Carrier Changes to Roofing Requirements Under Homeowners' Policies in Ohio

Disclaimer: The Ohio Insurance Agents Association (OIA) conducted research across various insurance carrier rate filings and notifications to identify key trends affecting Ohio homeowners. This summary is intended to provide a general overview of those trends and help agents better manage client expectations. Please note that some data may be outdated and should be viewed as illustrative rather than definitive. If you have updated information to share with OIA or would like a deeper analysis in specific areas, we welcome your input. Gray boxes indicate areas where data was insufficient or unavailable. For questions or additional assistance, please contact Jeanie Giesler, Resource Center Advisor, at jeanie@ohioinsuranceagents.com or (614) 552-3054.

Carrier	RCE OR ACV Roof Age	Replacement Cost	Limited Loss Settlement	Buy Back	ACV	Standard Deductible Changes	Wind/Hail Deductible	Matching Undamaged Roof Surface, Siding or Windows
Erie	Will require 3 tab shingles 10 yr or older		Replacement Cost: Will pay no more than the actual cash value of the damage until the actual repair or replacement is completed. Functional actual cash value: Thery will pay no more than the "functional actual cash value" of the damage until the actual repair or replacement is completed.				Will pay up to the amount stated in the Roof Surfaces Windstorm or Hail Loss Payment Schedule shown in this endorsement for direct physical loss caused by windstorm or hail to roof surfaces of the dwelling and other structures located on the "residence premises". Based upon the dwelling roof installation year as shown on your "Declarations."	**Rate filing information:** "If Dwelling And Other Structures Siding And/Or Roofing Restoration Coverage is selected and listed on 'your' "Declarations,' and there is a loss caused by windstorm or hail, reimbursement for undamaged materials of the roof of below is the most 'we' will pay regardless of the number of dwellings or other structures involved in the loss. The percentages shown in the Roof Surfaces Windstorm or Hail Loss Payment Schedule apply to: 1. the repair or replacement; 2. installation, including but not limited to the applicable overhead, profit, labor, taxes and fees associated with the repair or replacement; and 3. the tear out and removal of damaged 'roof surfaces.'"
Westfield	Depreciation after 10 yrs		Limited Loss Settlement rolls on at 11 yrs	Can buy back RC Up to 19 yrs	Existing ACV policies will be removed and replaced with LLS	Standard Deductible Updates- Dependent on your policy type *Refer to Carrier	Coverage A, + Age of Roof, will determine the Wind Hail Ded. Ranges $2500, $5000, $10,000 * Refer to Carrier	$20,000 Matching rolls on to existing homeowners forms with roof years 10 and under. You can't have both Matching and LLS at the same time. Coverage can be added to pay for limits for undamaged Cov A, Cov B. Limits $10,000, $20,000, $30,000, $40,000
Auto Owners	After 15 years	Less than 16 years, RC Automatically Applies		Can buy back RC Up from 16 -20 yrs	Non-Hail Resistive, Hail Resistive are ACV. ACV automatically applies anything over 20 yrs.		Non-Hail Resistive, Hail Resistive. * Less than 16yrs Replacement Cost Automatically applies *16 to 20 yrs ACV automatically applies. Replacement Cost available for purchase. *Greater than 20 years , ACV automatically applies. * Tin, Contrete, Synthetic Polymer, or Metal Hail Resistive - Any age roof- Replacement Cost automatically applies	
Progressive	10 years or newer	10 years or newer, equal RCE amt. Will be re-evaluated each renewal period	**Rate filing information:** The percentages shown for the type of 'roof surfacing' are applied to all components and installation including overhead, profit, labor, taxes, and fees associated with the replacement of the damaged 'roof surfacing' and any damaged 'roof surfacing' component. Not all 'roof surfacing' material types are represented on this table. The 'All Other 'Roof Surfacing' Types' category may be applied when appropriate. We will determine the age of the 'roof surfacing' as part of the claim investigation. You may be asked to provide us with documentation such as a receipt, invoice, or billing statement showing the date of the installation or replacement of the "roof surfacing" to assist us in determining the age of the 'roof surfacing'."		ACV after 10 years	Deductible – $500 Other Covered Perils deductible; Windstorm or Hail 1% of the Coverage A limit.	Wind Hail deductible can not exceed 80% of coverage A amount. This can only be update New Business and at Renewal of the policy.	
Ohio Mutual	15 years		**Rate filing information:** Enhanced Loss Settlement – Large Loss Deductible Waiver and Cash out Option – Adding Endorsement OM 04 60 which allows for deductible to be waived in event of loss greater than $50,000. OM 04 60 also allows insured to receive lesser of replacement cost or limit of insurance that applies in event of a total loss and choosing not to rebuild.		ACV after 15 year	Base deductible $500 all other perils, 2% Coverage A for Wind Hail	**Rate filing information:** "The loss settlement terms that apply to the roof surfacing of buildings located on the described location can be converted from replacement cost coverage to actual cash value coverage for loss caused by windstorm or hail. A. actual cash value loss settlement terms for property covered under Coverages A and B B. functional replacement cost loss settlement terms for property covered under Coverages A and B. This will be added to all policies issued as New Business on or after 04/17/2024 with a roof age of 15 or more years old." * Subject to Carrier guidelines	**Rate filing information:** "Matching Undamaged Siding, Roofing, or Flooring: We will reimburse up to the percentage of Coverage A – Dwelling and Coverage B – Other Structures, as listed on the Declarations page, incur to replace any undamaged siding (including soffit and fascia) and/or undamaged roofing with material and finishes in current use and of like kind and quality to match the siding and/or roofing that was used to repair or replace covered damage to your dwelling or other structures on the 'residence premises'." * Subject to Carrier guidelines
Central		The policy provides loss settlement for buildings insured under Coverage A or B on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss	**Rate filing information:** "The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss. The policy may be endorsed to provide building loss settlement exclusively on a functional Replacement cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods. **Actual Cash Value Loss Settlement:** The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss. The policy may be endorsed to provide building loss settlement exclusively on an actual cash value basis if, on the inception date of the policy, the Coverage A limit of liability selected by the insured is less than 80% of the full replacement cost of the dwelling. **Special Loss Settlement:** The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss. The policy may be endorsed ot provide Special Loss Settlement. This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations."			All policies are subject to an all-peril deductible that applies to loss from a Section I peril. A different deductible amount may apply to specific coverages and perils as noted on the declarations page and/or in the rules manual.	**Rate filing information:** **"Windstorm or Hail Deductibles** When the policy covers the peril of Windstorm or Hail the following deductible options may be used in conjunction with the deductible applicable to All Other Section I perils. **Percentage Deductibles** This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2%, 5% and 10% of the Coverage A limit of liability when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils. The insured will not be able to select percentage deductibles that will, when converted to the equivalent dollar amount, exceed $100,000 Use Windstorm Or Hail Percentage Deductible Endorsement Premium Adjustment Deductible:to determine the rating factor for a higher Windstorm or Hail PercentageDeductible: Obtain the appropriate factor from Rate Page. For the Wind and Hail perils from the rate pages based on the dollar equivalent of the Windstorm or Hail Percentage Deductible and the appropriate Coverage A range. Refer to the Premium Sequence rule for rate structure. Higher Fixed-dollar Deductibles: Option provides for higher Windstorm or Hail fixed-dollar deductible amounts of $1,500, $2,000, $2,500, $3,000, $4,000, $5,000, $10,000, $15,000, $20,000, $25,000, $50,000 and $100,000. The $100,000 is only available when a home has a Coverage A greater than $500,000. This deductible option is only available when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils. An endorsement is not required."	
Frankenmuth	Under 16 yrs, type of roof , construction year or the year enter roof replaced.	Ins to Value. Replacement Cost Policies (HO-0003 or HO-0009) not less than the percentage RC.	These losses may be settled on an actual cash value basis rather than replacement cost, for a discount. Policy deductible applies. Roof age of 16 years and older.	If roof age is under 36 years, may opt to buy-back replacement cost coverage.		Deductible option all perils deductible all forms, Windstorm or hail deductible.	ACV Loss Settlement Windstorm Or Hail Losses To Roof Surfacing/deductible.	
Selective	10 yrs	RC 10 yrs	Actual cash value of the damage until actual repair or replacement is complete. Once actual repair or replacement is complete, we will settle the loss as noted in 2.a. and b. above. However, if the cost to repair or replace the damage is less than $10,000, we will settle the loss as noted in 2.a. and b. above whether or not actual repair or replacement is complete. You may disregard the replacement cost loss settlement provisions and make claim under this policy for loss to buildings on an actual cash value basis. You may then make claim for any additional liability according to the provisions of this Condition C. Loss Settlement, provided you notify us of your intent to do so within 180 days after the date of loss.	No buy back	Over 10yrs		**Rate filing information:** "LIMITED LOSS SETTLEMENT FOR WINDSTORM OR HAIL: LOSSES TO ROOF SURFACING - OHIO. If the loss is to 'roof surfacing' on buildings covered under Coverage A or B and if the loss is caused by the peril of Windstorm or Hail, losses are settled at the percentage of the replacement cost shown in the Roof Surfacing Loss Percentage Table found in this endorsement, based on the 'age of roof' and type of 'roof surfacing' damaged, but not more than the least of the following amounts: a. The limit of liability under this Policy that applies to the building; b. The cost to repair or replace that portion of the 'roof surfacing' damaged with material of like kind and quality and for like use, without deduction for depreciation; or c. The necessary amount actually spent to repair or replace the damaged 'roof surfacing'. The applicable percentage in the Roof Surfacing Loss Percentage Table applies to the repair or replacement and installation, including but not limited to material costs, general contractor overhead and profit, labor costs, sales and other taxes, and fees associated with repair or replacement of the 'roof surfacing'."	**Rate filing information:** "The amount we will pay to settle a loss does not include the cost to repair or replace undamaged property due to any mismatch between existing undamaged property and new materials used to repair or replace damaged property. Materials used to make the repair may be of like quality, kind, texture and color such that there is reasonable match with any existing materials. If materials used to repair or replace damaged property of like quality, kind, texture, and color are unavailable, we will pay the cost to repair or replace undamaged property only to the extent necessary to achieve a reasonable match with any existing materials in the area of damaged property. However, we will not pay for the cost to replace and/or match any undamaged property due to any mismatch between the existing undamaged property on a covered dwelling or other structure and any new materials used to repair or replace the damaged property on a covered dwelling or other structure because of: (1) Wear and tear; (2) Deterioration, marring, or scratching; (3) Product defect or inherent vice; (4) Texture or dimensional differences as a result of age; (5) Fading, weathering, oxidizing or color of materials; or (6) Obsolescence or discontinuation of materials, supplies, or parts, beyond the extent necessary to achieve a reasonable match with any existing materials in the area of damaged property. If the Declarations list Undamaged Siding and Roofing Materials Coverage applied to the policy, then coverage is provided as described in the Undamaged Siding and Roofing Materials Coverage Endorsement."