Department of Business Regulation
Office of the Director
1511 Pontiac Avenue, Cranston, RI 02920
P: 401.462.9552 • F: 401.462.9532
TTY: 711 • www.DBR.RI.gov

April 28, 2026

The Honorable V. Susan Sosnowski,
Chairperson, Senate Committee on Environment and Agriculture
State House
Providence, Rhode Island 02903

Re: S3150 – An Act Relating to Insurance -- Weather-Related Losses

Dear Senator Sosnowski:

I am writing on behalf of the Department of Business Regulation (DBR) to provide information on the above referenced bill.

This bill would provide authorization for DBR to establish a program to assist Rhode Island homeowners with upgrading their roofs to provide resilience to damage in future storms. The proposal is based upon a successful program, established more than 20 years ago, called Strengthen Alabama Homes. The program provides grants to homeowners who replace their roof to a "Fortified" standard.

A "Fortified" roof is built to standards established by the Institute for Building and Home Safety (IBHS). IBHS conducts scientific experiments on construction methods and materials to determine those which will be resilient to high winds. If the roof remains on the home in a storm, the envelope of the home stays standing and additional damage is avoided. The result is improved consumer safety and reduced losses which will have a beneficial effect on insurance rates.

Attached to this letter are a series of charts from a report written by the Alabama Department of Insurance and the Culverhouse College of Business, Center for Risk and Insurance Research at the University of Alabama regarding the performance of Fortified roofs in Hurricane Sally.[1] The slides show some of the data from this study. The first slide shows significantly better roof performance of Fortified roofs compared to conventional roofs at wind speed between 65 and 95 miles per hour. The second slide shows performance with the exclusion of tree claims.[2]

[1] The full report can be obtained by using the code on the last slide.
[2] Although not addressed in this bill, tree maintenance is very important in reducing damage in major storms.

The third slide shows the performance of Fortified roofs compared with roofs built to the same standard under the building code. The Fortified roofs had superior performance. It is believed that this result comes from the inspection requirements in the Fortified program. The fourth slide shows the saving in claims and deductibles with a Fortified roof. The estimates are that claims would be reduced by 67% and consumers would save 61% of their deductibles if all roofs were Fortified.

Passage of this bill would be the first step towards establishing such a program in Rhode Island. In order for a program to be successful we need to develop the expertise in this type of roofing in the building community and determine the types of discounts on insurance premium to which consumers that choose a Fortified roof will be entitled. If this bill is enacted DBR will move forward on both of those issues as well as finding sources of funding to provide the grants to individual consumers.

Similar programs have been established in Maine, Mississippi, Louisiana, Oklahoma, Minnesota and Kentucky and are under consideration in more than 15 other states.[3]

DBR believes that this bill moves Rhode Island toward a more resilient future as the effect of climate change continues to affect the state. We would, therefore, encourage legislature to enact this legislation.

We would be happy to provide you with whatever additional information you would request. Please do not hesitate to contact me at elizabeth.dwyer@dbr.ri.gov or 401.462.9615 (office) or 401.578.6653 (mobile).

Thank you for your consideration of our position on this proposed legislation.

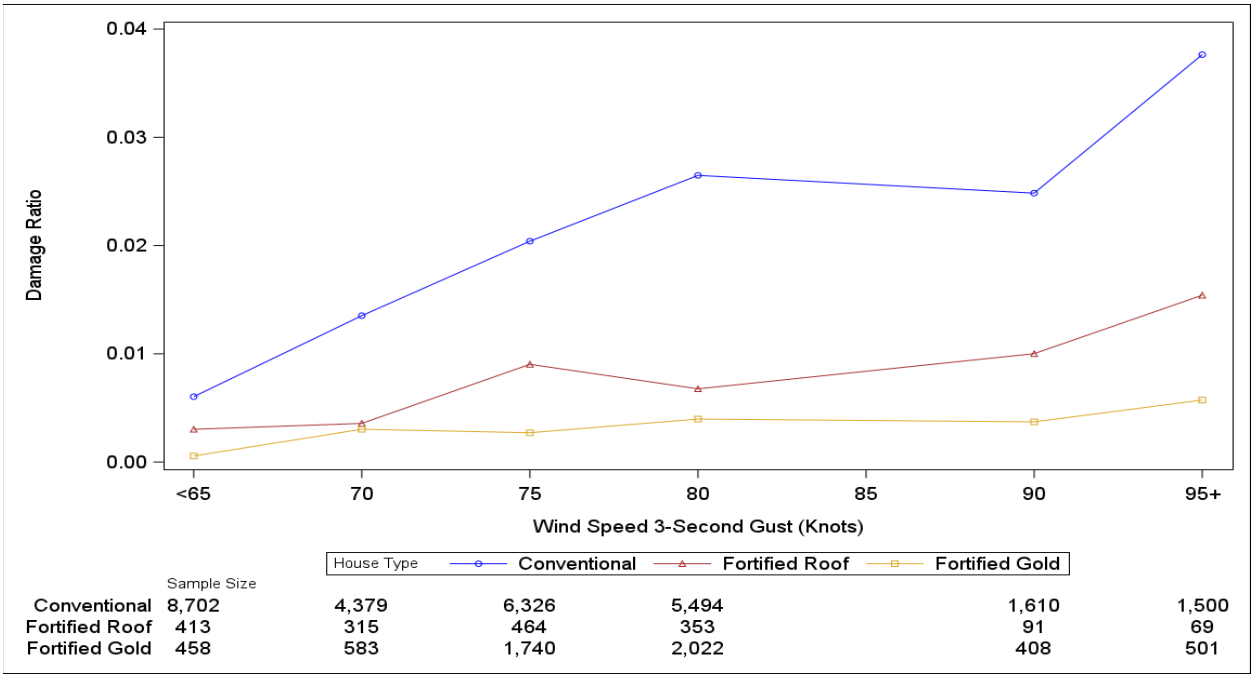
Sincerely,

Elizabeth Kelleher Dwyer
Director, Department of Business Regulation

cc. Honorable Members of the Senate Committee on Environment and Agriculture
Honorable V. Susan Sosnowski
Kristen Silvia, Deputy Chief of Staff/Director of Legislation

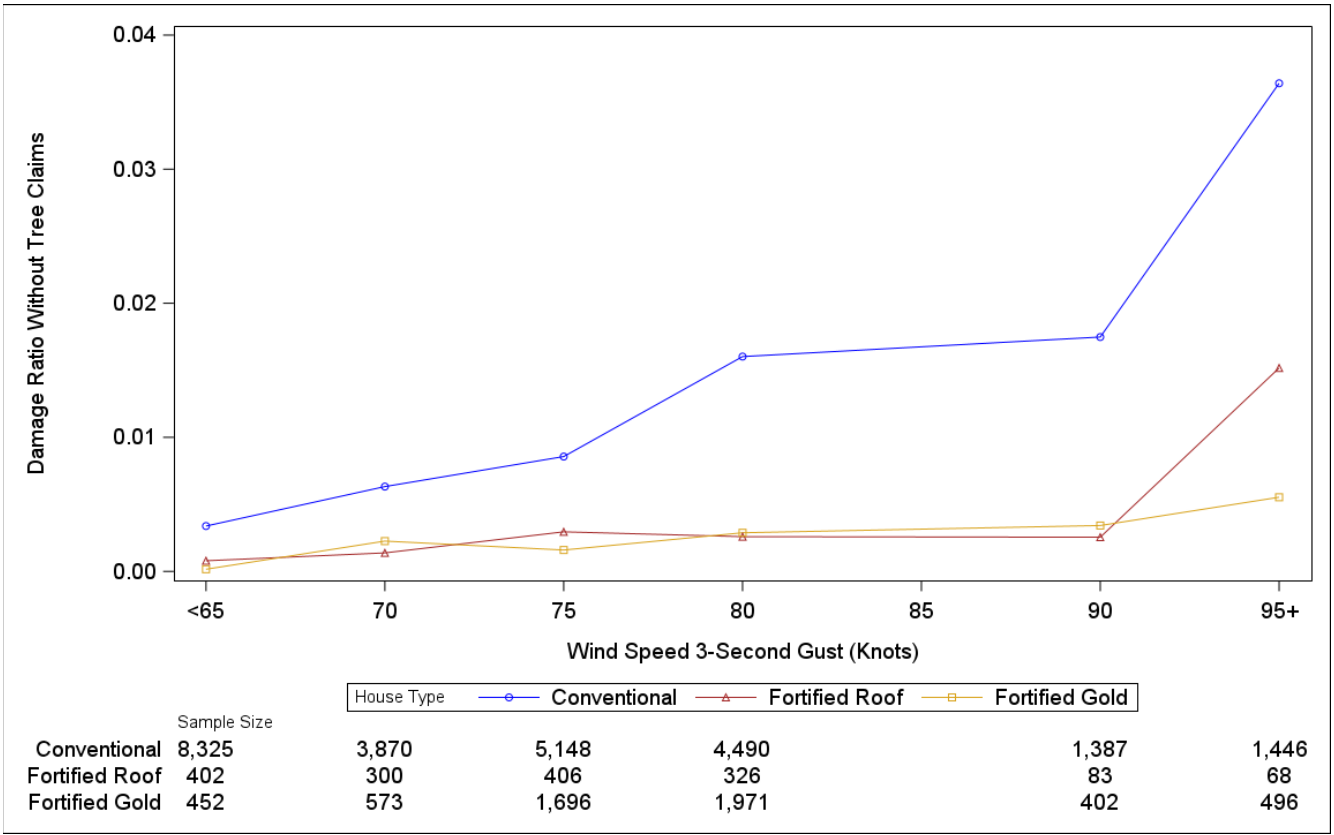
[3] The program in a number of Western states is based on the Fortified fire standards rather than wind standards because of the risks in that region.

Fortified Roof Performance by Wind Speed



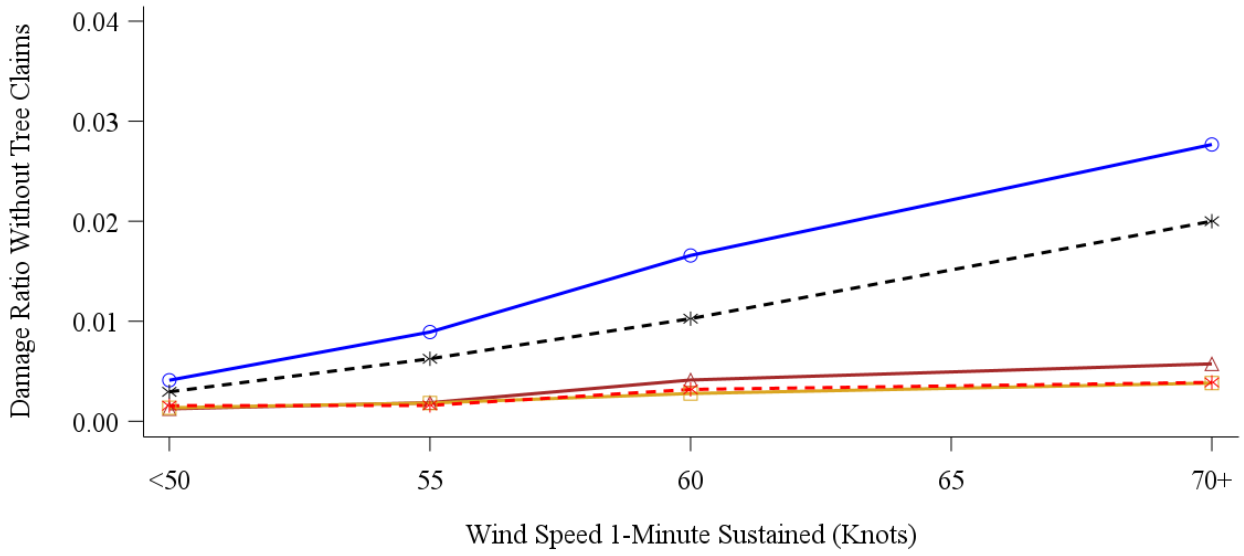
	Sample Size					
Conventional	8,702	4,379	6,326	5,494	1,610	1,500
Fortified Roof	413	315	464	353	91	69
Fortified Gold	458	583	1,740	2,022	408	501

Damage across Wind Speeds



	Sample Size					
Conventional	8,325	3,870	5,148	4,490	1,387	1,446
Fortified Roof	402	300	406	326	83	68
Fortified Gold	452	573	1,696	1,971	402	496

Fortified Compared to Code



	Sample Size			
Conventional	9,904	5,378	4,130	2,599
Fortified Roof	570	485	355	175
Fortified Gold	768	1,602	2,268	952
Code Roof	1,994	2,232	1,465	933
Code Gold	33	217	153	79

Estimated Savings in Losses and Policyholder Deductibles

Table 9: Potential Savings from Fortified

	(1) Amount Reported In Data Call	(2) If All Houses Fortified Roof	(3) If All Houses Fortified Gold
Policyholders			
Deductibles Paid	$53,626,226	$21,030,275	$19,000,748
Percent Saved	0%	61%	65%
Insurers			
Claims Paid	$149,338,287	$49,405,293	$37,515,912
Percent Saved	0%	67%	75%

Notes: Column (1) is the amount reported in the data call. Column (2) is the estimated amount if all the conventional houses had been built to the Fortified Roof standard. Column (3) is the estimated amount if all the houses had been built to the Fortified Gold standard.
Sources: ALDOI data call and IBHS

Fortified Roof Performance in Hurricane Sally

Alabama Department of Insurance and Culverhouse College of Business Center for Risk and Insurance Research University of Alabama