

January 24, 2012

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Hurricane Mitigation Program
Homeowners and Dwelling Policy Programs

It has recently been brought to our attention that member companies may be offering mitigation program discounts for dwellings that have not obtained the Institute for Business and Home Safety (IBHS) mitigation certification. The only two discounts that are offered as part of the mitigation program that do not require inspection by IBHS are opening protection and total hip roof. The method for verifying these two mitigation discounts is up to each individual company based on the mitigation rules in the appropriate rating manual. However, all other mitigation discounts require an inspection by an IBHS qualified inspector and must meet the Fortified for Existing Homes certification or the Fortified for Safer Living certification. Before a mitigation discount can be given the company must obtain a copy of the Certificate issued by IBHS.

Please see to it that this circular is brought to the attention of all interested personnel in your company.

If you have any questions concerning this matter, please feel free to contact me.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

P-12-2