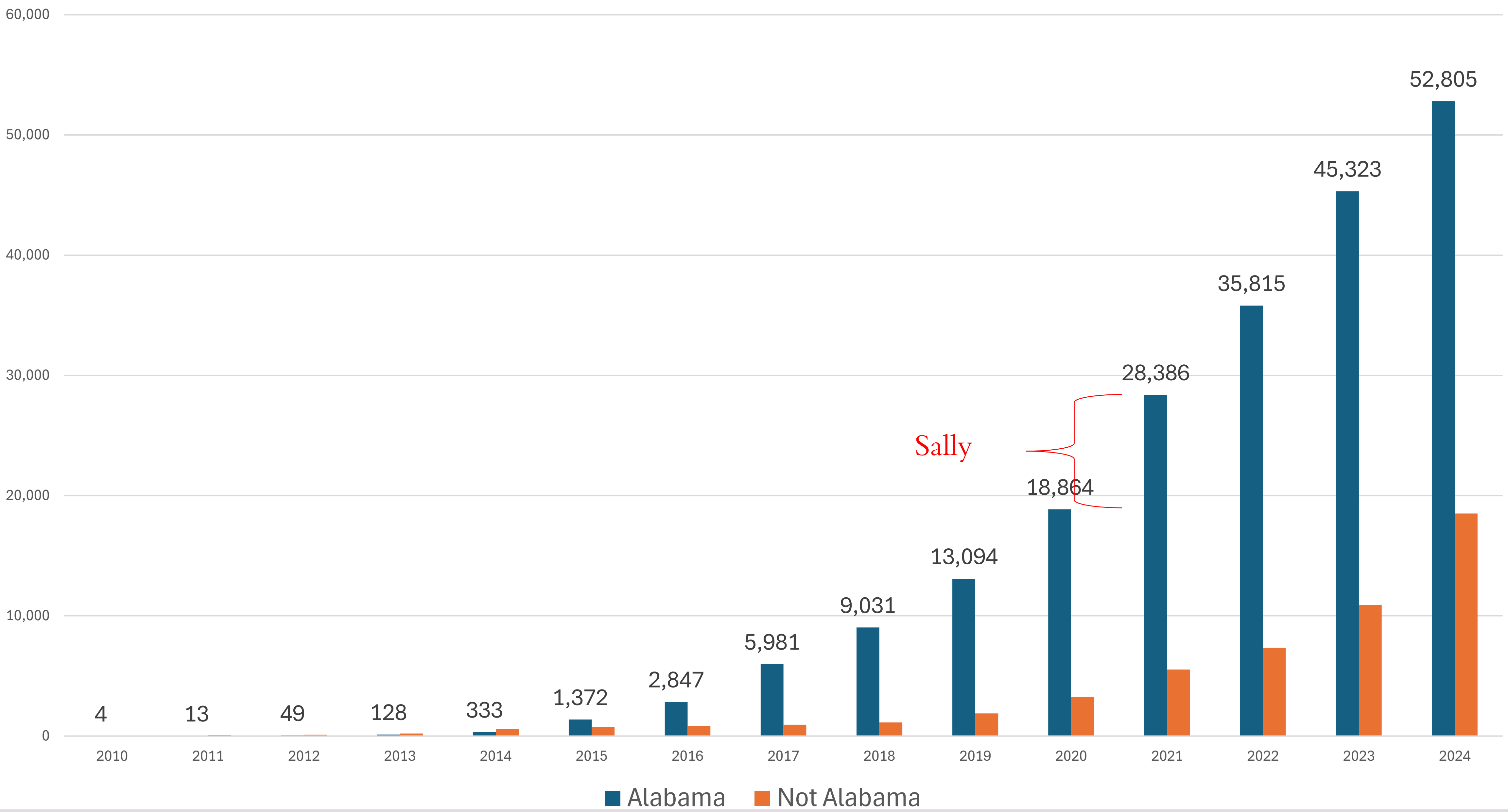
Source: Alabama Department of Insurance Bulletin Number 2016-7

Strengthen Alabama Homes

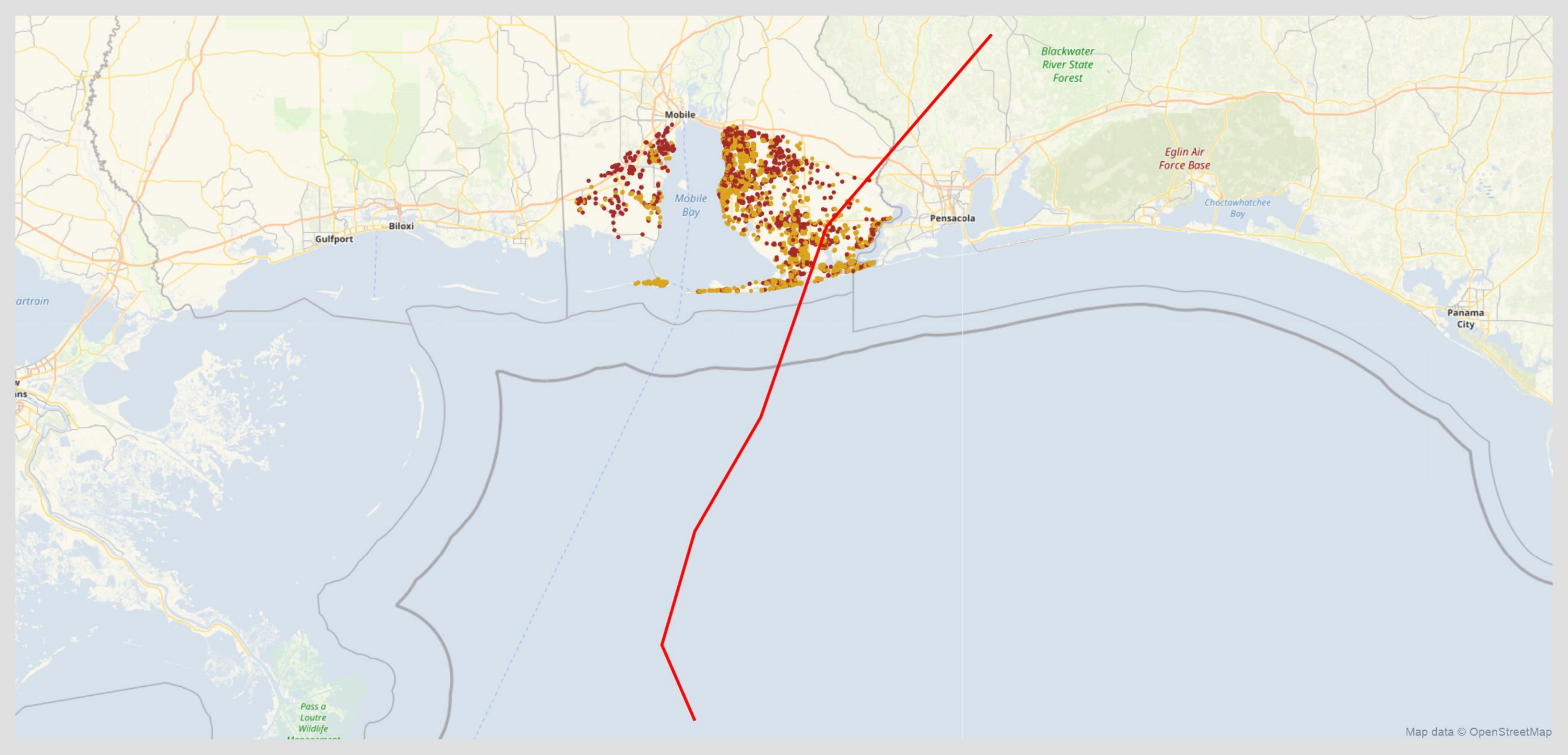
- **Grant Program**
- **$100 million → 10,000+ retrofit grants**

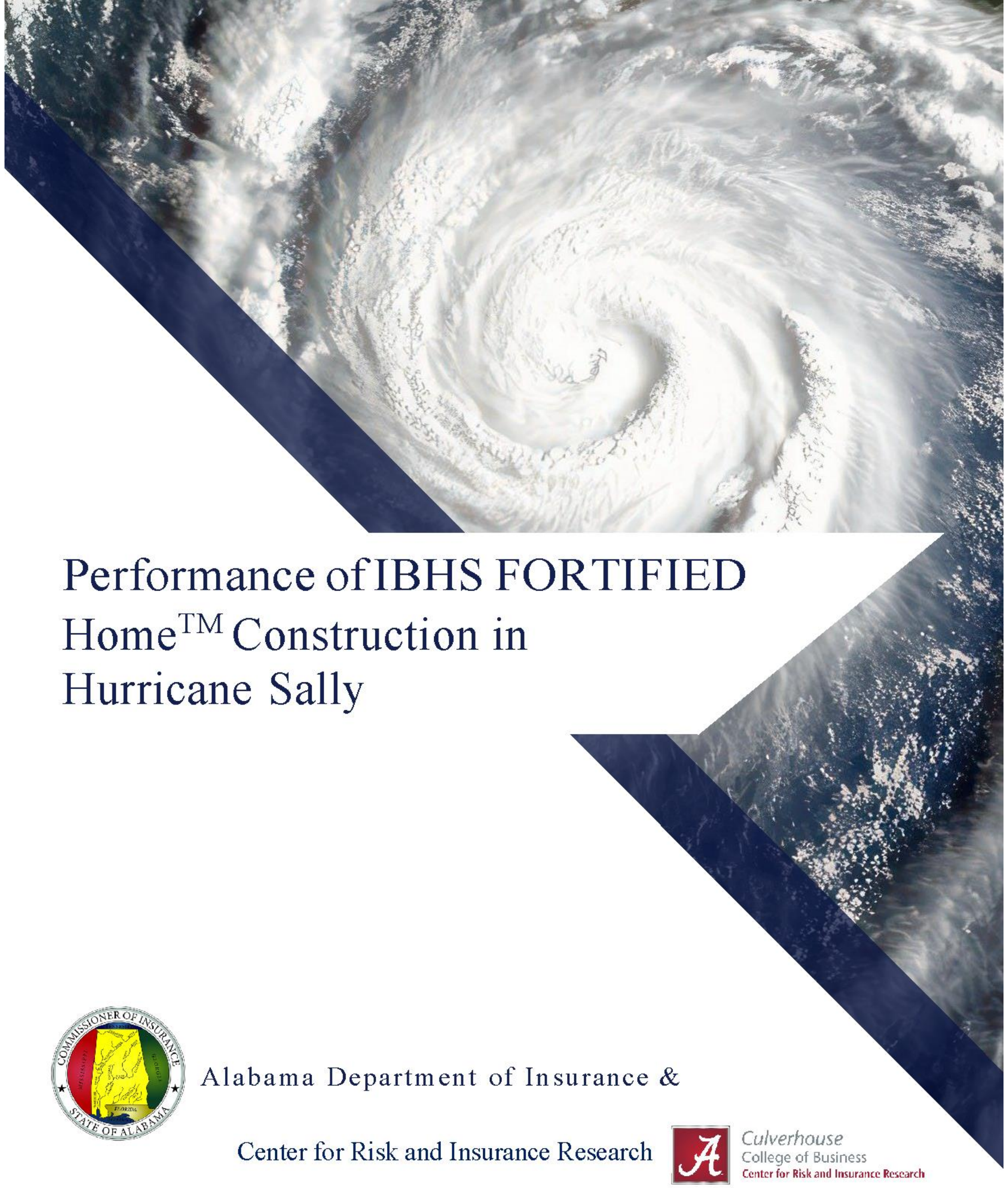


FORTIFIED Designations



Hurricane Sally: September 16, 2020



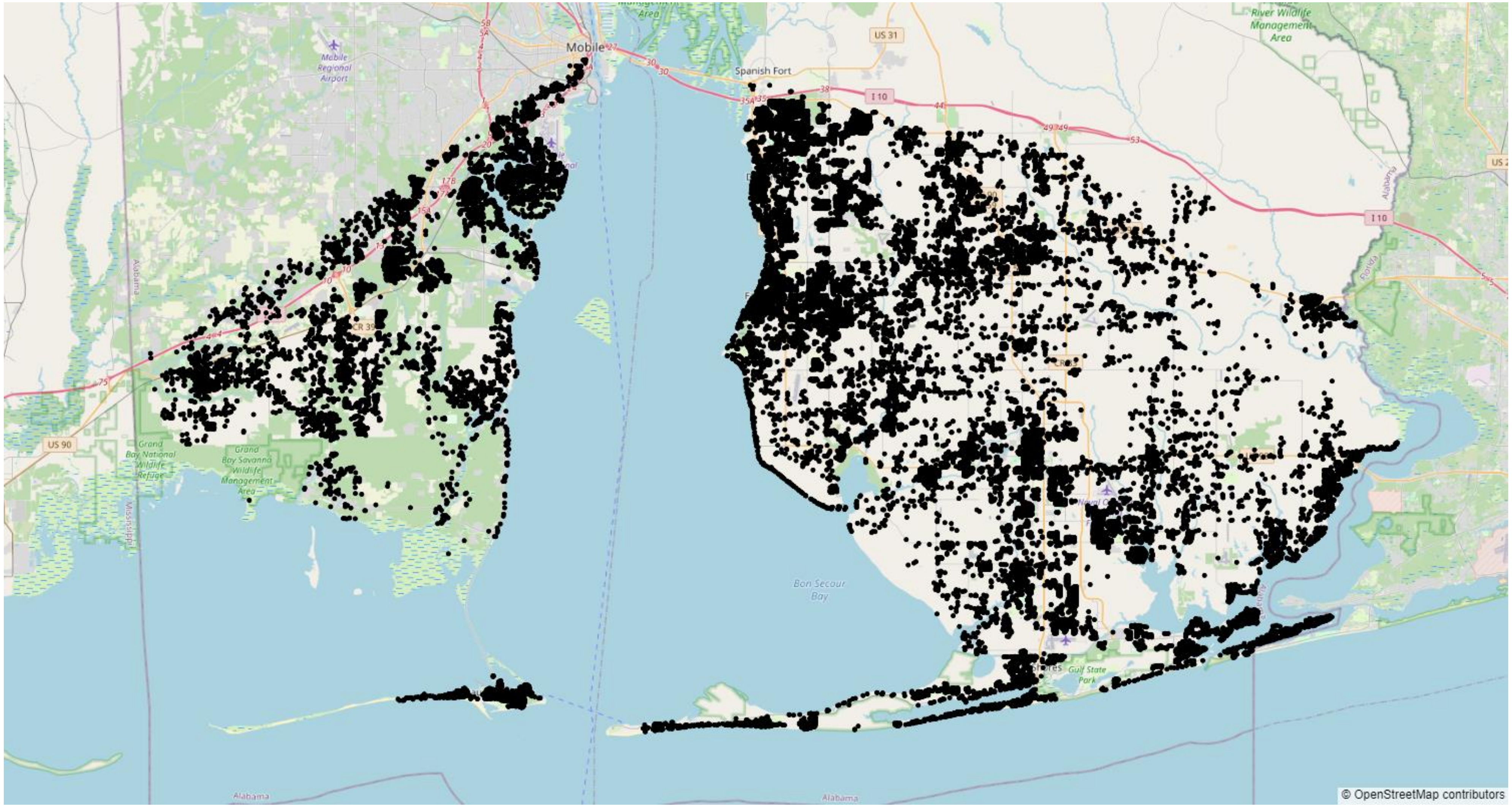

Performance of IBHS FORTIFIED Home™ Construction in Hurricane Sally

Alabama Department of Insurance &

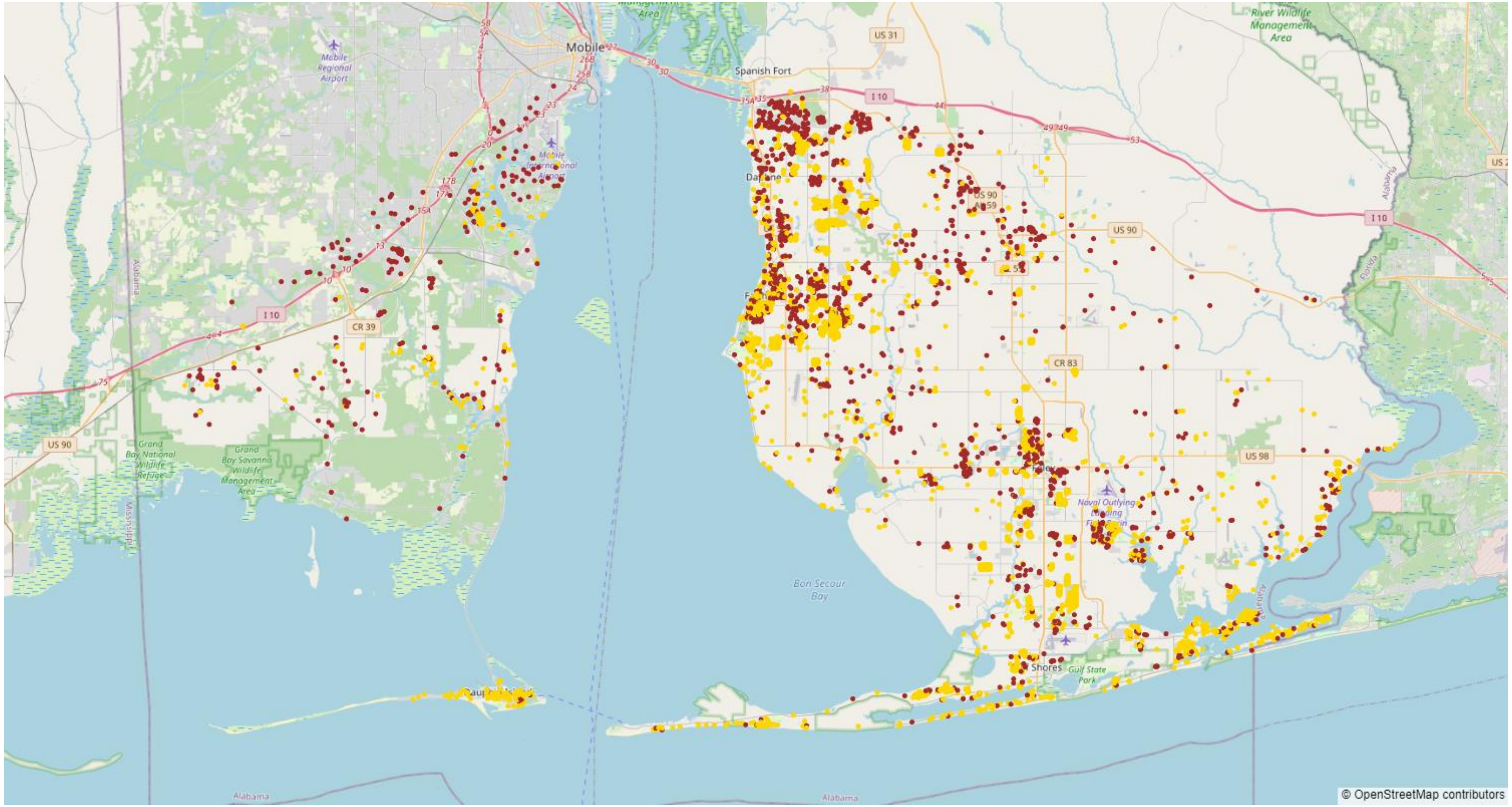
Center for Risk and Insurance Research

Download the report

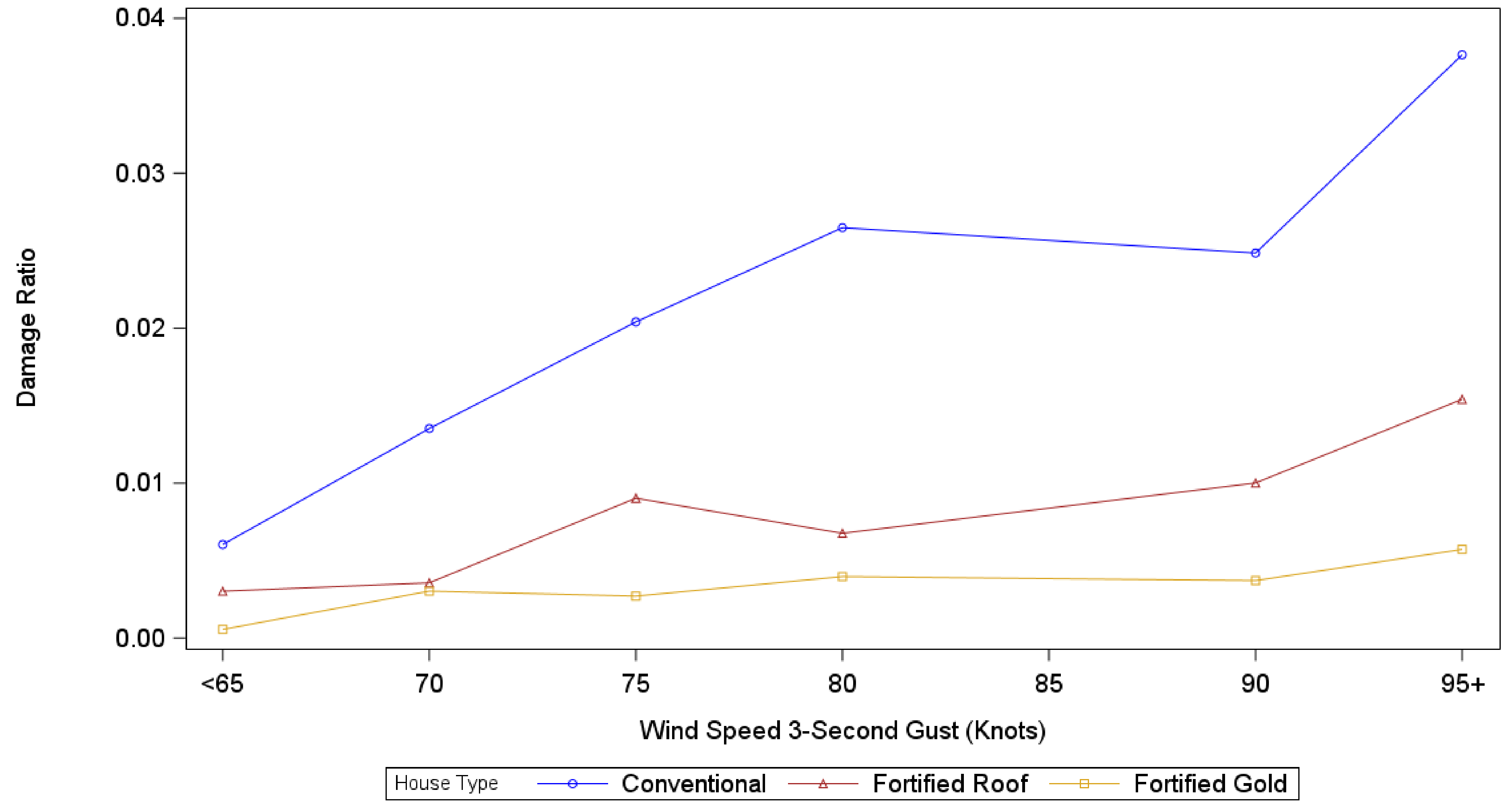
Study sample – all policies



Fortified policies

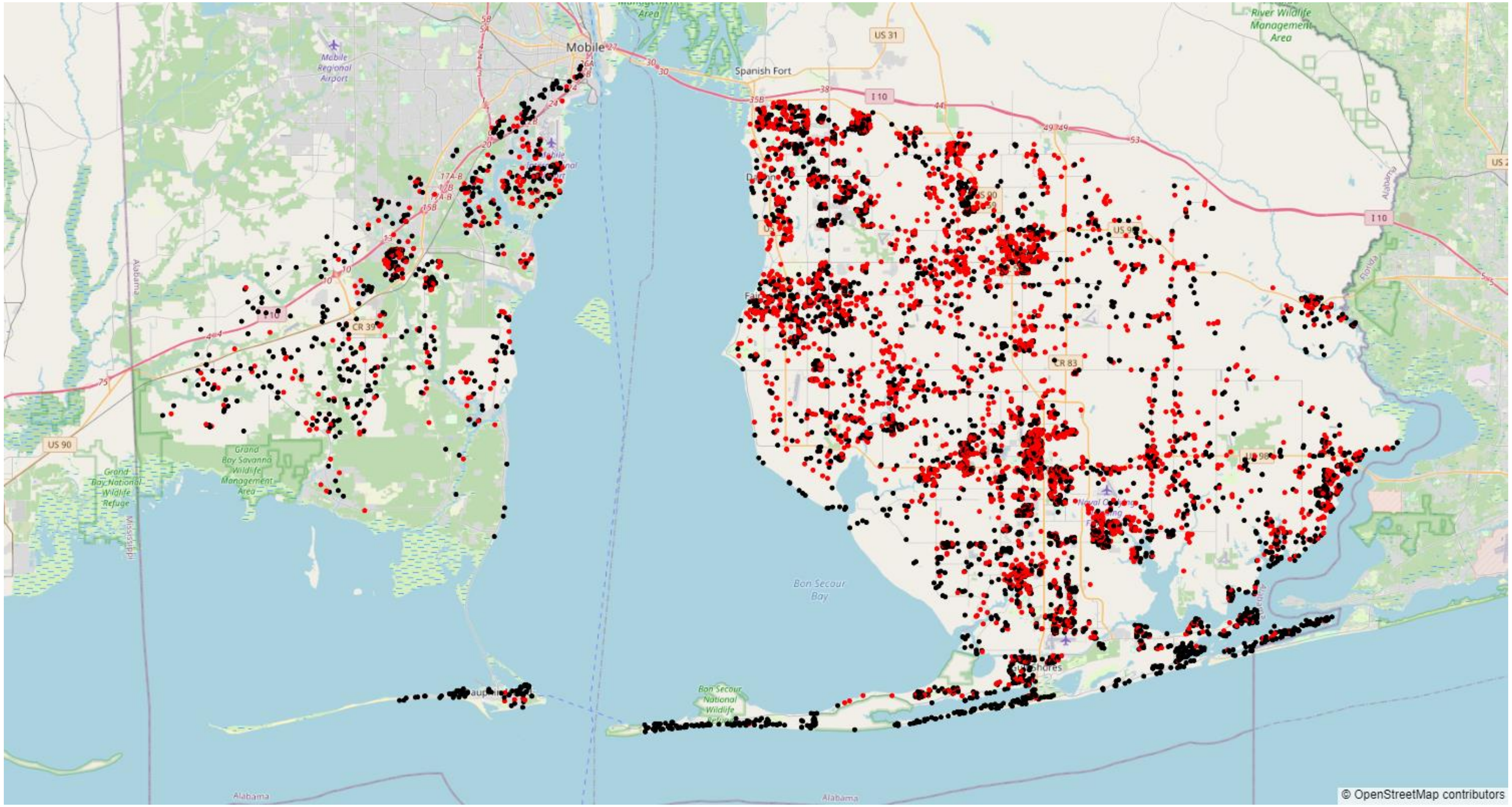


FORTIFIED™ works



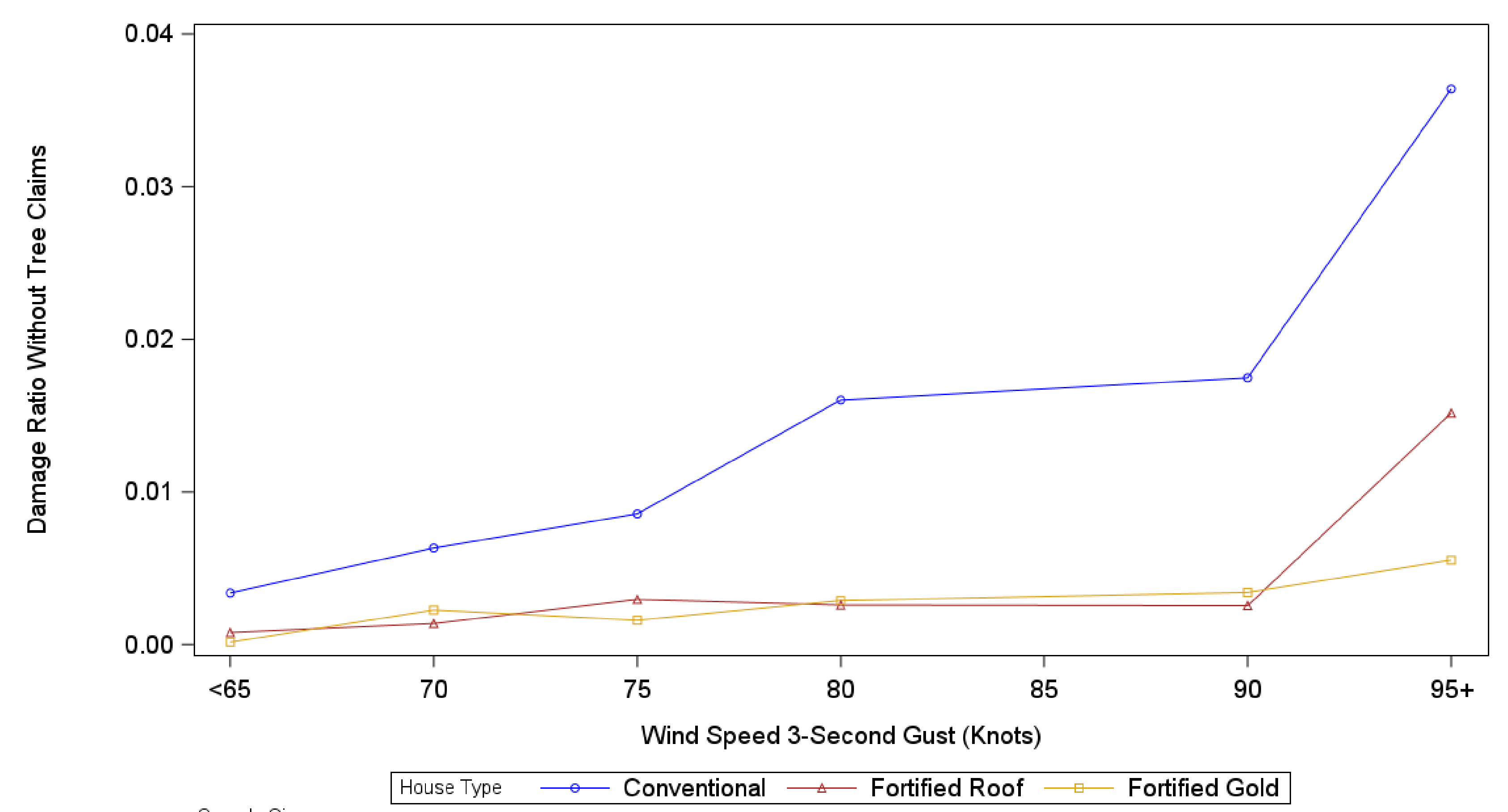
Sample Size	<65	70	75	80	90	95+
Conventional	8,702	4,379	6,326	5,494	1,610	1,500
Fortified Roof	413	315	464	353	91	69
Fortified Gold	458	583	1,740	2,022	408	501

All claims by Tree Status



● Non-Tree Claim ● Tree Claim

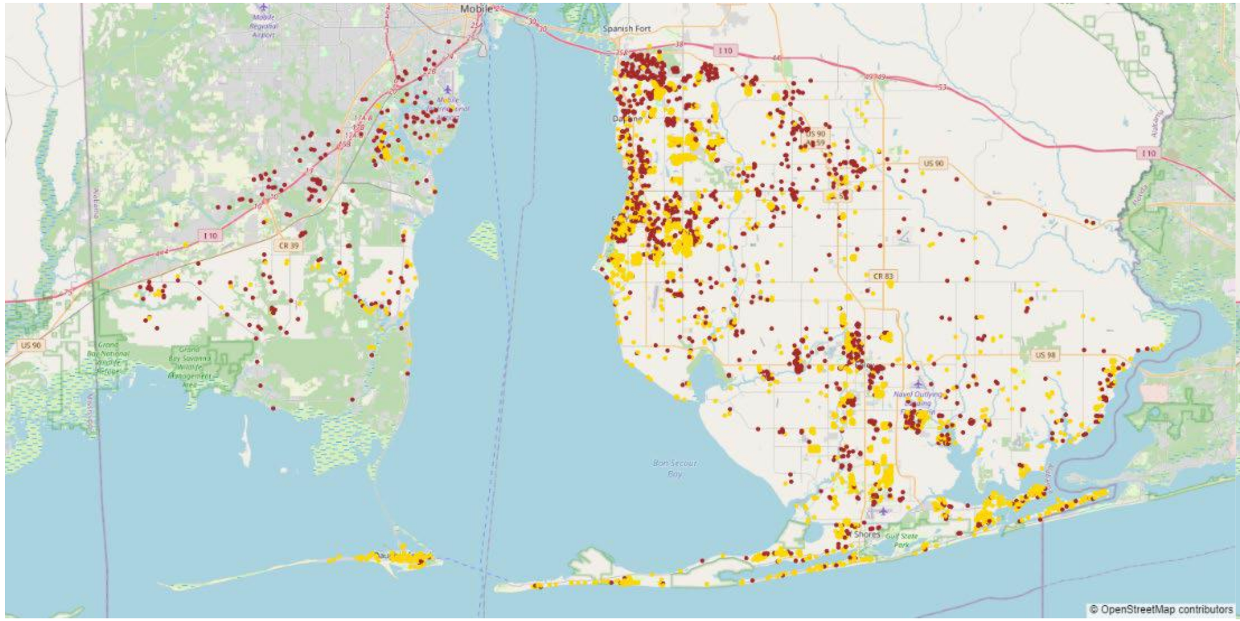
Compare Damage across Wind speed



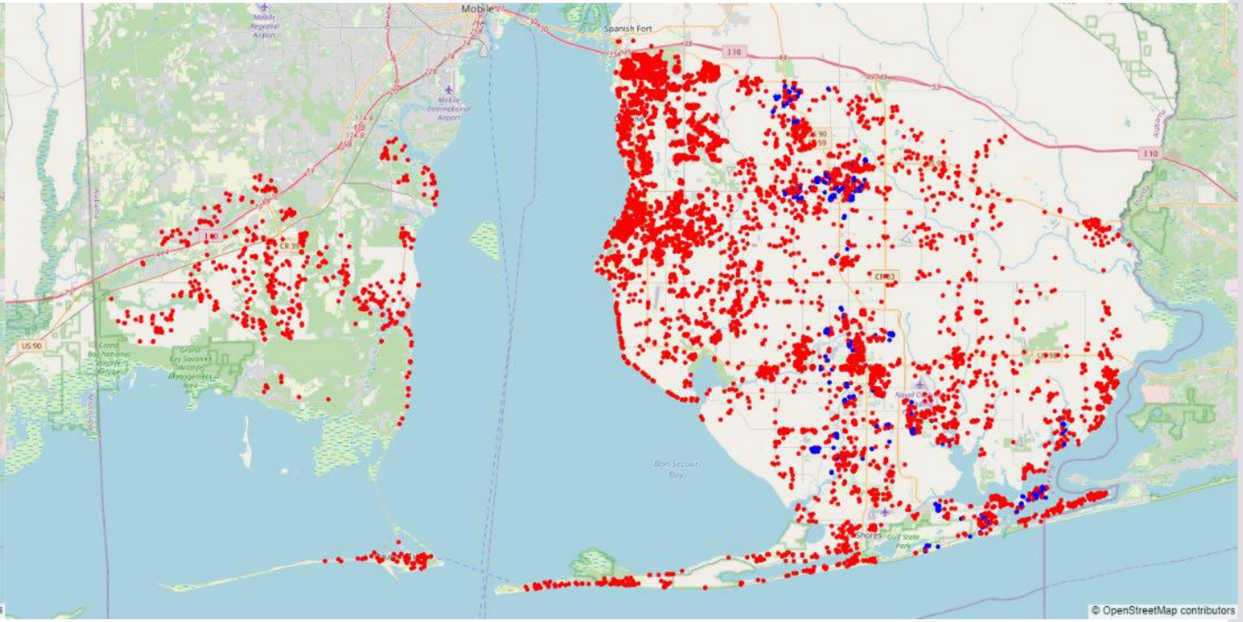
	Sample Size					
Conventional	8,325	3,870	5,148	4,490	1,387	1,446
Fortified Roof	402	300	406	326	83	68
Fortified Gold	452	573	1,696	1,971	402	496

Comparing FORTIFIED™ and Similar Codes

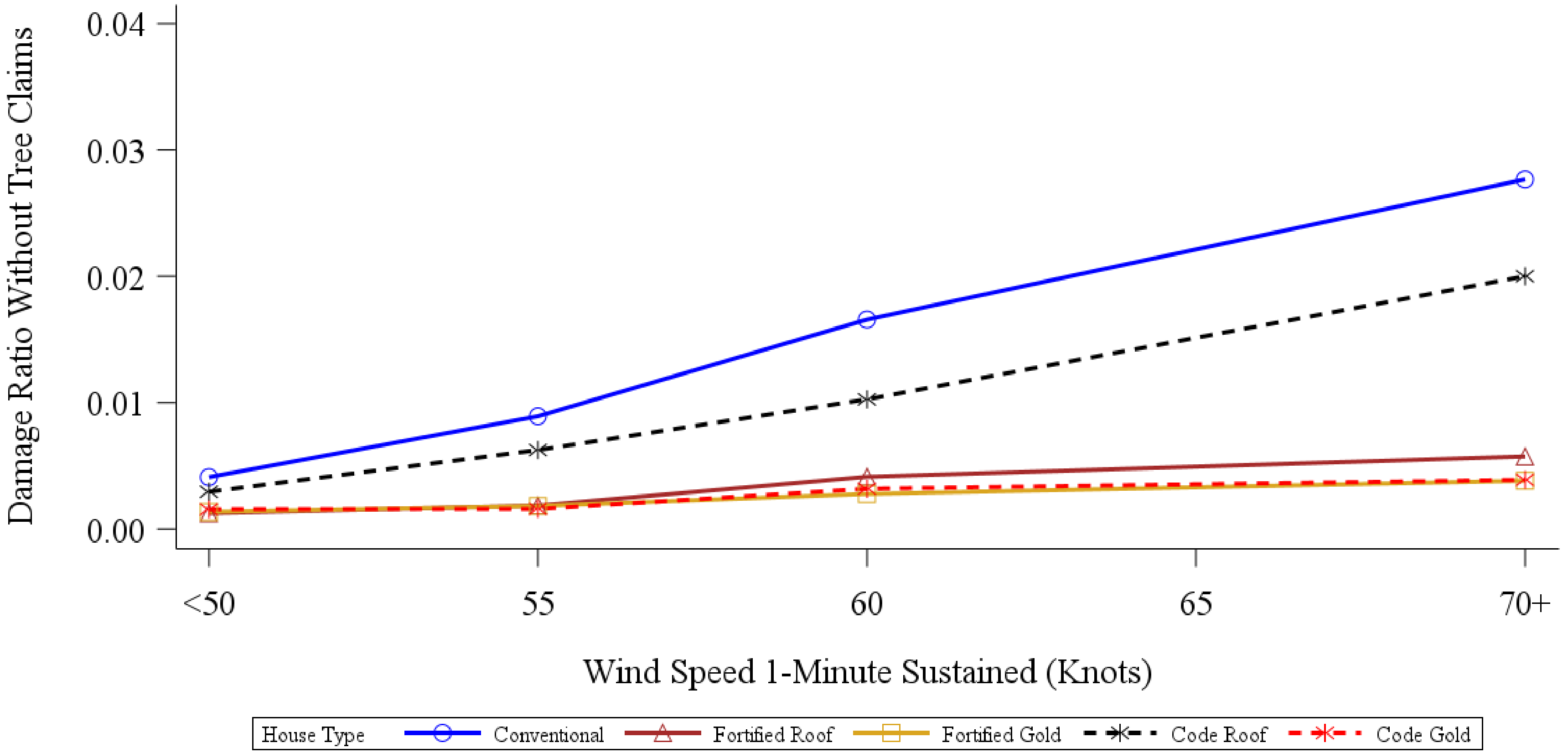
FORTIFIED



Code



FORTIFIED™ works better than code



Sample Size

Conventional	9,904	5,378	4,130	2,599
Fortified Roof	570	485	355	175
Fortified Gold	768	1,602	2,268	952
Code Roof	1,994	2,232	1,465	933
Code Gold	33	217	153	79

THANK YOU

To receive a copy of the ALDOI Sally Report, please contact

https://www.aldoi.gov/PDF/News/PerformanceIBHSFortifiedHomeConstructionHurricaneSally.pdf

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