

March 2021 InteRaCt Webinar

Risk Associated with Extreme Wind Events from a Property Insurance Standpoint

#	Pre-Webinar Questions	Responses
1	Could you address weighting strategies regarding high cost / low probability events?	If the cost of compliance is high, it is more justifiable for low probability events if the property value and potential business interruption is high. One must consider supply chain issues as well.
2	What methodologies for the risk management are used and what are the inputs and outputs it needs and provides?	We look at wind resistance site specifically. Tell the client what is wrong and how to fix it, if cost effective. There are many variables that go into computer models, but if you work individually with clients as we do, the wind loss aggregate will be much lower than models predict.
3	What precipitation changes are due to global climate change?	What I have seen in recent years is very high total rainfalls from tropical storms that move through slowly and linger. Fast moving storms cause less flood damage.
4	Are there any changes in the building codes related to minimum wind pressure? Did they go up or down?	In ASCE 7-16, wind loads on roofs went up. So in any state that was adopted the 2018 IBC it went up.
5	What municipal infrastructure elements are most vulnerable?	All of them. Not just buildings, signs are quite vulnerable, but possibly not cost effective to remedy.
Questions during the webinar		Responses
6	On window protection, using plywood- should the plywood be a single sheet or can the window be covered in sections?	Preferably a single sheet, but if the window is too wide, you could add a temporary support or place the joint over and existing mullion.
7	As far as aggregate or other possible projectiles (equip.) on a windward structure, is there anything you can do to give notice to that owner that he has materials/equipment on his structure that stands to damage yours in the event of a hurricane?	You could have a discussion with them, but it is difficult to make them remove the roof aggregate if it was allowed by code at the time of installation.

8	<p>What do you think was the cause of damage to the high rise building in Lake Charles? Debris or Pressure.</p>	<p>Possibly both, but I am awaiting more info.</p>
9	<p>Are DASMA standards adequate for garage doors?</p>	<p>I referenced them in our Data Sheet 1-28.</p>
11	<p>Does FM global work only in Buildings or are there other structures (Telecom towers) that you insure? Any experience to share from Hurricane events in telecom Tower industry?</p>	<p>We do have clients with towers. They are addressed in our Data Sheet 1-8. They can fail in non-hurricane wind events as well as in hurricanes, especially if topographic effects are not taken into consideration as they are often built on hilly terrain. Ice load are also a key peril.</p>
12	<p>From an engineering standpoint. From post hurricane surveys that you have participated in. Can you comment on building code enforcement or compliance in high risk areas?</p>	<p>In areas like South Florida it is good. In many other areas, not so much. Age and maintenance are also big factors. Older buildings may have been built to weaker codes and may be more subject to deterioration.</p>