



Home Tips



• CHRISTIAN BUILDING INSPECTORS, INC., 3697 HABERSHAM LANE, DULUTH, GEORGIA 30096, 770-849-0920 • MAY 2012 •

Q & A

Hail Resistant Roof Shingles?

“Hailstones damage asphalt roof shingles by knocking their granular covering loose,” said Texas A&M engineering professor, Dr. Milton Smith. “Once enough granules are



knocked off, the shingles’ underlying asphalt is exposed. Then sunlight deteriorates the asphalt and water enters the house.”

Wind and hail-related roof losses are an enormous loss pressure for casualty coverage providers. “Roof claims represent a substantial part of most property insurance companies’ portfolios,” said SAFECO Insurance’s Tim Loftin, Regional Property Claims manager in Maitland, Fla. “And insurance premiums are based on losses,” Loftin said. As claim losses mount, property insurers actively seek ways to mitigate them.

“Wind and hail-related roofing damage is a national problem,” said Jack Stanton, State Farm Insurance Company’s Loss Mitigation coordinator. “Last year, property insurance carriers spent over \$5 billion on wind and hail-damaged roof claims. The industry simply can’t sustain those losses indefinitely.” Stanton added that “raising

premiums is one-dimensional and doesn’t involve the customer in the decision process.” Therefore, “property insurance carriers support roof loss mitigation, especially when it gives meaningful options to policyholders in preventing roof damage,” he said.

ROOFING STANDARDS TO THE RESCUE

Recent developments in roofing material production promise an effective way to mitigate roof loss claims and are within financial reach of most homeowners. Impressive laboratory and field test results prove how these new materials, often

called “impact resistant,” can make homeowner roofs nearly impervious to most wind and hail-related damage.

So what is impact resistance? Prior to 1996 it was common knowledge that certain materials offered better wind and hail protection than did others, but no defining standard existed. So in 1996, in an effort to tackle the roof loss problem, several property insurance industry experts teamed with the Institute of Business and Home Safety (IBHS) and the Underwriter’s Laboratory (UL) to develop the UL 2218 classification. UL 2218 set a national standard for roof impact resistance by rating materials from Class 1 through 4, based on their resistance to impact testing with steel balls simulating 90-mph hailstones of varying sizes. A Class 4 rating is the toughest.

Roofing manufacturers began producing affordable Class 4 roof materials that had been commercially unavailable before 1997. Property insurers with sizeable market shares in storm-prone areas began an information campaign, telling policyholders, agents, roofers and state insurance departments about the advantages impact resistant coverings offered to property owners in terms of reduced roof maintenance and replacement costs. Manufacturers focused on introducing variations of commonly installed asphalt roofing shingles, often called “modified asphalt” shingles.

Modified asphalt shingles are stronger and more flexible than standard ones. The rubber-like quality prevents hail from fracturing the fiberglass mat, eliminating premature deterioration. The added flexibility also makes the shingles more wind resistant, making it harder for high winds to blow them off.

Class 4 products made of aluminum, copper, plastic and resin shingles have been available for years, but they cost considerably more than standard roofing materials. With the introduction of modified asphalt materials, many more homeowners are able to achieve greater wind and hail resistance than ever before.

“Every year, thousands of homeowners lose their roofs to hail and wind damage,” said State Farm’s Stanton. “We now know that Class 4 materials offer some of the best long-term roof protection available to homeowners.”

INSURERS TAKE NOTE

Though impact resistant shingles cost more, they pay for themselves over the long term. “These products cost ten to twenty percent more than comparable weight, non-impact resistant roofing products,” said Ron Bacon, the Property & Casualty Loss Mitigation administrator for State Farm. But since they have increased damage resistance, homeowners who install them will greatly reduce their roofing maintenance costs and could eliminate premature roof replacement altogether, possibly adding to a home’s value at resale time.

Further offsetting roof replacement costs, some insurers now offer policy premium discounts and higher policy deductibles to their customers to help justify the added expense of

installing a Class 4 roof. When insurers do offer such discounts, loss mitigation becomes a homeowner-insurer partnership, a way of sharing some of the claim loss savings with policyholders in terms of real dollars.

GROWING ACCEPTANCE

Market acceptance of impact resistant roofing was at first spotty, but in 1998, then Texas Insurance Commissioner Elton Bomer required Texas insurers to give premium discounts to policyholders whenever they installed Class 4 type roofs. This was the first time statewide recognition was ever given to impact resistance as a proven approach to mitigating roof loss, setting the stage for its widespread adoption.

“New South Florida building codes may require Class 4-type roof shingles,” Loftin said . “Class 4 shingles feature increased impact resistance while also resisting wind speeds up to 100 mph.”

Acceptance of impact resistant Class 4 roofing is growing. “Three years ago these types of (modified asphalt) shingles were virtually unheard of,” said Bill Rhees of BMI Construction, a Tulsa roofing contractor.

Scott Hamilton agreed. “In 1997, we didn’t install any of the new impact resistant roof coverings. By 2002 they represented 25 percent of our business,” he said.

Even stronger materials may become commonly available in a few years. Some roofing manufacturers have begun experimenting with substances that have been used for other applications, but never as roof coverings. “We have worked with shingles made from substances called ‘engineered polymers’,” Wells said, explaining that shingles of this type are much lighter than standard composition shingles, perform under a much wider temperature range, and are 100 percent recyclable. “They’re tough as nails. I don’t think a six-inch hailstone would penetrate them. The defense department has even considered testing materials of this type on military tanks.”

Effectively mitigating wind and hail related roof loss with Class 4 roofing is a proven reality, within most homeowners’

financial reach. Its broad-based adoption is sure to be of great benefit to casualty insurance providers and their policyholders.

Article written by Terry Binion who provides business consulting services to insurance companies, agents and brokers. See the article at:

<http://www.insurancejournal.com/magazines/features/2003/04/07/28144.htm>

For a list of products approved by the state of Texas:

<http://www.tdi.texas.gov/home/roofingx.html>

Quote Of The Month

"When you finally go back to your hometown, you find it wasn't the old home you missed but your childhood."

Sam Ewing

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