

What effect does U. L. wind uplift rating have on insurance costs?

In addition to fire coverage, an owner will most likely elect to obtain coverage for Group II causes of loss. The basic Group II perils are windstorm, hail, smoke, riot or civil commotion, aircraft or vehicles, sinkhole collapse, and volcanic action.

Of these perils, the one for which protection can be engineered and the one most affecting the Group II rate or loss cost is windstorm.

Metal buildings have been engineered to withstand specified wind loads. Some metal roof systems have been investigated and listed by Underwriters Laboratories, Inc. with regard to wind uplift. U.L. lists roof assemblies as Class 30, 60, or 90.

The ISO offices and rating bureaus generally have three major rate or loss cost levels for windstorm. These are: (1) wind resistive (superior construction), (2) semi-wind resistive and (3) ordinary. For comparative purposes, one jurisdiction has the following rates or loss costs for Group II coverage on Buildings and Contents with 80 or 90% coinsurance.

Wind resistive (A)	0.039
Semi-wind resistive (AB)	0.049
Ordinary (B)	0.237

The recognition given the U.L. wind uplift listing can vary from rating jurisdiction to jurisdiction. However, in most ISO jurisdictions, the following treatment is used:

<u>U.L. Class of Roof</u>	<u>Loss Cost Level</u>
90	Semi-wind resistive
60 or 30	Ordinary

At one time, many rating jurisdictions recognized metal buildings with UL 90 roofs as wind resistive and those with UL 30 or 60 roofs as semi-wind resistive. As a result of the institution of a rating simplification program by ISO, all recognitions of UL wind up-lift rated roofs were deleted. MBMA acted quickly and was successful in getting ISO to restore the recognition of UL 90 as semi-wind resistive construction. Additional efforts are continuing with the insurance community to gain greater recognition of the superiority of metal building systems with UL 90 roofs.

MBMA has also worked with Underwriters Laboratories, Inc. to obtain a generic test for use in qualifying re-roof applications to obtain a UL 90 wind uplift rating. When such assemblies are erected the insurance interests should be made aware of this wind uplift rating.

As treatment of the metal building for windstorm classification does vary from jurisdiction to jurisdiction and as some states are studying proposed revisions in their treatment, it is wise to check with the local rating office before quoting windstorm classifications.

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