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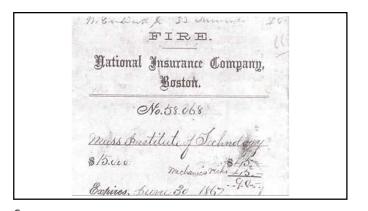
Where are we going today?

- The elements of property underwriting
- The elements of wind
- The elements of building protection







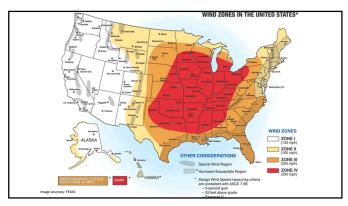














Joisted Masonry/ Masonry

- Exterior walls masonry
- Floor combustible
- Roof Structure combustible



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Noncombustible/ Masonry

- Exterior walls, floors & roof structure noncombustible
- Not brick veneer
- No fire rating



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Masonry Non-Combustible/ Semi-Wind Resistive

- Exterior walls, floors, & roof structures masonry
- Structural steel



Masonry Non-Combustible/ Semi-Wind Resistive

- Flat roof systems
- Built-up roof
- Single-ply membrane
- Spray-in roofing



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Masonry Non-Combustible/ Semi-Wind Resistive

- · Masonry wall systems
- Up to 1 hour fire rating
- Concrete block
- Reinforced masonry
- Tilt-up concrete



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Modified Fire Resistive/ Wind Resistive

- Heavy steel frame w/poured in concrete
- Precast concrete panels
- Flat roofing systems
- Fireproof exposed steel
- Walls similar to MNC
- Fire resistance 1-2 hours



Fire Resistive/ Wind Resistive

- Fire resistance over 2 hours
- Masonry > 4 inches
- Hollow masonry > 8 inches
- Floors/roof > 4 inches



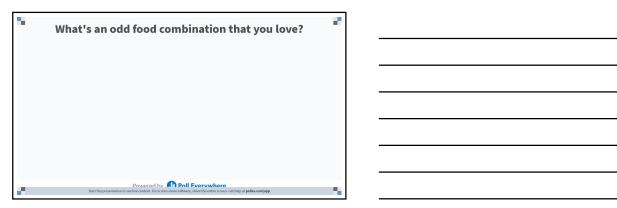
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| Mixed Construction | | |
|--------------------|-------------|--|
| Wind resistive | _ | |
| | | |
| | Semi-win | |
| | d resistive | |
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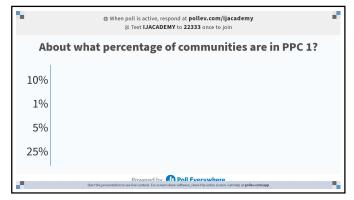




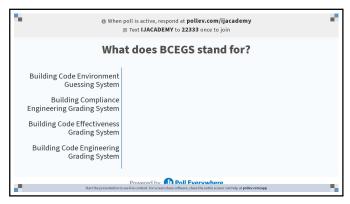








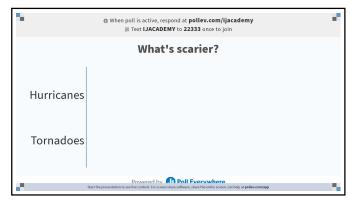




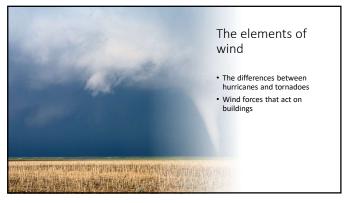


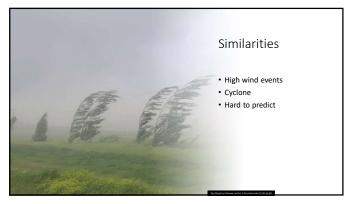












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Differences

Hurricanes

- Warm tropical water
- Can spawn tornadoes
- Eye
- Winds extend 100 miles
- Higher wind speed, slower forward motion

Tornadoes

- Thunderstorms forming over land
- Can't spawn hurricanes
- No eye
- Damage path about 50 yards
- Touch down 5-10 minutes
- 0-60 mph forward motion

Wind speed comparisons

Hurricanes

• Tropical depression: <38 mph

• Tropical storm: 39-74 mph

• Cat 1 Hurricane: 75-95 mph

Cat 2 Hurricane: 96-110 mph

• Cat 3 Hurricane: 111-129 mph**

Cat 4 Hurricane: 130-156 mph

• Cat 5 Hurricane: >157mph

**Major hurricane

Tornadoes

• F0 tornado (weak): 40-72 mph

• F1 tornado (weak): 73-112 mph

• F2 tornado (strong): 113-157

• F3 tornado (strong): 158-206

• F4 tornado (violent): 207-260

• F5 tornado (violent): 261-318

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| Any questions so far? | , | | |
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