



# Technical Bulletin #13

## HAIL STATEMENT

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With the world becoming more sensitive to environmental issues and energy conservation, our industry is beginning to look for more energy efficient systems for building construction. This is certainly not a new endeavor, but it recently has gathered new momentum in the form of the government sponsored EnergyStar Program. This program is being promoted as a way to convince homebuilders and owners that using energy efficient building materials can not only help the environment but save money as well.

In areas with a history of severe hailstorms such as Texas, insurance companies have developed rate benefits for four categories of impact resistance. These categories are defined in accordance with UL 2218 test by the size of the test ball; 1-1/4 inches, 1-1/2 inches, 1-3/4 inches, or 2 inches. The maximum benefit would be awarded those products resisting the 2-inch test unit. Lesser discounts would apply in descending order.

Currently, the method of testing involves steel balls. This test component was selected in part for its perceived repeatability. Very few roofing products have been able to benefit from any insurance premium savings using this test. Certain very heavy asphalt shingles (if the customer is satisfied with a limited selection) or metal roofs (should they be willing to overlook a few dents) have received some form of insurance credit.

There is a test protocol that has been submitted by Factory Mutual that actually simulates an actual hailstorm by projecting ice balls of varying sizes at calculated velocities against the roofing material. At this time, this protocol has passed industry review and is being prepared to be introduced as an alternate test for impact resistance ratings.

While at the moment concrete tiles do not qualify for the insurance credit that is based exclusively on the UL test, it appears likely that they will in the future. The new FM standard will offer a far better measure of actual impact resistance that should adjust the categories commensurate with the performance that has historically been observed in the field. The National Tile Roofing Manufacturers Association (NTRMA), of which Boral Roofing is a member, is working closely with the scientific community to have this new test accepted by the insurance industry as soon as possible.