



PART 1: **LAYING THE GROUNDWORK FOR SUCCESS** **(BEFORE THE TRAINING)**

Table of Contents

PART 1: LAYING THE GROUNDWORK FOR SUCCESS

About This Training (The Who, What, & Why)	3
Your Current Protocols...	6
The “Cycle of Destruction”	7
Try It Out: Spot It!	8
Training Implementation	9
Resources	11



ABOUT THIS GUIDE...

This *Commercial Wind Loss Training Tips and Facilitation Guide* was developed to support your company with the implementation of the mitigation strategies and best practices presented in the *Commercial Wind Loss Online Training Course*.

This guide contains two parts (PDFs):

Part 1: Laying the Groundwork should be reviewed before taking the training. It outlines an overview of the training framework, along with strategies for motivating your team and successful implementation.

Part 2: Putting Knowledge into Practice (provided in a separate PDF) provides next steps for incorporating the material presented in the online training into your protocols. The activities and reflection questions should prompt meaningful team discussions to ultimately help reduce your organizational risk.

About This Training






Year after year our industry continues to see avoidable damages due to high winds. Fortunately, there are simple steps that can be taken to drastically reduce or potentially prevent these losses. Implementing the knowledge and best practices presented in this training program will help your organization make critical operational improvements to reduce avoidable losses.

WHY SHOULD YOU TAKE THIS TRAINING?

This *Commercial Wind Loss Training* will enable your team to better identify, evaluate, and understand how commercial building components perform when exposed to wind. With a better understanding of the impact that high winds can have on a building, you and your team can provide more accurate assessments and guidance on research-based mitigation strategies, thereby reducing the risk.

YOU WILL LEARN...

- The basics of critical building systems.
- The impact wind can have on those systems.
- The result of that system's failure on the building overall.
- What to look for when determining a building's wind exposure.
- What you and policyholders can do to help construct, retrofit, and maintain a more resilient building.

				
MODULE	MODULE	MODULE	MODULE	MODULE
1	2	3	4	5
Introduction and Wind Effects on Buildings (30 minutes)	Roof Cover Systems and Metal Edge Flashing (45 minutes)	Roof Drainage Systems and Roof-Mounted Equipment (25 minutes)	Building Openings (Windows and Doors) (30 minutes)	Water Intrusion at Glazed Openings and PTAC Units (20 minutes)

WHAT'S INCLUDED?

This training consists of five, self-paced online modules.

- It examines how commercial building components perform when exposed to wind.
- It provides research-based risk reduction strategies.
- It includes downloadable resources to use with staff and policyholders.

This training, unlike other traditional continuing education courses, does NOT have a formal test at the end. Rather, interactive quizzes are dispersed throughout the training to encourage learners to engage with the content and increase knowledge retention.

Once all five modules are complete, IBHS Online Learning provides each participant with a Certificate of Completion, which includes their name, company name, and number of credit hours.

MODULE DESCRIPTIONS

Module 1: Introduction and Wind Effects on Buildings

This initial 30-minute module provides a brief overview of the training and then takes an in-depth look at how wind can damage commercial buildings.

Module 2: Roof Cover Systems and Metal Edge Flashing

This 45-minute module examines roof cover and flashing systems commonly found in commercial construction and describes the way in which these systems often fail. While this module is a bit longer than the others, it is the most critical because the roof cover is the building's first line of defense.

Module 3: Roof Drainage Systems and Roof Mounted Equipment

This 25-minute module identifies best practices for inspecting drains, gutters and downspouts and explores the proper attachment of various types of roof-mounted equipment.

Module 4: Building Openings (Windows and Doors)

This 30-minute module explores how wind-borne debris can damage a building during a storm and identifies strategies for proactively protecting commercial windows and doors.

Module 5: Water Intrusion at Glazed Openings and PTAC Units

This final 20-minute module begins with a discussion of water intrusion in the building envelope from wind-driven rain and later identifies what to look for in determining a building's ability to protect against it.

HOW LONG DOES THIS TRAINING TAKE?

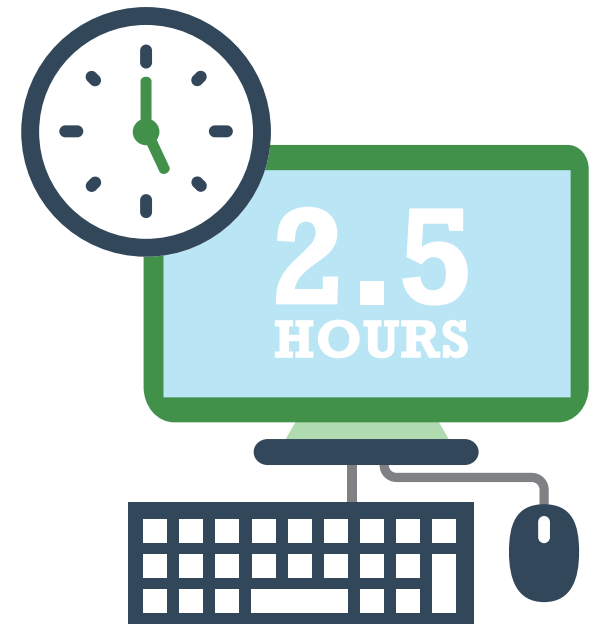
In total, the training will take approximately **2.5 hours**. We recommend taking the course, module by module, over the duration of one week. If you don't finish it in one sitting, you can return to the training later and pick up where you left off.

To get the most out of this training, use it as a springboard for conversations about wind loss. Use the activities provided in Part 2 of this guide to help your team connect what they have learned to their daily job responsibilities. These activities will take approximately **1 hour**.

HOW DOES MY TEAM ACCESS THE TRAINING?

Click the link below to launch a browser window, and then click the Begin/Resume button.

<https://ibhs.org/online-learning/commercial-wind-loss-training/>



WHO WILL BENEFIT FROM THIS TRAINING?

This training is geared toward insurance professionals looking to expand their knowledge base on commercial wind loss and mitigation to improve their bottom line.

- **Commercial lines loss/risk control teams** are your eyes and ears on the ground and play a crucial role in steering policyholders towards resilient best practices.
- **Underwriters**, with a better understanding of risk, can determine more accurate rates.
- **Claims departments** can help ensure that after a claim is made, the structure is built back stronger, reducing the likelihood of repeat claims.

There may also be other roles that will find value in this training, such as trainers, product groups, marketing/social media, and even senior leadership who would benefit from this training. Implementing this training across an organization can be a step towards **breaking down silos between departments, ultimately putting wind loss knowledge into practice and improving your book of business.**

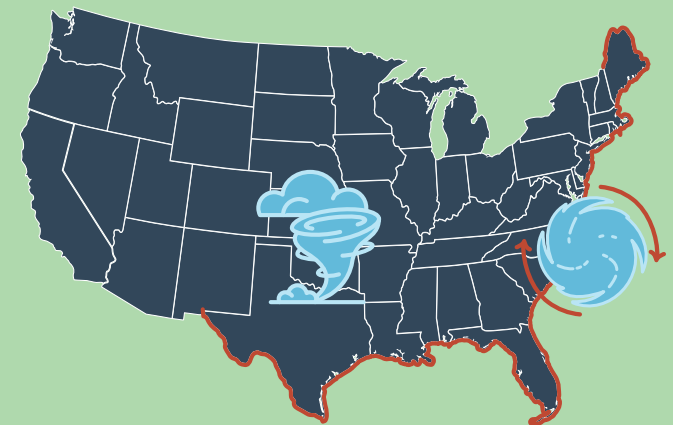
BREAK DOWN SILOS BETWEEN DEPARTMENTS



DID YOU KNOW...?

This training is applicable to all insurance professionals because high winds impact structures across the U.S.

- More than \$9 trillion of insured coastal property is vulnerable to hurricanes along the Gulf and Atlantic coasts from Texas to Maine.
- Inland areas experience high winds from severe thunderstorms, derechos, and tornadoes.



Think About Your Current Protocols...

WHAT WOULD YOU DO?

While onsite, you note wavy flashing from the ground while doing a visual assessment. This prompts a physical inspection, which confirms poorly installed flashing that does not connect to the cleat and cannot be snapped into place. Which of the following actions would your company take?



Do nothing. The problem is minor enough to ignore.



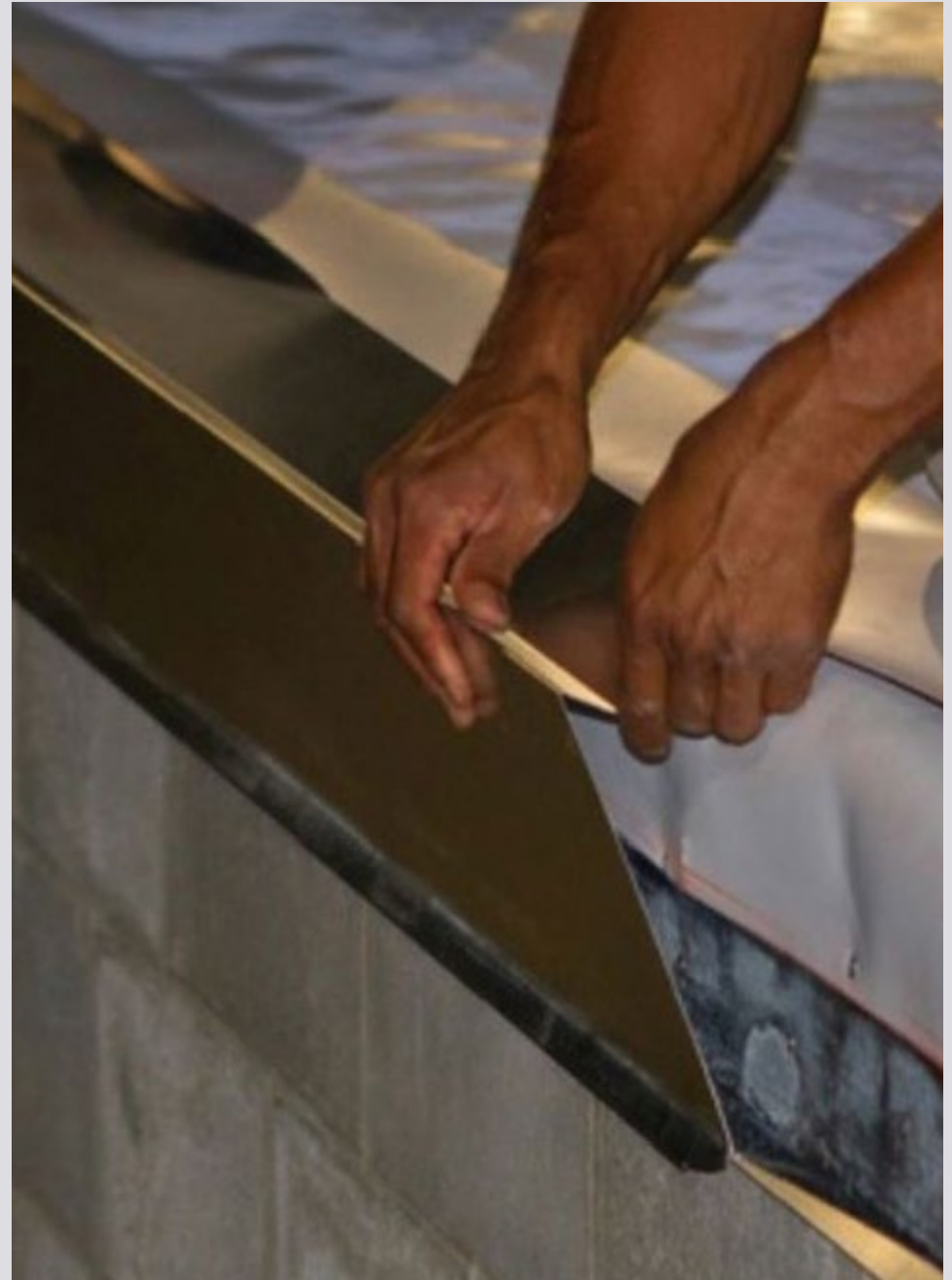
Recommend the flashing be retrofitted.



Recommend the flashing be replaced.

Making the wrong choice can end up costing you ten-fold!

If proper repairs or replacements are not made, then the flashing could be lost in a windstorm and cause cascading damage to the roof cover, interior water damage, and even failure of the structural roof deck. ***IBHS believes that C is the correct answer because it helps to “break the Cycle of Destruction.”***



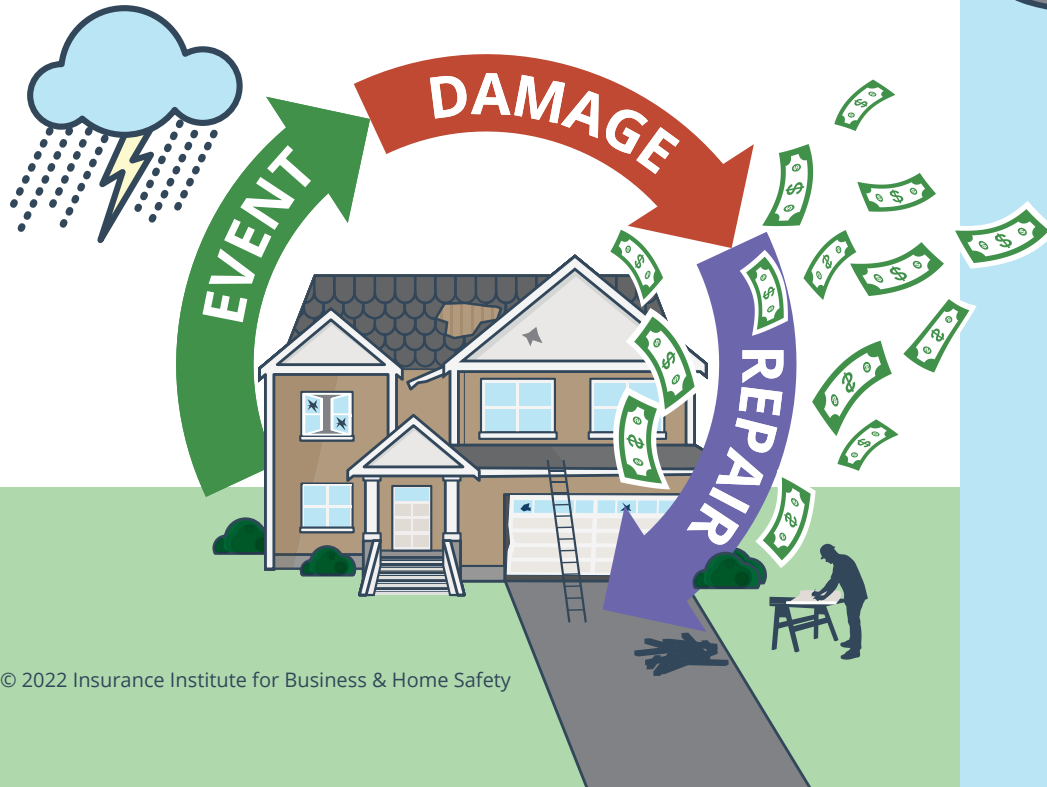
“Break the Cycle of Destruction”



You may be accustomed to thinking of severe wind as unpredictable, chaotic, and beyond our control. In fact, while you can't control the wind, **you can understand it, anticipate it, and even mitigate its impact, ultimately prevent avoidable losses.**

When building, re-building, and maintaining structures, you face a series of decisions that determine the resilience of the building. These decisions can mean the difference between minimal damage and a total loss.

As an insurance professional, you have the opportunity to “break the cycle of destruction” by prioritizing resilience in the face of weather perils.



TO PUT THESE SOLUTIONS INTO PRACTICE, YOU MUST EMBRACE THE PARADIGM SHIFT:

YOU ARE NOT DEFENSELESS AGAINST SEVERE WEATHER.

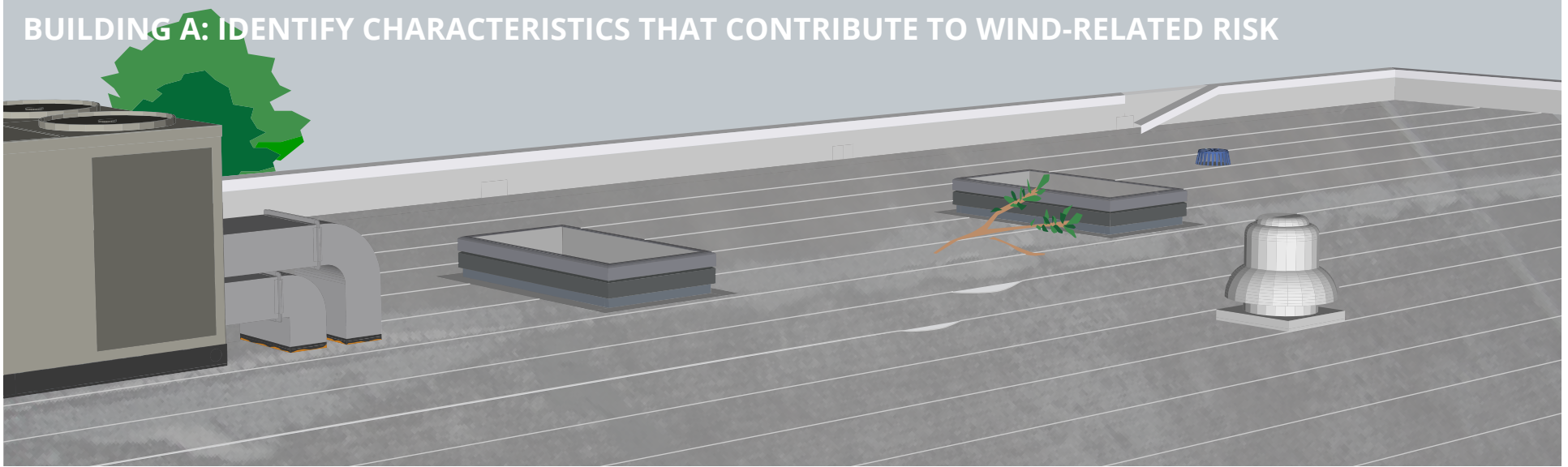
This training empowers you to operationalize your newfound knowledge of wind loss to **eliminate preventable loss.**



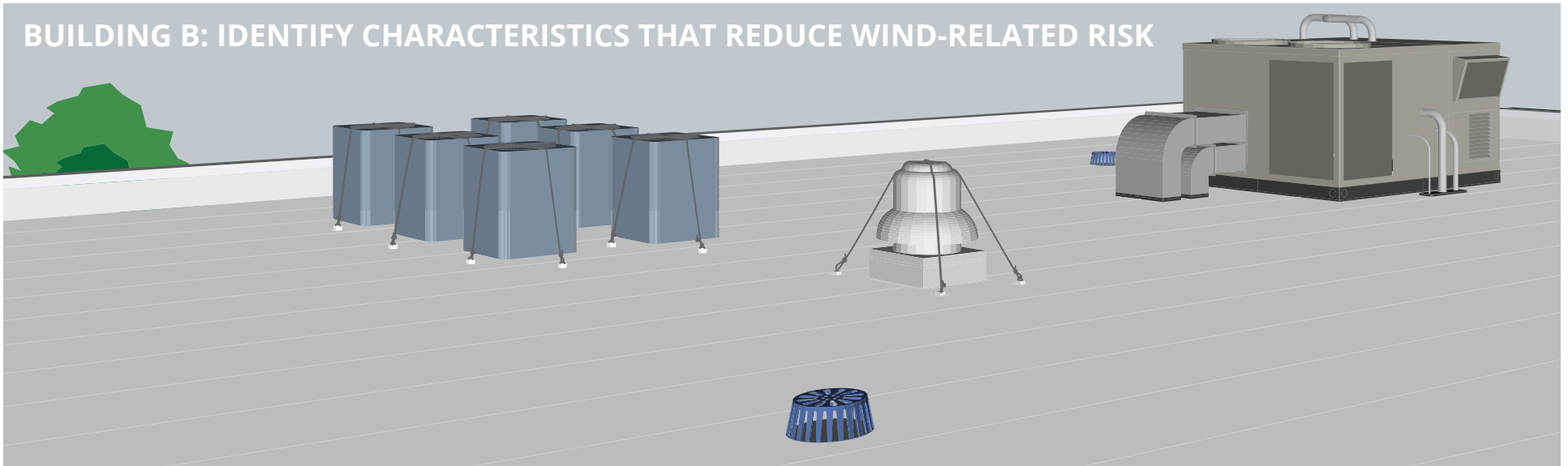
Try It Out: Spot It!

Would your team consider these two buildings to have the same level of risk? A roof with unrecognized risks has a much higher probability of damage or failure. Can you identify characteristics that may **contribute to or reduce wind-related risk**?

BUILDING A: IDENTIFY CHARACTERISTICS THAT CONTRIBUTE TO WIND-RELATED RISK

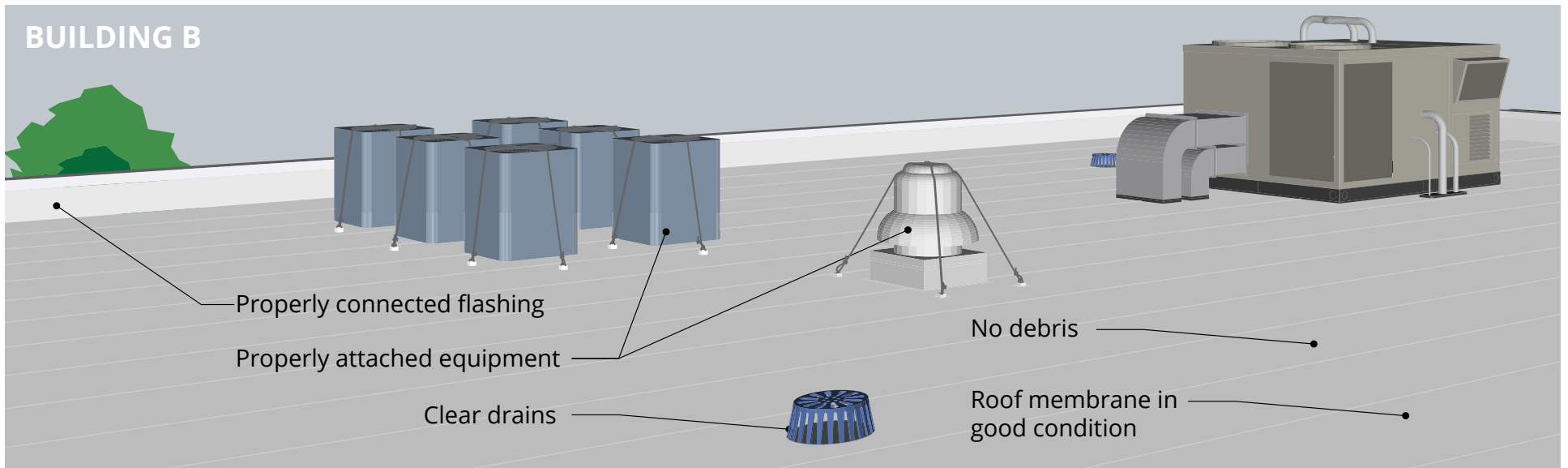
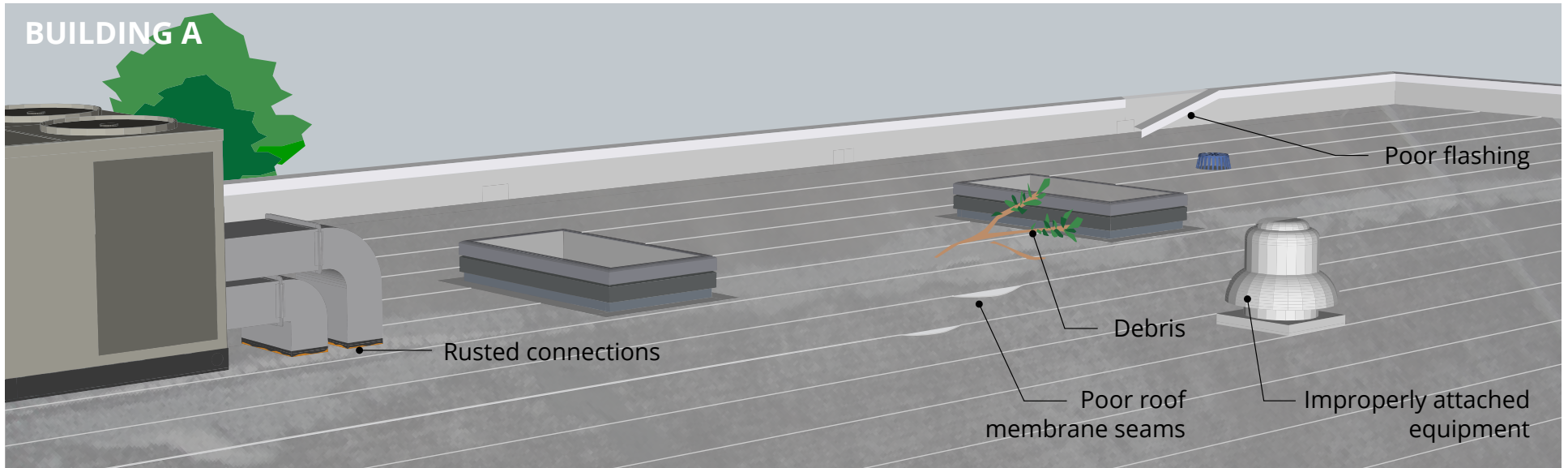


BUILDING B: IDENTIFY CHARACTERISTICS THAT REDUCE WIND-RELATED RISK



Answer Key: Spot It!

Building A and Building B do not have the same level of wind-related risk. The *Commercial Wind Loss* training will take an in-depth look at both signs of risk and signs of resilience.



Training Implementation

HOW CAN YOU IMPLEMENT THIS TRAINING AT YOUR COMPANY?



MOTIVATE YOUR TEAM

Encourage your team to complete the training in a timely manner.

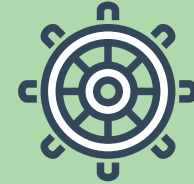
- Communicate the potential positive impact the training could have on your company's bottom line.
- Emphasize the training's relevance to employee's daily tasks
- Require the training for all employees.
- Incorporate training completion into employee and team goals.
- Incentivize training completion with a prize or reward.
- Set a training completion deadline within a short time period. We recommend 1 week.



IMPLEMENT THE TRAINING

Once your team is on board, consider these strategies for rollout.

- Incorporate the training into your existing professional development programs.
- This training takes 2.5 hours but can be broken up and taken at the pace of the learner. Provide your employees with the dedicated time needed and flexibility to complete the training by a set deadline.
- Send out an email to applicable employees with background information and the training link.
- Post a link to the training on your company intranet, along with follow up discussion questions and resources.



OPERATIONALIZE THE KNOWLEDGE

After your team has taken the training, help them to put their knowledge into practice.

- Collaborate with team members to discuss the training and work through real life scenarios.
- Update your internal policies and procedures to be proactive and include best practices from the training.
- Look for opportunities to operationalize the training by using the resources at the end of this guide to perform an audit of where you are and identify strategies for improvement.
- Expand conversations about resilience and maintenance with policyholders.

Resources

MEMBERS ONLY COMMERCIAL WIND LOSS TOOLS

Using data and observations gathered during field and lab research, IBHS develops tools to help risk engineering and loss control staff evaluate and reduce risks and vulnerabilities to severe weather, including field tools to evaluate commercial structures that address specific natural hazards. Materials found at the link below will help risk engineering and loss control staff evaluate the wind resistance of different components of commercial structures.

[Wind Loss Control Field Tools](#)

ADDITIONAL RESOURCES

- [FORTIFIED Commercial Construction Standard](#)
- [DisasterSafety.org](#)
- [Open for Business-EZ](#)
- [Wind Guidance for Home & Business Owners](#)
- [Commercial Wind Loss Training Glossary](#)

ASK IBHS

This unique, member-only service provides free access to IBHS experts.

Contact IBHS at info@ibhs.org.

