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Ohio Insurance	

Carrier Changes to Roofing Requirements Under Homeowners' Policies in Ohio

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 Please note that some data may be outdated and should be viewed as illustrative rather than definitive.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 (61) 552-3054.

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Westfield replaced with LLS hpt# Refer to Carrier \$10,000 * Refer to		Hall Loss Payment Schedule apply to:
Westfield replaced with LLS hpt# Refer to Carrier \$10,000 * Refer to		1. the repair or replacement; 2. installation, including but not limited to the
Westfield hpp=*Refer to Carrier \$10,000 * Refer to		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 hpp=*Refer to Carrier \$10,000 * Refer to		replacement; and 3, the tear out and removal of damaged 'roof surfaces."
Westfield hpp=*Refer to Carrier \$10,000 * Refer to		
Westfield hpp=*Refer to Carrier \$10,000 * Refer to		
WEITERS	Age of Roof, will determine the Wind Hail Ded. Ranges \$2500, \$5000,	\$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
is wars less than 1 wars. R6 Automatically Academa or tayl Lazars (Constraints) and the set of the	to carrier	added to pay for limits for undamaged Cov A, Cov B. Limits \$10,000, \$20,000,
16 years Less than 16 years. BC Automatically Applies Loss Settlement from Windstorm or Hail Losses Can buy back RC to from 16-20 yrs Non-Hail Resistive Hail Resistive are ACV. ACV		sadeed to pay for limits for undamaged Lov A, Lov B. Limits \$10,000, \$20,000, \$30,000, \$40,000.
	tive, Hail Resistive. * Less than 16yrs Replacement Cost Automatically	
	20 yrs ACV automatically applies. Replacement Cost available for purchase.	
	20 years , ACV automatically applies. * Tin, Contrete, Synthetic Polymer, or	
Metal Hall Redstw	stive - Any age roof- Replacement Cost automatically applies	
11 wars or newer anal RF and Will be resoluted ach Jors Vitiment at 11 wars. Processia's Borline Matricis Rament Schedur	with a taken of a second state of	
	ictible can not exceed 80% of coverage A amount. This can only be updated iss and at Renewal of the policy.	
revenue period in processing are approximately and components and instantion with a second of the overlapper and the overlapper	as and at Renewal of the policy.	
surfacine' and any damaged 'roof surfacine' component. Not all 'roof surfacine' in aterial types are		
Progressive represented on this table. The 'AII 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 'rood' surfacing' to assist us in determining the age of the Voor surfacing.		
		Matching Undamaged Siding, Roofing, or Flooring We will reimburse up to the
	sion can be converted from replacement cost coverage to actual cash value ss caused by windstorm or hall.	percentage of Coverage A – Dwelling and Coverage B – Other Structures, as listed on the Declarations page, incur to replace any undamaged siding (including soffit
than \$50,000 M0 46 all as all and to receive leaser of replacement cost or limit of invariance that as all and invariance that as all as and chostain not be received.	a coused by Wildstofm of Hall.	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
A actual cash valu		and of like kind and quality to match the siding and/or roofing that was used to
Ohio Mutual 8. functional replay	placement cost loss settlement terms for property covered under Coverages	repair or replace covered damage to your dwelling or other structures on the
A and B. This will b	vill be added to all policies issued as New Business on or after 04/17/2024	"residence premises". * Subject to Carrier guidelines
with a root age		
of 15 or more year	years old. * Subject to Carrier guidelines	
The policy provides loss settlement for buildings insured The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount All policies are subject to an all-peri deductible that applies Rate filing information of the policy provides building loss settlement for a policy provides building loss settlement fore		
under Coverage A or B on a replacement cost basis without of insurance on the damaged building represents at least 80% of the full replacement cost of the building	Iail Deductibles	
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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	ductibles	
	vides for higher Windstorm or Hail percentage deductibles of 1%, 2%, 5%	
	Coverage A limit of liability when the dollar amount of the percentage	
	cted exceeds the amount of the deductible applicable to All Other Section I	
	red will not be able to select percentage deductibles that will, when	
basis / the time of loss, the amount of invariance on the damaged building represents at lates 300 of the full replacement of the building method of the building method of the to the loss of the damaged building represents at lates 300 of the building method of the building	e equivalent dollar amount, exceed \$100,000.	
provide building loss settlement exclusively on an actual cash value basis if on the incretion date of the	n Or Hail Percentage Deductible Endorsement Premium Adjustment	
Central policy, the Coverage A limit of lability selected by the insured is less than 80% of the full replacement cost	letermine the rating factor for a higher Windstorm or Hail Percentage	
of the dwelling. Deductble. Obtain	tain the appropriate factor from Rate Page For the Wind and Hail perils	
based on the dollar	ollar equivalent of the Windstorm or Hail Percentage Deductible and the	
	verage A range. Refer to the Premium Sequence rule for rate structure. ollar Deductibles: Option provides for higher Windstorm or Hail fixed-dollar	
	bilar Deductibles: Option provides for higher Windstorm or Hall fixed-dollar punts of \$1,500, \$2,000, \$2,500, \$3,000, \$4,000, \$5,000, \$10,000.	
	00. \$25.000. \$50.000 and \$100.000. The \$100.000 is only available when a	
	verage A greater than \$500,000. This deductible option is only available	
representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations. when the dollar an	r amount of the higher fixed-dollar deductible selected exceeds the amount	
of the deductible a	le applicable to All Other Section I Perils. An endorsement is not required.	
Image: Construction year of hold Section of the loss may be settled on an actual cash value basis rather than replacement cost, for a discourt, If rod age is under 36 year, may optio Deductibe option all perils deductibe all form, Window AVV cost Settlement	nent Windstorm Or Hail Losses To Roof Surfacing/deductible.	
Transmutor Under 18 yrt, yre offood, constructions yra to Value. Replacement Cost Palois (HOG 00 an a cusal calvalue basis rather than replacement cost, for a digae i under 18 yrm, may one Fransmutor	ment Windstorm Or Hail Losses To Roof Surfacing/deductible.	
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