



THE SCIENCE BEHIND FORTIFIED

Wednesday, May 8

10:00 – 10:05 a.m. [Welcome](#)

10:05 – 10:35 a.m. [Session 1: Overview of FORTIFIED Programs](#)

Learning objectives:

- Explain programs available
- Review process and timeframes for designation & re-designation
- Identify designation levels
- Review current locations and volume of fortified properties

10:35 – 11:05 a.m. [Lab 1: Nail It, Seal It, Lock It In](#)

Demonstrate the loss impact between FORTIFIED and standard construction

Learning objectives:

- Learn the components of the program and the science behind them
- Identify how the Hail Supplement increases resilience

11:05 – 11:30 a.m. [Session 2: Discuss the Cost Difference Between FORTIFIED and non-FORTIFIED](#)

Learning objectives:

- Understand the construction and evaluation costs associated with the program
- Identify economic benefits of FORTIFIED Roof™

11:30 – 12:00 p.m. [Additional time for Q&A](#)

Thursday, May 9

10:00 – 10:05 a.m. [Welcome and Recap of Day 1](#)

10:05 – 10:30 a.m. [Lab Session 2: Resolving Common Vulnerabilities](#)

Demonstrate the wind impact of the critical load path and the result of weak building design

Learning objective:

- Understand how research identifies common vulnerabilities
- Identify resolutions to correct vulnerabilities
- Understand how inspections and evaluations are critical to preventing loss

10:30 – 11:00 a.m. [Session 4: Underwriting and Rating for Resilience](#)

Learning objectives:

- Understand how to use FORTIFIED APIs in underwriting
- Identify tools for cost estimates and comparisons
- Provide loss reduction studies to support mitigation discounts

11:00 – 11:30 a.m. [Session 3: Public Policy Update](#)

Learning objectives:

- Learn how incentives drive FORTIFIED expansion
 - Insurers
 - Government
 - Lending institutions
 - Non-profit housing organizations

11:30 – 12:00 p.m. [Additional time for Q&A](#)