

Insurance

AFR TOURS CLASS 4 ROOFING FACILITY



According to Malarkey, the rubber polymer technology used in their class 4 roofing materials adds strength and flexibility to their roofing products. *Staff photo*

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AFR Furthers Adjuster Knowledge Base, Encourages Insureds to Protect Roofs Pocket-books from hail

With Oklahoma accounting for 13.3 percent of the nation's hailstorms, hail damage in the Sooner State is not a question of "if," but "when." According to impactroofing.com, the majority of Oklahoma counties experience damaging hail five or more times per year, resulting in some homes being hit multiple times in one storm season.

It does not take long for the dollar signs to add up for homeowners and insurance companies alike. The average lifespan of many roofs is 20 years; but, according to the Insurance Institute for Business & Home Safety (IBHS) roofs in severe hail-prone areas may need to be replaced every seven to 10 years.

According to IBHS, lab tests and field observations indicate that three tab asphalt shingles may be damaged by hail as small as one inch in diameter. With hail damage practically imminent in Oklahoma, what can homeowners do to protect themselves against the financial burden

and inconvenience of a hail-damaged roof? Purchase impact-resistant roofing.

Impact-resistant roofing (Class 4) looks like its lower-grade counterpart, but provides homes and other structures with increased protection against damaging hail. Created with a blend of traditional asphalt materials and rubberized polymer, these shingles may cost more to install, but can save homeowners thousands over their roofs' lifetimes.

Homeowners understandably doubt the effectiveness of Class 4 roofs, but an IBHS study found mandatory impact-resistant roofing materials in vulnerable areas would result in a 50 percent reduction in hail-related property losses.

Understanding the Product

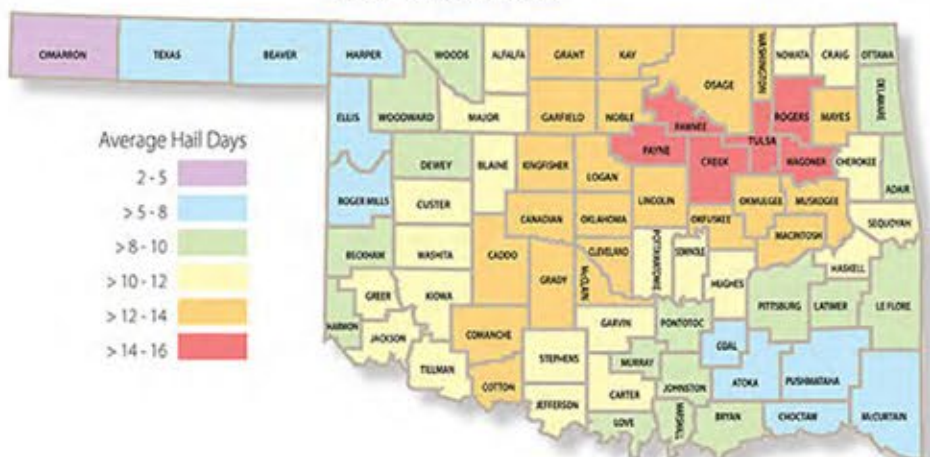
Oklahoma's most frequent instances of hail are in heavily populated areas of the state and the number one homeowner insurance claim in the state is hail damage. Because of the cost and inconvenience of roof replacement, AFR Insurance encourages homeowners to purchase Class 4 impact resistant roofing. The company even offers a discount on homeowner policies for those who opt for the Class 4 material.



Malarkey Roofing's patented "Zone" technology includes a tapered nailing area three times larger than most other laminate shingles, which improves correct fastener placement. Improper fastener placement is the leading cause of incorrect shingle installation. *Staff photo*



Average Number of Hail Days with Damaging Hail (>0.75") per 20 Years
STATE OF OKLAHOMA



In the average 20-year time period, there have been 12-16 hail days in much of central and north-eastern Oklahoma. It is common to see entire neighborhoods with hail-damaged roofs — a costly sight for homeowners and insurance companies alike.

impactroofing.com photo

IMPACT RESISTANCE TESTING					
Drop Height (ft)	12	14	17	20	
	Golfball (1.680" D)	(1 1/4" D)	(1 1/2" D)	(1 3/4" D)	(2" D) Baseball (3" D)
Class	1	2	3	4	

Any hail stone larger than 0.75 inches in diameter is considered "damaging hail." This threshold is where damage to asphalt shingles is expected by most hail experts. A study performed by the IBHS found that counties in southern Oklahoma can expect damaging hail at least 12 times in a 20 year span, the lifespan of the average roof. *impactroofing.com photo*

To better understand Class 4 roofing products, AFR sent its claims specialists and field adjusters to the Malarkey Roofing Products Class 4 production facility in Oklahoma City. AFR representatives learned about the steps in production for a Class 4 roofing product and toured Malarkey's on-site chemistry laboratory to learn about the chemistry behind impact-resistant roofing.

The impact-resistant roofing they learned about is considered a UL 2218 Class 4 roofing material. The UL 2218 standard system grades roofing materials based on impact ratings of Class 1-4. Class 1 is the most likely to be damaged; Class 4 is the least likely. A UL 2218 Class 4 rating offers the best hail resistance.

To determine the rating, a steel ball is dropped onto a test panel twice in the same location. The panel must show no evidence of fracture, cracking, splitting or any other failure to be awarded that rating level. The table above shows the test method for each rating.

What Else Can Homeowners Do?

The AFR representatives were reminded of additional ways homeowners can protect themselves against hail damage.

- Metal roofing materials of 26 gauge or heavier can provide increased protection from dam-

aging hail. The roof will sustain cosmetic damage, but it will protect your home from the hail damage that could allow water to seep into the structure.

- A steep roof, or a slope with six feet of rise for every 12 horizontal feet of run, will improve its impact resistance.
- Proper installation is important. Make sure your roofer removes existing materials down to the decking. A thin, single layer of underlayment should be installed. When the UL tests are performed, they are done as a single layer roof assembly. Installing a new roof over an existing roof may not provide you with the advertised protection.
- When selecting a roofer, ask if they are a member of the National Roofing Contractors Association (<http://www.nrca.net>) and if they have completed their online training program and exam for Impact Resistance Certification.

For more information on how a Class 4 impact-resistant roof can protect your home, contact AFR Insurance Claims Director Chad Yearwood at chad.yearwood@afmic.com or 405-218-5420.