

RESILIENCE IN ALABAMA

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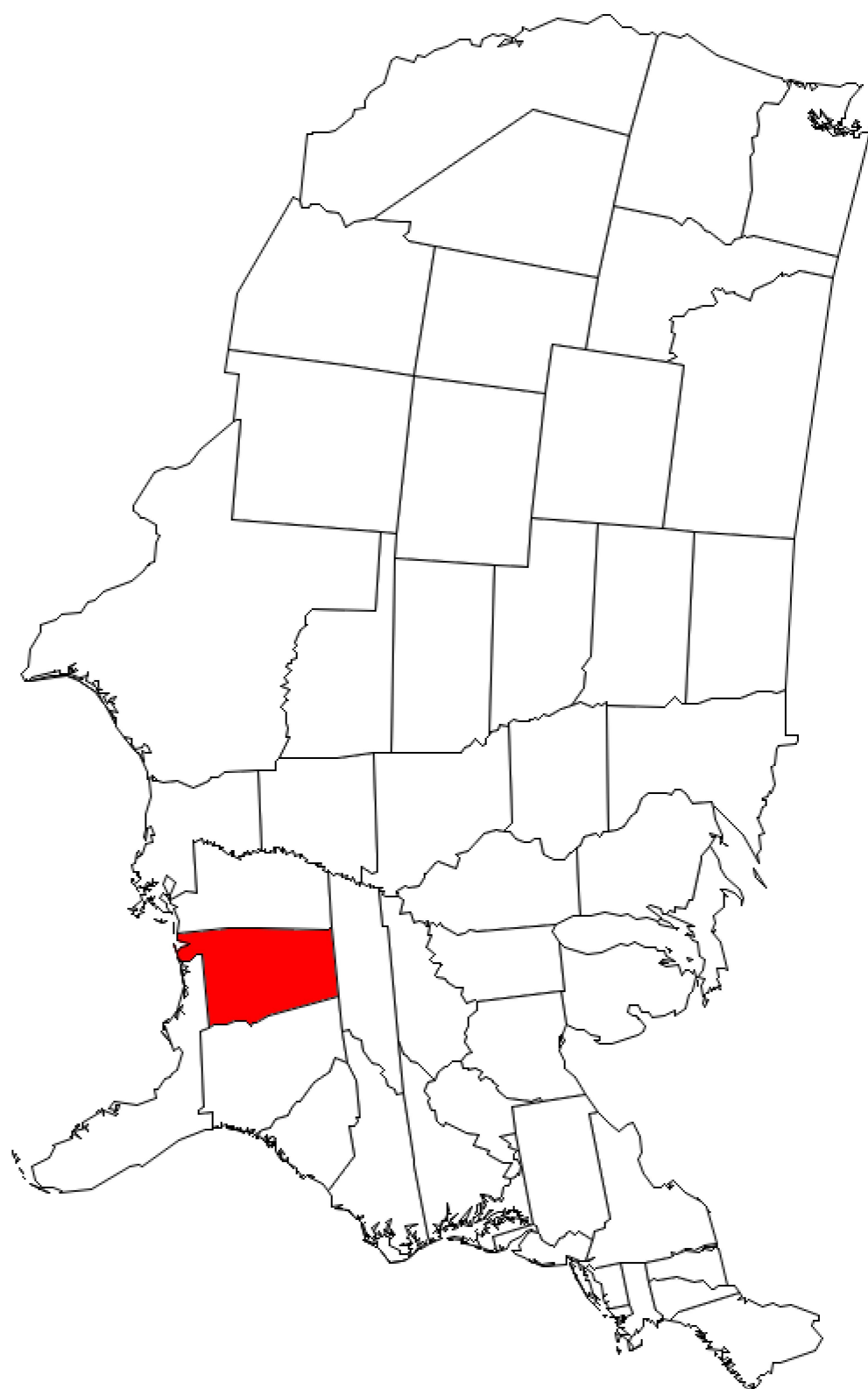
Wildfire mitigation and resiliency
standards work group



July 1, 2025



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STRATEGY #1 “THE OSTRICH”





STRATEGY #2 “KING CANUTE”



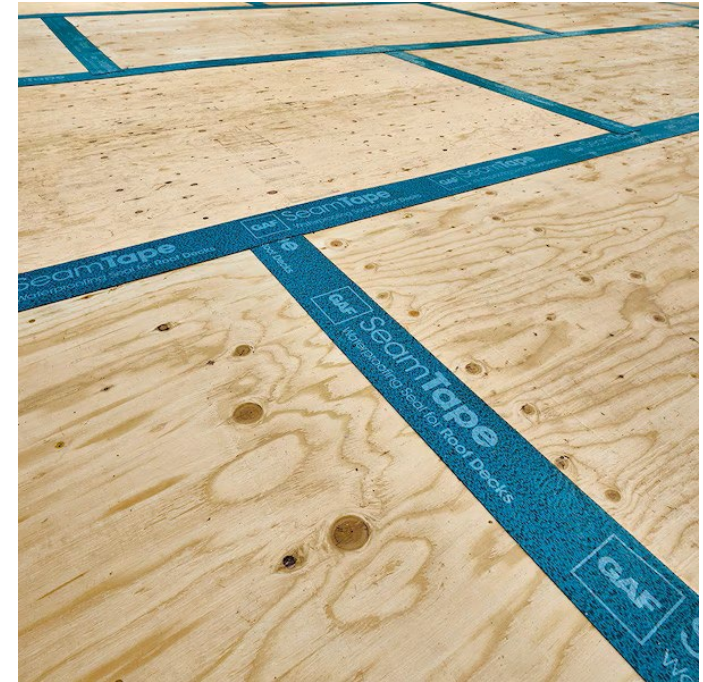


STRATEGY #3 “SOMETHING DIFFERENT”





Sealing roof deck seams



Drip edge and ring shank nails



Alabama FORTIFIED Discounts

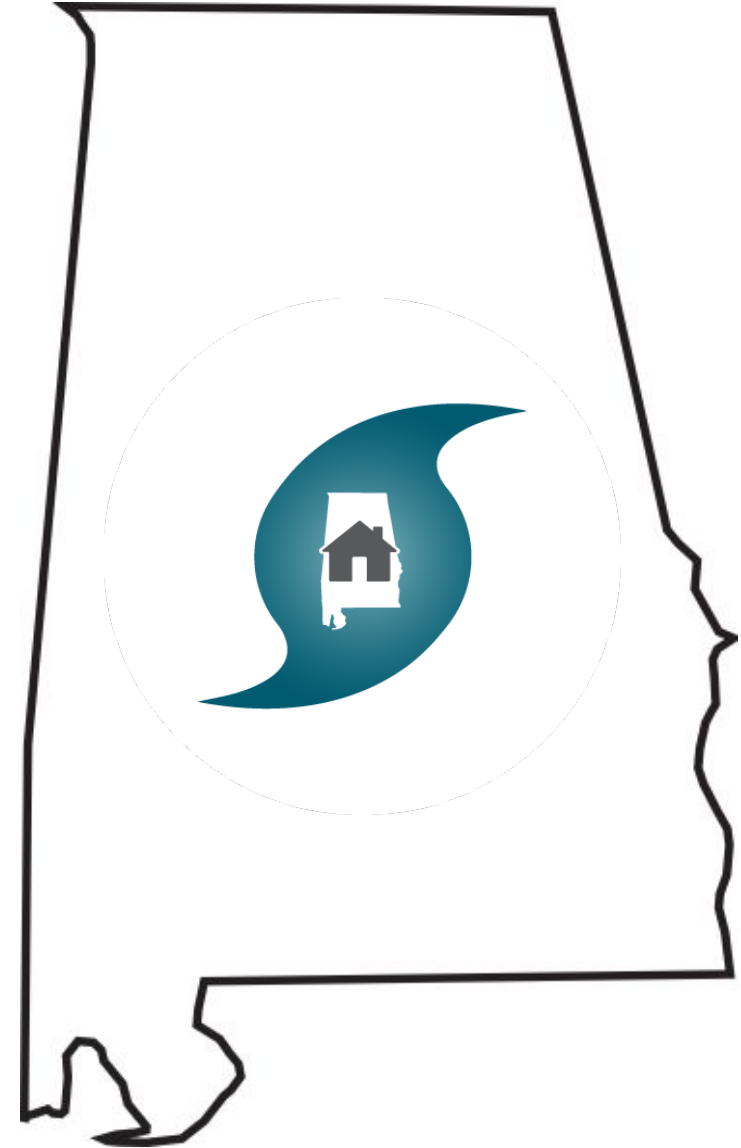
Table 1: Fortified Mitigation Levels and Benchmark Discounts

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

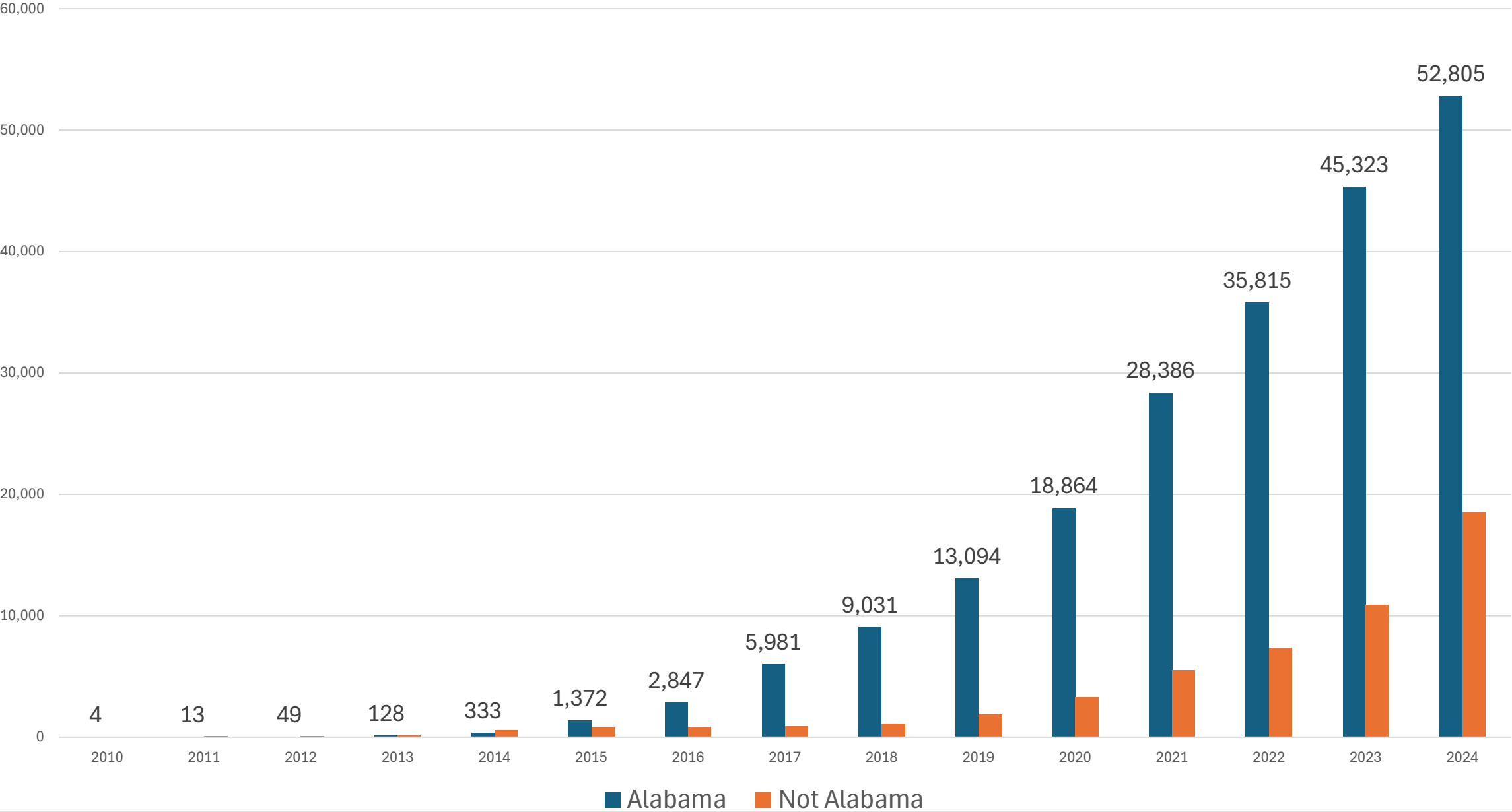
Source: Alabama Department of Insurance Bulletin Number 2016-7

Strengthen Alabama Homes

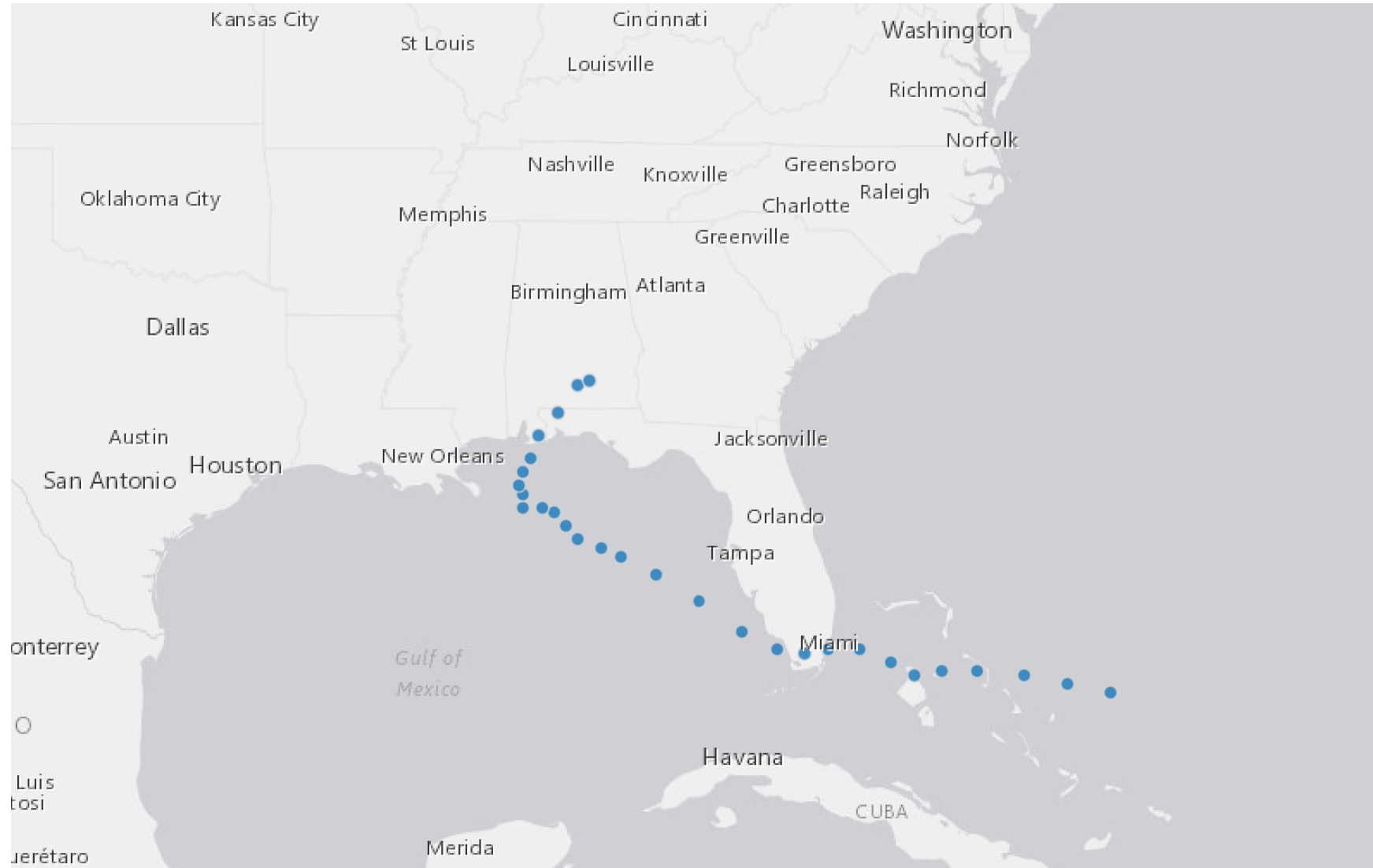
- **Grant Program**
- **\$86 million → 8,700 retrofit grants**



FORTIFIED Designations

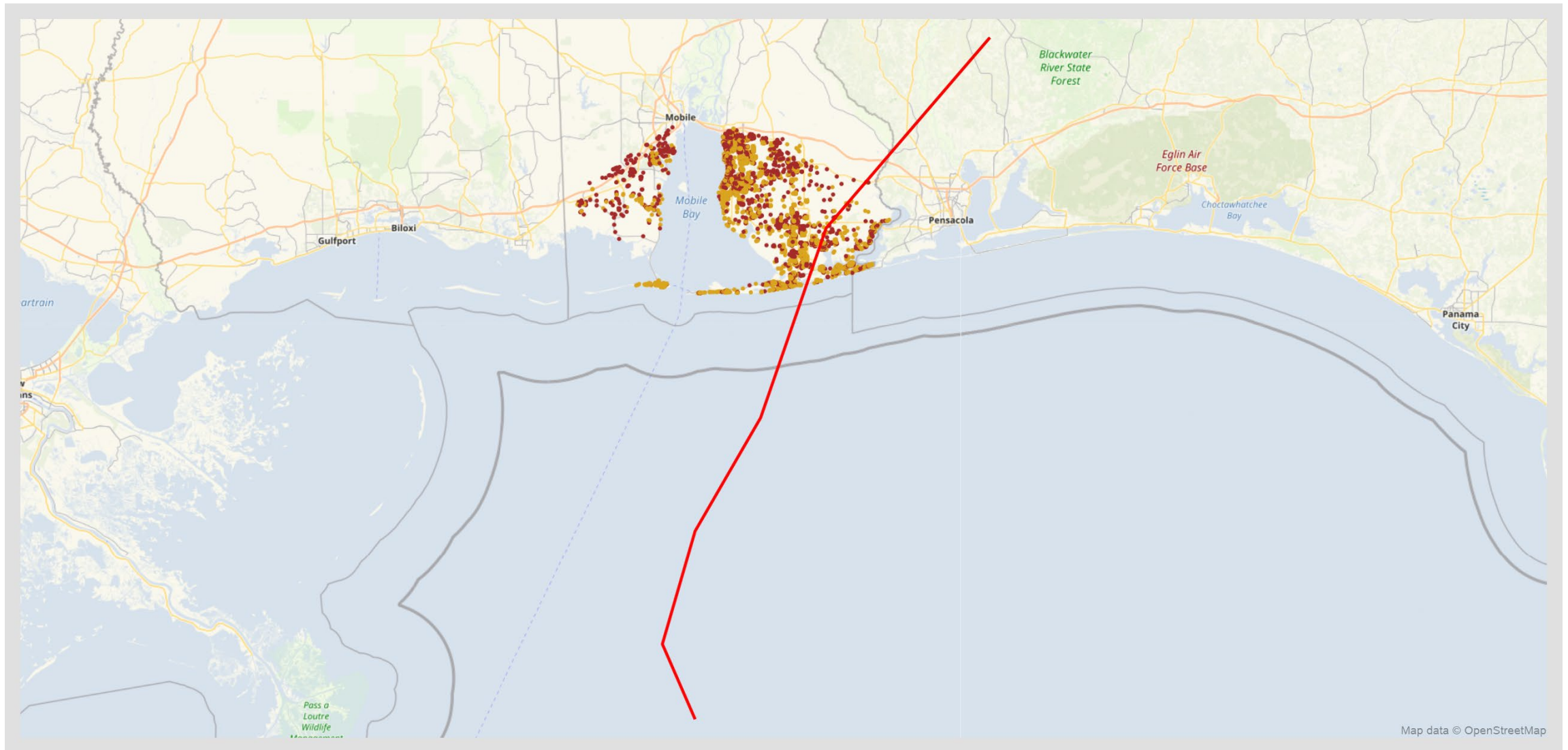


Hurricane Sally: September 16, 2020



GS, EPA | National Oceanic and Atmospheric Administration (NOAA), National Weather Service (NWS), National Centers for Environmental Prediction

Hurricane Sally: September 16, 2020



Download the report



Performance of IBHS FORTIFIED Home™ Construction in Hurricane Sally



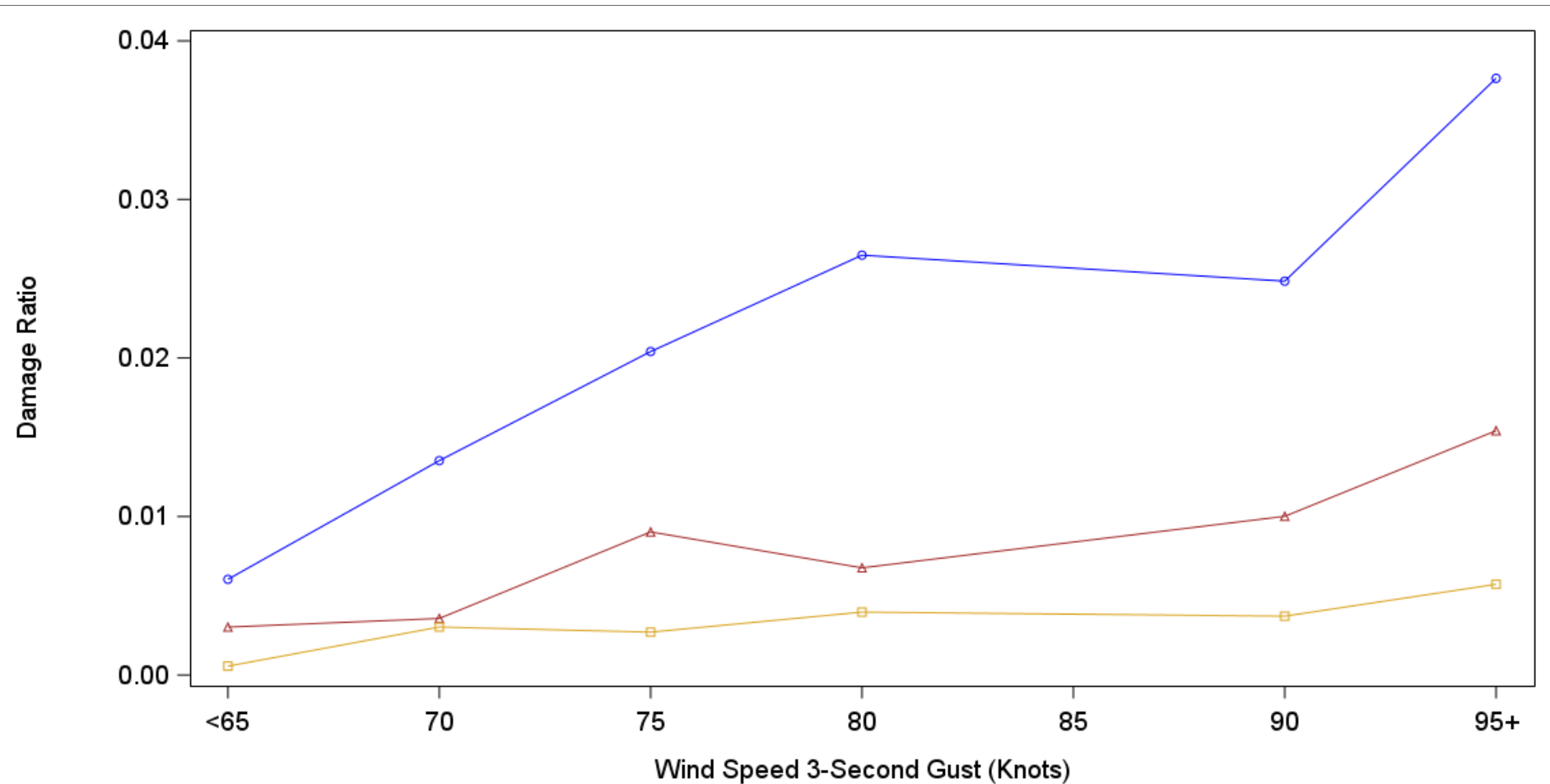
Alabama Department of Insurance &

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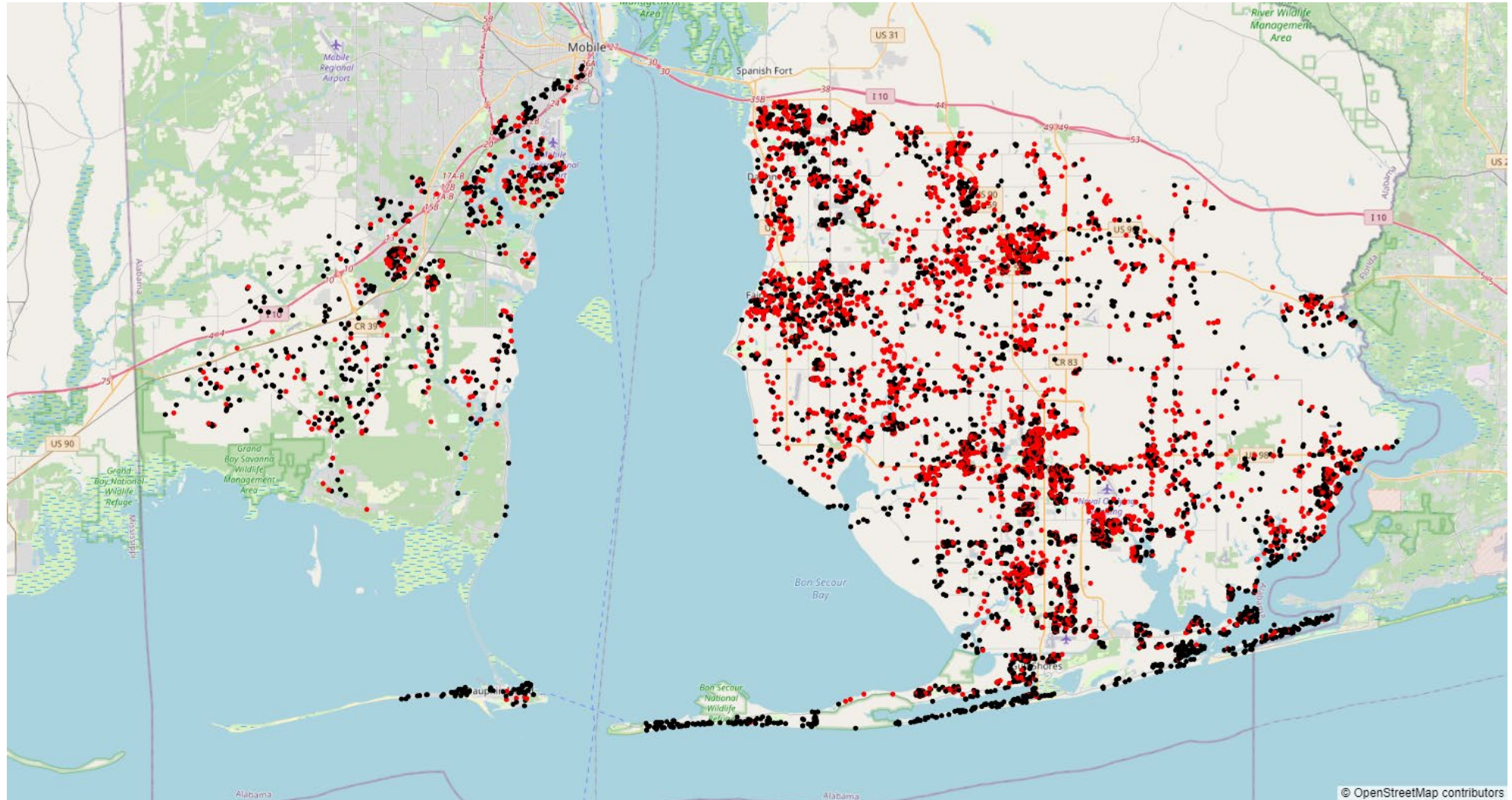
FORTIFIED™ works



Sample Size		House Type					
		Conventional	Fortified Roof	Fortified Gold	Conventional	Fortified Roof	Fortified Gold
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	



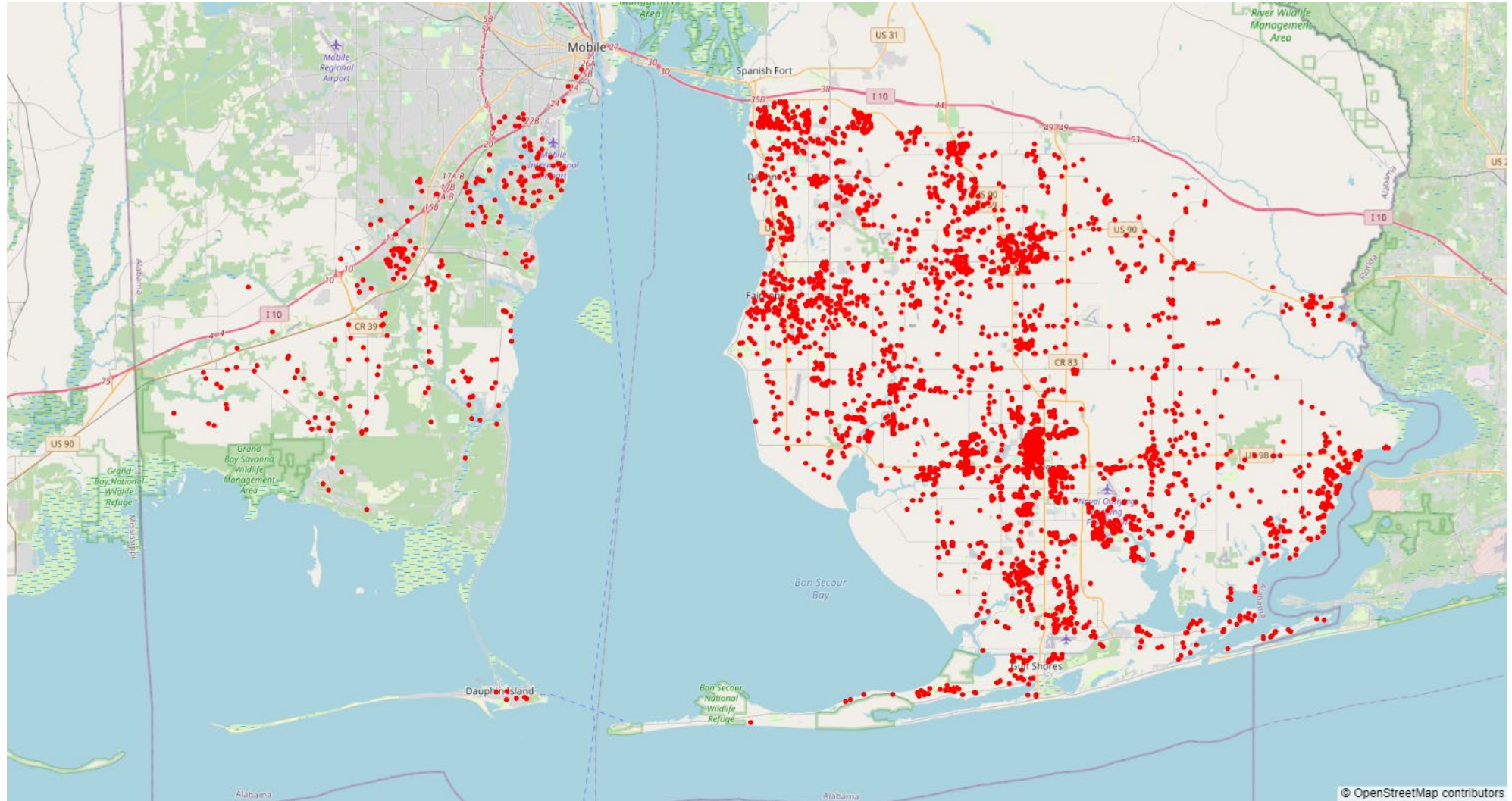
All claims by Tree Status



● Non-Tree Claim

● Tree Claim

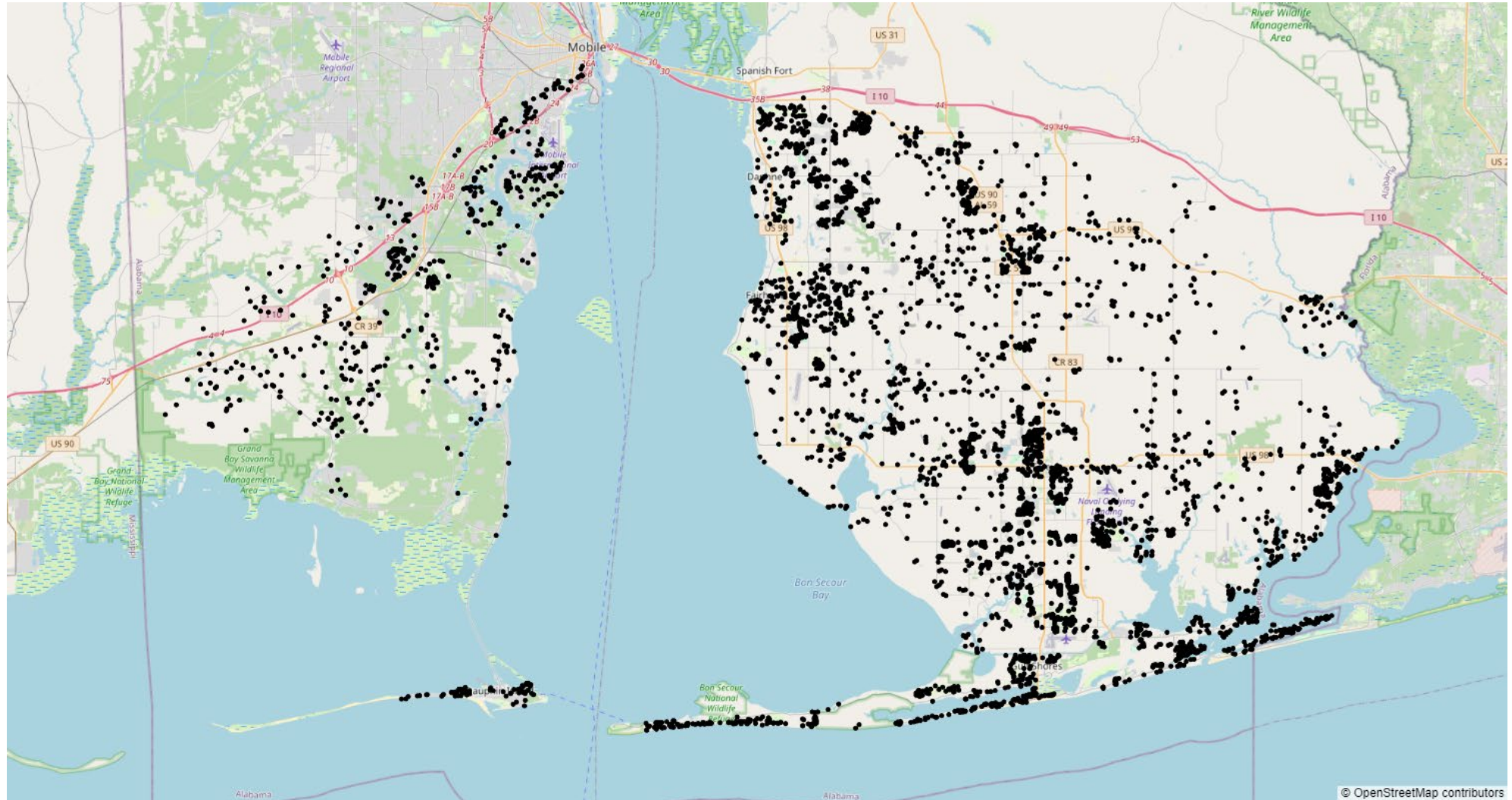
Tree Claims



● Non-Tree Claim

● Tree Claim

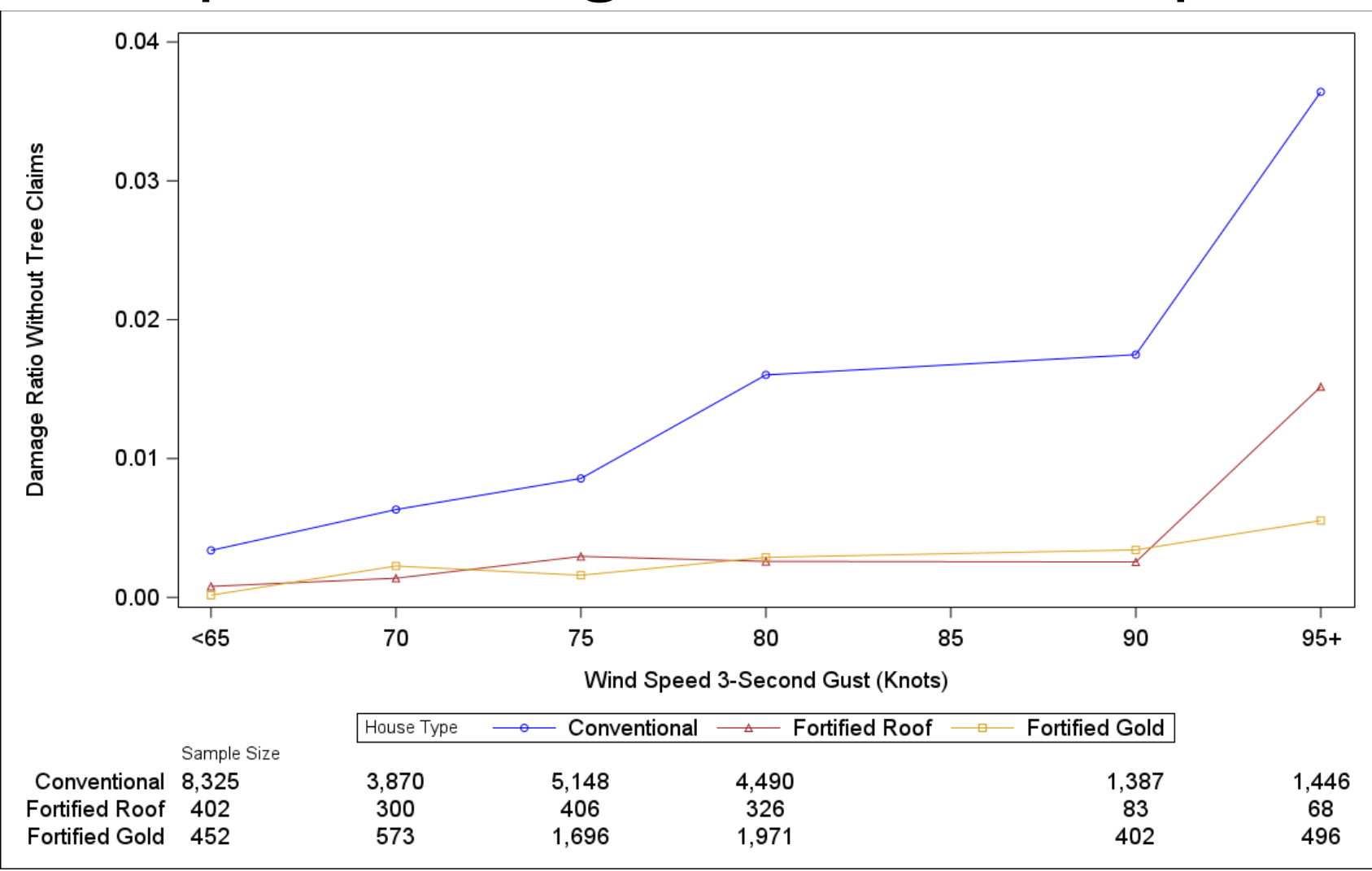
Non-Tree Claims



● Non-Tree Claim

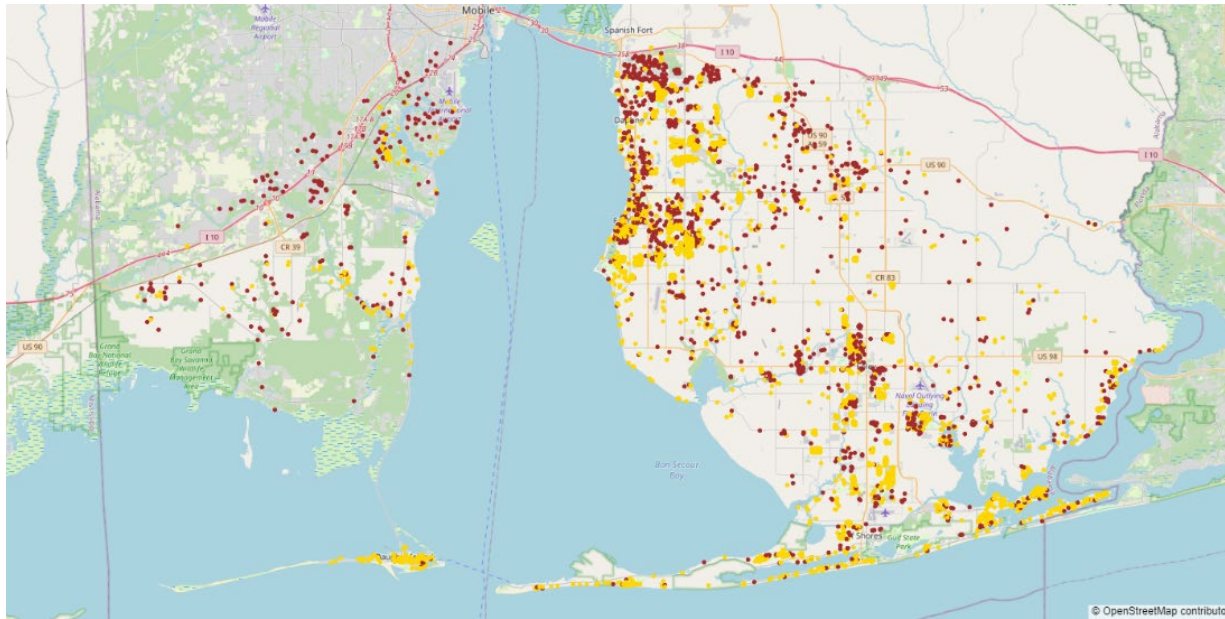
● Tree Claim

Compare Damage across Wind speed

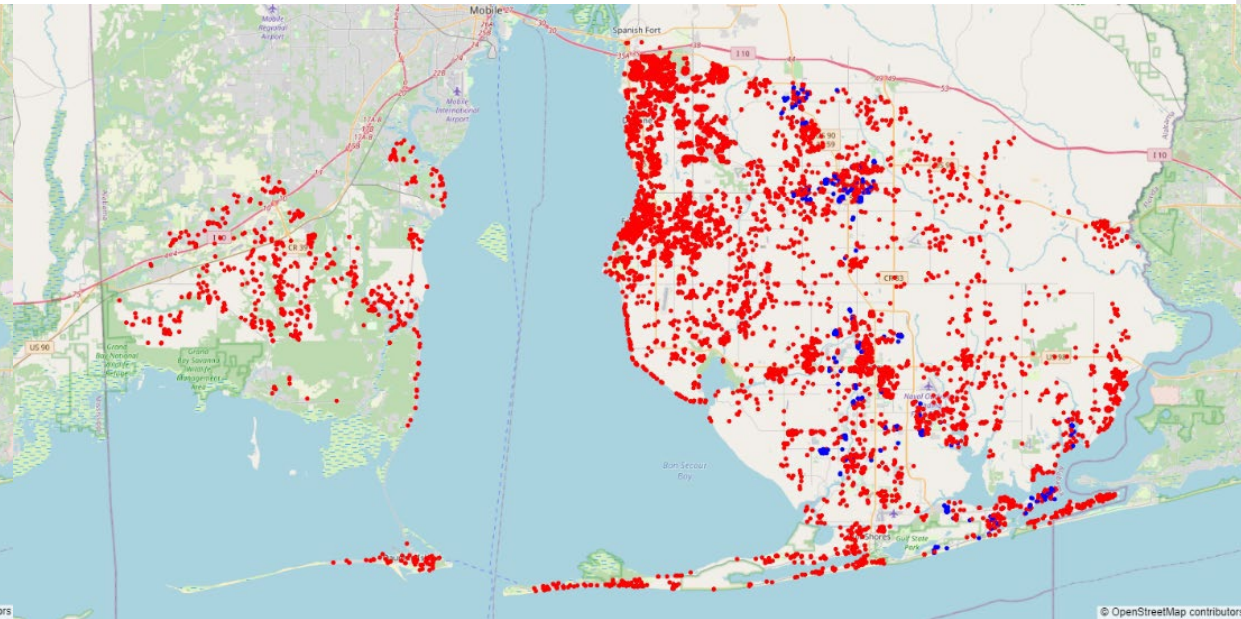


Comparing FORTIFIED™ and Similar Codes

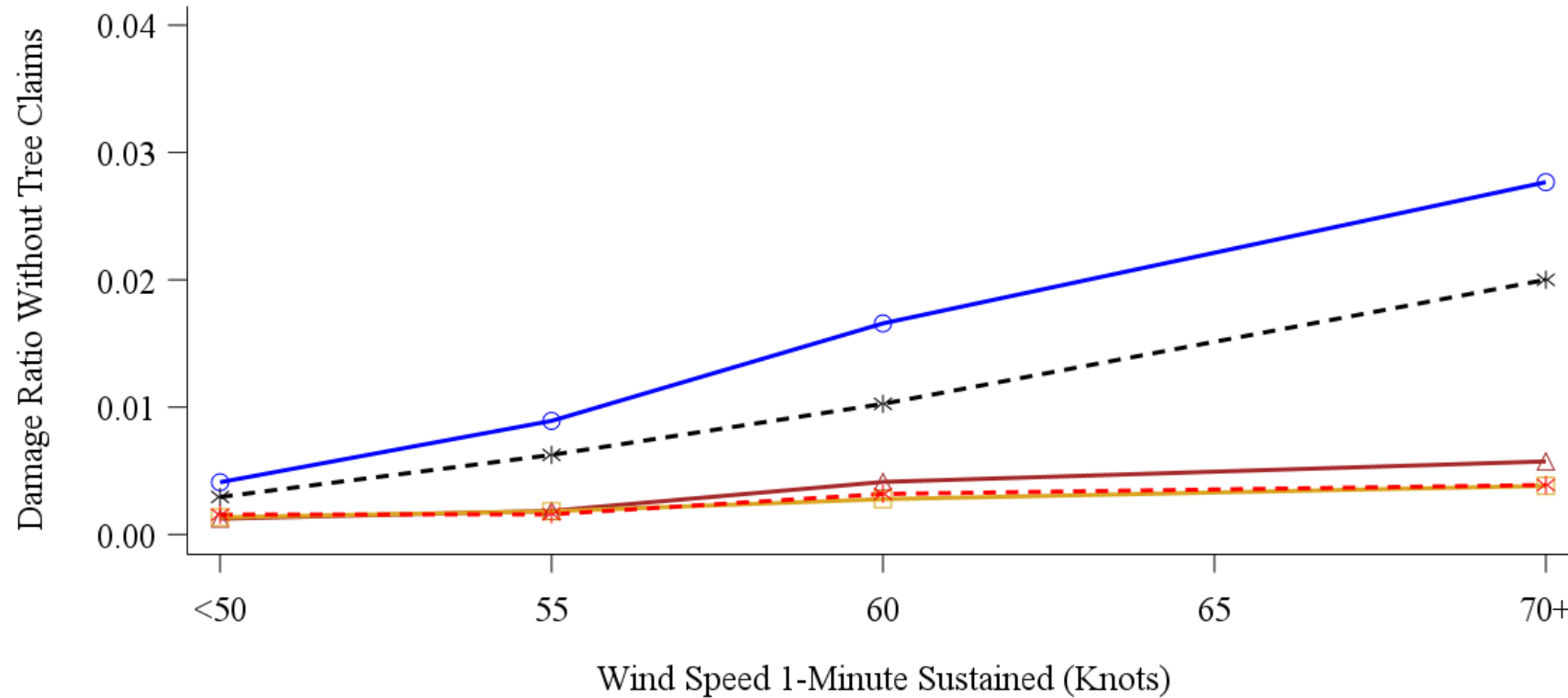
FORTIFIED



Code



FORTIFIED™ works better than code



House Type		Conventional	Fortified Roof	Fortified Gold	Code Roof	Code Gold
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		

Table 9: Potential Savings from Fortified

	(1) Amount Reported In Data Call	(2) If All Houses Fortified Roof	(3) If All Houses Fortified Gold
Policyholders			
Deductibles Paid	\$53,626,226	\$21,030,275	\$19,000,748
Percent Saved	0%	61%	65%
Insurers			
Claims Paid	\$149,338,287	\$49,405,293	\$37,515,912
Percent Saved	0%	67%	75%

Notes: Column (1) is the amount reported in the data call. Column (2) is the estimated amount if all the conventional houses had been built to the Fortified Roof standard. Column (3) is the estimated amount if all the houses had been built to the Fortified Gold standard.

Sources: ALDOI data call and IBHS

THANK YOU

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

[https://www.aldoi.gov/PDF/News/Performance
IBHSFortifiedHomeConstructionHurricaneSally.
pdf](https://www.aldoi.gov/PDF/News/PerformanceIBHSFortifiedHomeConstructionHurricaneSally.pdf)

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