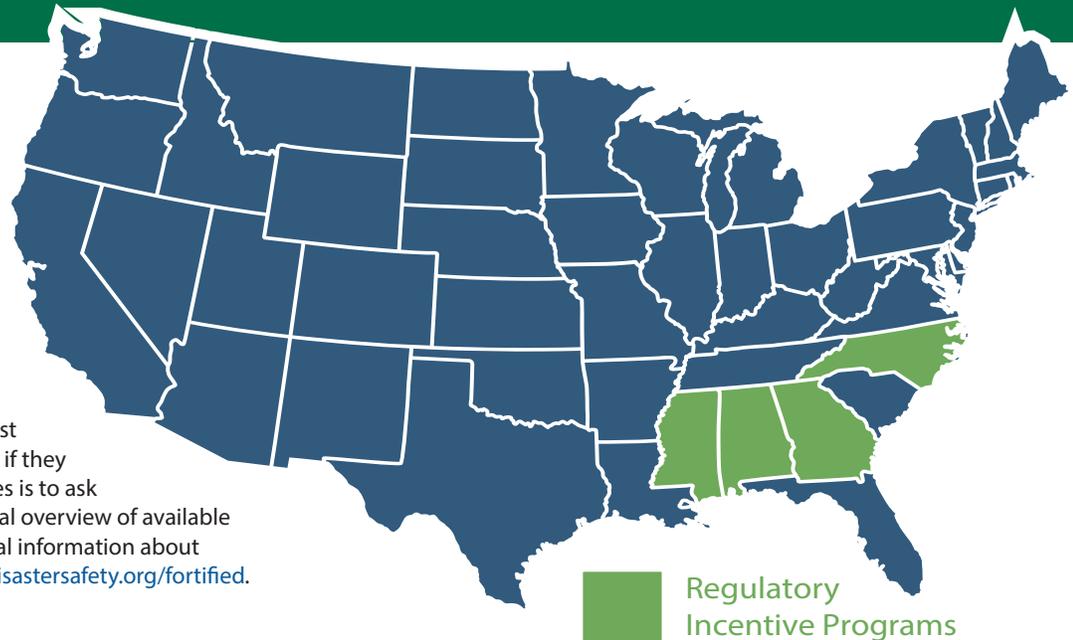




# Regulatory Framework for FORTIFIED Insurance Incentives

Laws and regulations providing insurance and other financial incentives to lower the cost of a home's property insurance wind premium and retrofitting expenses are in effect for using FORTIFIED Home™. Hurricane building standards in specific areas within Alabama, Georgia, Mississippi and North Carolina. The quickest way for individual homeowners to find out if they are eligible for FORTIFIED Home™ incentives is to ask their insurance agent or company. A general overview of available incentives is provided here, while additional information about FORTIFIED standards is available at [www.disastersafety.org/fortified](http://www.disastersafety.org/fortified).



Regulatory  
Incentive Programs

## ALABAMA

In 2009, Alabama passed legislation (Alabama Act 2009-500, now codified as Ala. Code §§ 27-31D-1) requiring Alabama-admitted insurance companies to provide discounts to homeowners in specified coastal counties that receive a FORTIFIED Home™ designation. FORTIFIED incentives are available for eligible properties, which generally include one- and two-family detached dwellings. The dwelling must have been designated as meeting applicable design and construction requirements of FORTIFIED Home™ program, single hazard, new or existing construction.

The Strengthen Alabama Homes program provides grants to homeowners in Alabama to retrofit their homes to make them more resistant to severe wind damage. The Alabama Department of Insurance will make an announcement when new funding is available in 2016, and they will accept new applications. Residents can register to receive electronic updates regarding Alabama grant programs at [www.aldoi.gov/SAH](http://www.aldoi.gov/SAH). Grants will be issued initially to residents in Mobile and Baldwin Counties to mitigate their homes using the IBHS FORTIFIED Home™–Hurricane building standard.

## GEORGIA

In 2013, the Georgia Underwriting Association adopted a mitigation program that recognizes IBHS's FORTIFIED Home™ program by providing credits for the wind peril under the homeowners and dwelling programs. To obtain the credit, policyholders must produce a document from IBHS which certifies that the home was constructed to the IBHS FORTIFIED Home™ standards. Three levels of credits for FORTIFIED Home™ designations are available: 5% for Bronze, 7.5% for Silver, and 10% for Gold. For more information, please visit the Georgia Underwriting Association website at [www.georgiaunderwriting.com](http://www.georgiaunderwriting.com).

## MISSISSIPPI

In 2012, the Mississippi legislature passed HB 1410, which requires Mississippi-admitted insurance companies to provide discounts to homeowners in specified coastal counties whose houses receive an IBHS FORTIFIED Home™ designation. Each insurance company's discounts are different, so homeowners should contact their agent or insurer for specific details.

Windstorm premium credits also are available for three levels of FORTIFIED Home™ designated houses with policies written by the Mississippi Windstorm Underwriting Association (MWUA): 17% for Bronze, 25% for Silver, and 30% for Gold. More details about the MWUA's credits can be downloaded at [www.msplans.com/MWUA/Index.htm](http://www.msplans.com/MWUA/Index.htm).

## NORTH CAROLINA

In 2010, the North Carolina Rate Bureau submitted a rate filing to the North Carolina Department of Insurance that included FORTIFIED wind mitigation incentives. FORTIFIED incentives are available for homes in the 18 coastal counties that are designated under the FORTIFIED Home™ program. Details are available from the [North Carolina Rate Bureau](http://www.ncrb.org) at [www.ncrb.org](http://www.ncrb.org).



FORTIFIED Home™ is a program of the Insurance Institute for Business & Home Safety.

<sup>1</sup>Eligible homes must be evaluated and designated by IBHS in order to qualify for FORTIFIED discounts.  
<sup>2</sup>Homes that meet the 2006 International Residential Code may qualify for non-FORTIFIED mitigation credits.

<sup>3</sup>These credits do not necessarily apply to policies written in the voluntary market.