



**40<sup>th</sup> CRCA Trade Show & Seminars**  
"Roofing Week in Chicago"  
January 17-19, 2024

**Steep-slope roofing:**  
**Current issues & industry update**

**Mark S. Graham**  
Vice President, Technical Services  
National Roofing Contractors Association



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**Last year's program**



**Roofing Week in Chicago**  
January 18-20, 2023

**Steep-slope technical update**

**Mark S. Graham**  
Vice President, Technical Services  
National Roofing Contractors Association




[Link](#)

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## This year's topics

- Market conditions
- Code update for Illinois
- Nailbase insulation issues
- Insurance industry issues
- Other topics and questions

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Guide for Professionals
Guide for Homeowners
Excellence in Asphalt Roofing
Resources
About ARMA
Publications

**ARMA Releases Third Quarter 2023 Report on Asphalt Roofing Product Shipments**

Media Contact  
*Amie Gosinski*

### Asphalt Roofing Product Shipments

Shipments (squares)	Q3 2023	Q3 2022	% Change	YTD 2023	YTD 2022	% Change
Shingles – U.S. (including individual shingles)	45,717,847	39,434,939	15.9%	131,259,101	127,883,943	2.6%
BUR base, ply, and mineral cap sheets – U.S. (not including saturated felts)	1,490,014	1,819,677	-18.1%	4,673,675	5,657,202	-17.4%
Modified Bitumen – U.S.	11,390,159	9,639,903	18.2%	33,093,908	30,955,689	6.9%
Shingles – Canada (including Individual shingles)	1,901,659	3,084,236	-38.3%	7,693,984	10,540,155	-27.0%

**About ARMA:**  
 The Asphalt Roofing Manufacturers Association (ARMA) is a trade association representing North America's asphalt roofing manufacturing companies and their raw material suppliers. The association includes the majority of North American manufacturers of asphalt shingles and asphalt low slope roof membrane systems. Information that ARMA gathers on modern asphalt roofing materials and practices is provided to building and code officials, as well as to regulatory agencies and allied trade groups. Committed to advances in the asphalt roofing industry, ARMA is proud of the role it plays in promoting asphalt roofing to those in the building industry and to the public.

###

[Link](#)

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Anno Economic News Release

Table A. Percent changes in CPI for All Urban Consumers (CPI-U): U.S. city average

	Seasonally adjusted changes from preceding month								Un-adjusted 12-mos. ended Dec. 2023
	Jun. 2023	Jul. 2023	Aug. 2023	Sep. 2023	Oct. 2023	Nov. 2023	Dec. 2023		
All Items	0.2	0.2	0.6	0.4	0.0	0.1	0.1	0.1	3.4
Food	0.1	0.2	0.2	0.2	0.3	0.2	0.2	0.2	2.7
Food at home	0.0	0.3	0.2	0.1	0.3	0.1	0.1	0.1	1.3
Food away from home(1)	0.4	0.2	0.3	0.4	0.4	0.4	0.3	0.3	5.2
Energy	0.6	0.1	5.6	1.5	-2.5	-2.3	0.4	-0.4	-2.0
Energy commodities	0.8	0.3	10.5	2.3	-4.9	-5.8	-0.1	-2.9	-2.9
Gasoline (all types)	1.0	0.2	10.6	2.1	-5.0	-6.0	0.2	-1.9	-1.9
Fuel oil(1)	-0.4	3.0	9.1	8.5	-0.8	-2.7	-5.5	-14.7	
Energy services	0.4	-0.1	0.2	0.6	0.5	1.7	0.9	-1.1	-1.1
Electricity	0.9	-0.7	0.2	1.3	0.3	1.4	1.3	3.3	
Utility (piped) gas service	-1.7	2.0	0.1	-1.9	1.2	2.8	-0.4	-13.8	
All items less food and energy	0.2	0.2	0.3	0.3	0.2	0.3	0.3	3.9	
Commodities less food and energy commodities	-0.1	-0.3	-0.1	-0.4	-0.1	-0.3	0.0	0.2	0.2
New vehicles	0.0	-0.1	0.3	0.3	-0.1	-0.1	0.3	1.0	1.0
Used cars and trucks	-0.5	-1.3	-1.2	-2.5	-0.8	1.6	0.5	-1.3	-1.3
Apparel	0.3	0.0	0.2	-0.8	0.1	-1.3	0.1	1.0	1.0
Medical care commodities(1)	0.2	0.5	0.6	-0.3	0.4	0.5	-0.1	4.7	
Services less energy services	0.3	0.4	0.4	0.6	0.3	0.5	0.4	5.3	
Shelter	0.4	0.4	0.3	0.6	0.3	0.4	0.5	6.2	
Transportation services	0.1	0.3	2.0	0.7	0.8	1.1	0.1	9.7	
Medical care services	0.0	-0.4	0.1	0.3	0.3	0.6	0.7	-0.5	-0.5

Footnotes  
(1) Not seasonally adjusted.

-0.1% (p) in Dec 2023

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ABC About ABC Fin

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ABC: M

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Producer Price Index, December 2023

	1-Month % Change	12-Month % Change	Change Since Feb 2020
<b>Inputs To Industries</b>			
Inputs to construction	-0.6%	1.2%	37.5%
Inputs to multifamily construction	-0.5%	2.0%	36.9%
Inputs to nonresidential construction	-0.4%	1.6%	38.6%
Inputs to commercial construction	-0.2%	1.4%	39.2%
Inputs to healthcare construction	-0.3%	1.5%	38.7%
Inputs to industrial construction	-0.5%	2.5%	34.6%
Inputs to other nonresidential construction	-0.6%	1.5%	38.4%
Inputs to maintenance and repair construction	-0.9%	0.4%	35.2%
<b>Commodities</b>			
Adhesives and sealants	0.0%	1.6%	33.7%
Brick and structural clay tile	0.0%	5.5%	25.2%
Concrete products	0.1%	7.3%	35.7%
Construction machinery and equipment	0.2%	7.6%	28.9%
Construction sand, gravel, and crushed stone	0.6%	8.5%	30.6%
Copper wire and cable	1.5%	0.7%	30.5%
Crude petroleum	-13.2%	-10.8%	37.7%
Fabricated structural metal products	1.6%	2.5%	55.8%
Gypsum products	0.5%	-1.7%	44.0%
Hot rolled steel bars, plates, and structural shapes	2.9%	-4.7%	56.4%
Insulation materials	0.1%	0.9%	36.6%
Iron and steel	4.3%	1.9%	57.3%
Lumber and wood products	0.1%	-4.4%	23.8%
Natural gas	1.5%	-60.5%	54.8%
Plumbing fixtures and fittings	0.2%	1.5%	18.7%
Prepared asphalt, tar roofing and siding products	0.3%	2.8%	41.6%
Softwood lumber	0.2%	-14.6%	5.0%
Steel mill products	3.3%	-2.0%	65.0%
Switchgear, switchboard, industrial controls equipment	0.2%	5.2%	40.1%
Unprocessed energy materials	-9.1%	-28.7%	55.6%

Source: U.S. Bureau of Labor Statistics

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**Market Index Survey for REROOFING**

Roofing professionals are invited to join industry trade associations representing contractors, consultants and manufacturers in the U.S. and Canada in taking part in a Quarterly Market Index Survey for Reroofing.

The purpose of the survey is to take the pulse of the reroofing industry on a quarterly basis and become a regular barometer of the industry's business conditions. Industry professionals have an opportunity to share their thoughts and experiences regarding reroofing as a sector of their businesses.

The survey is an industrywide effort to collect information about the reroofing market spearheaded by a coalition of trade associations, including the Asphalt Roofing Manufacturers Association, Canadian Roofing Contractors Association, Chemical Fabrics & Film Association Inc., EPDM Roofing Association, International Institute of Building Enclosure Consultants, Metal Construction Association, Metal Roofing Alliance, NRCA, National Women in Roofing, Polyisocyanurate Insulation Manufacturers Association, Roof Coatings Manufacturers Association and Single Ply Roofing Industry.

[Take the Quarterly Market Index Survey for Reroofing now.](#) Survey responses may be submitted through Jan. 22.

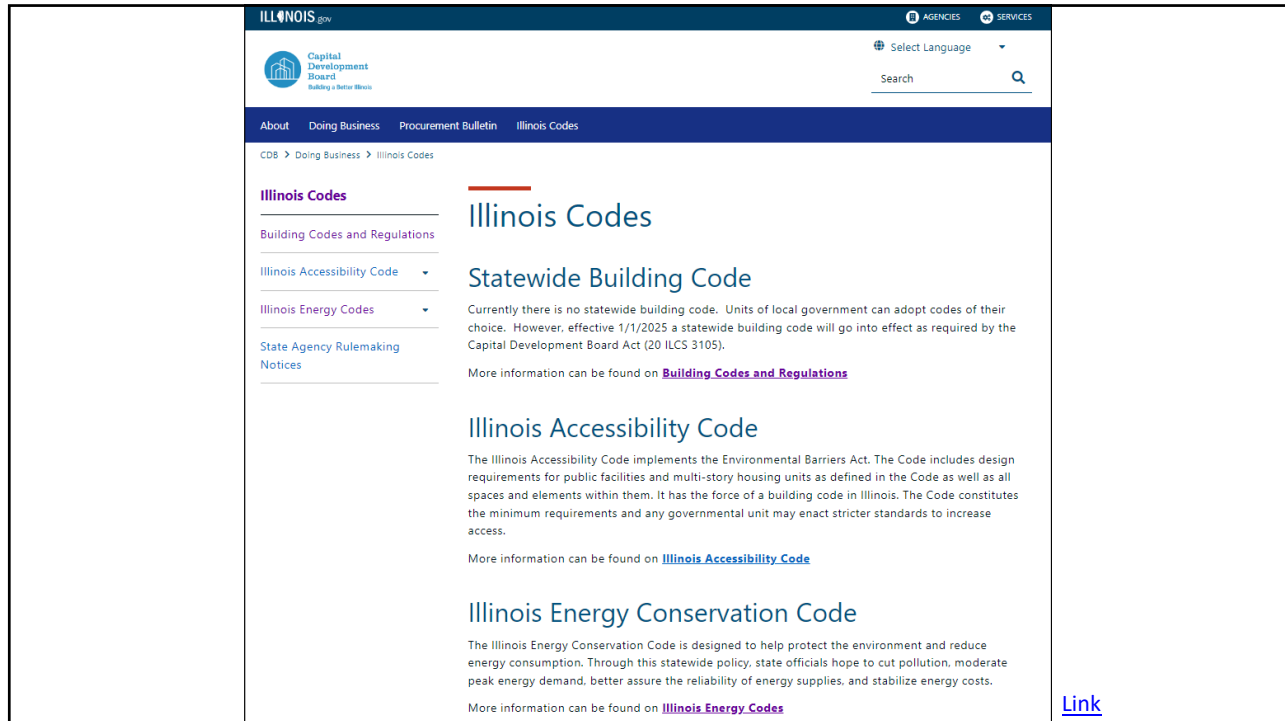
[Link](#)

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## Code update

- Illinois Capital Development Board (CDB):
  - New IL energy code – Effective 1/1/24
  - New IL “stretch” energy code being developed—Available 6/30/24
  - New statewide building code—Scheduled for 1/1/25
- International Code Council (ICC):
  - Most of the 2024 I-codes have already been published
  - IECC 2024 and IRC 2024 still pending/in ICC’s appeals process

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**Residential buildings in jurisdictions that have not adopted a building code where NOT agreed to by the home purchaser and home builder.**

- New construction: IRC<sup>1</sup> Current edition. (1/1/24 excluding IV and VII)<sup>1</sup>
- Illinois Energy Conservation Code.<sup>2</sup>
- Illinois Accessibility Code if owned, leased or financed by a governmental unit.<sup>3</sup>
- Illinois Plumbing Code.<sup>4</sup>
- Fire Prevention and Safety Rules (includes NFPA 101<sup>5</sup>). [Click here for NFPA 101 applicability.](#)

<sup>1</sup>Required by 815 ILCS 670/15. <sup>2</sup>Required by 20 ILCS 3125/15. <sup>3</sup>Required by 410 ILCS 25/5. <sup>4</sup>Required by Title 77 Part 890 Section 890.110. <sup>5</sup>Required by Title 41 Part 100 Section 100.3.

**Residential buildings in jurisdictions that have adopted a building code.**

- Local codes and amendments.
- Starting 1/1/25 local codes must regulate the structural design in a manner that is at least as stringent as the IRC<sup>6</sup>.<sup>1</sup>
- Illinois Energy Conservation Code.<sup>2</sup>
- Illinois Accessibility Code if owned, leased or financed by a governmental unit.<sup>3</sup>
- Illinois Plumbing Code.<sup>4</sup>
- Fire Prevention and Safety Rules (includes NFPA 101<sup>5</sup>). [Click here for NFPA 101 applicability.](#)

<sup>1</sup>Required by 20 ILCS 3105/10.18. <sup>2</sup>Required by 20 ILCS 3125/15. <sup>3</sup>Required by 410 ILCS 25/5. <sup>4</sup>Required by Title 77 Part 890 Section 890.110. <sup>5</sup>Required by Title 41 Part 100 Section 100.3.

### COUNTY & MUNICIPAL CODE REPORTING

20 ILCS 3105/10.18 requires that all municipalities or counties adopting a new building code or amending an existing building code must provide an identification of the code by title and edition including local amendments to CDB at least 30 days before the effective date of the building code.

Use the [County Municipal Code Reporting Form](#) to notify CDB of your new or amended code.

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**My roof was damaged in a storm and needs to be repaired. My insurance company wants to know if ice and water shield and drip edge are required by a building code. How should I answer that question?**

The State has not adopted a building code for repairs to existing single family residences. However, both you and your insurance company should check with your unit of local government to verify if it has adopted any building code or ordinance regarding these. The unit of local government is usually either the city/village or county. If neither have adopted a code or ordinance addressing this, it is not required even though it is clearly good practice to do so. You should also verify if the roofing manufacturer requires these as a warranty condition.

**From IRC 2021:**

**R905.2.8.5 Drip edge.**

A drip edge shall be provided at eaves and rake edges of shingle roofs. Adjacent segments of drip edge shall be overlapped not less than 2 inches (51 mm). Drip edges shall extend not less than 1/4 inch (6.4 mm) below the roof sheathing and extend up back onto the roof deck not less than 2 inches (51 mm). Drip edges shall be mechanically fastened to the roof deck at not more than 12 inches (305 mm) o.c. with fasteners as specified in Section R905.2.5. Underlayment shall be installed over the drip edge along eaves and under the drip edge along rake edges.

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CDB > Doing Business > Illinois Codes > Illinois Energy Codes > Illinois Energy Conservat...

**Illinois Energy Conservation Code**  
(20 ILCS 3125/15)

**State Funded Facilities** must comply with the IECC per 20 ILCS 3125. See Subpart B of the [Illinois Energy Conservation Code](#) for more information. The 2021 edition of the IECC as amended went into effect on 1/1/24.

**Privately Funded Commercial Facilities** must comply with IECC per 20 ILCS 3125. See Subpart C of the [Illinois Energy Conservation Code](#) for more information. The 2021 edition of the IECC as amended went into effect on 1/1/24.

**Residential Buildings** must comply with IECC per 20 ILCS 3125. See Subpart D of the [Illinois Energy Conservation Code](#) for more information. The 2021 edition of the IECC as amended went into effect on 1/1/24.

- 2021
  - The 2021 Illinois Energy Conservation Code.
  - [Illinois Specific Amendments](#)
  - [Illinois Specific Amendments with Modifications Shown](#)

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The screenshot shows the SEDAC (Smart Energy Design Assistance Center) website. The header includes the SEDAC logo and navigation links: About, Programs, Who We Serve, Resources, Contact, and Events. The main content area features a calendar of events:

- 20 FEBRUARY TUESDAY:** ILLINOIS COMMERCIAL STRETCH CODE. Energy Code Training - Webinar. Includes social media icons for Facebook, Twitter, LinkedIn, and Email. A "VIEW DETAIL" button is present.
- 29 FEBRUARY THURSDAY:** MONITORING AND DATA MANAGEMENT FOR WASTEWATER SYSTEMS. Wastewater Treatment Plants Energy Efficiency. Includes social media icons and a "VIEW DETAIL" button.
- MARCH 2024:** A section header for the month of March.
- 21 MARCH THURSDAY:** WASTEWATER COLLECTION SYSTEM IMPROVEMENTS & EFFICIENCY. Wastewater Treatment Plants Energy Efficiency. Includes social media icons and a "VIEW DETAIL" button.
- APRIL 2024:** A section header for the month of April.
- 09 APRIL TUESDAY:** 2021 IECC: SIMPLIFYING ENERGY CODE COMPLIANCE. Energy Code Training - Webinar. Includes social media icons and a "VIEW DETAIL" button.
- 11 APRIL:** SMART METERING FOR WATER TREATMENT PLANTS.

A "Link" text is located at the bottom right of the screenshot.

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The screenshot shows the website for 2024 I-codes at codes.iccsafe.org. The main heading is "2024 I-codes" with the URL "codes.iccsafe.org" below it. The website features a search bar, a "Sign In" button, and a "Subscribe today!" button. A "Filter By Year" dropdown is set to "2024". A "Premium exclusive title requires subscription to access content." message is displayed. The main content area displays a grid of 12 code book covers:

- 2024 International Building Code (IBC)
- 2024 International Fuel Gas Code (IFGC)
- 2024 International Plumbing Code (IPC)
- 2024 International Mechanical Code (IMC)
- 2024 International Existing Building Code (IEBC)
- 2024 International Swimming Pool and Spa Code (ISPS)
- 2024 International Private Sewage Disposal Code (IPSDC)
- 2024 International Property Maintenance Code (IPMC)
- 2024 International Wildland Urban Interface Code (IWUIC)
- 2024 International Zoning Code (IZC)
- 2024 ICC Performance Code for Buildings and...
- 2024 International Fire Code (IFC)

A "COMING SOON!" notice states: "The IRC, IECC and IPC will be released in the first quarter of 2024. https://www.iccsafe.org/about/2024-I-code-updates/"

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2024 International Building Code (IBC) **ENR** Upgrade to Premium  
 CHAPTER 15 ROOF ASSEMBLIES AND ROOFTOP STRUCTURES  
 First Version: Aug 2023

### CHAPTER 15 ROOF ASSEMBLIES AND ROOFTOP STRUCTURES


**User notes:**  
**About this chapter:** Chapter 15 provides minimum requirements for the design and construction of roof assemblies and rooftop structures. The criteria address the weather-protective barrier at the roof and, in most circumstances, a fire-resistant barrier. The chapter is largely prescriptive in nature and is based on decades of experience with various traditional materials, but it also recognizes newer products. Section 1511 addresses rooftop structures, which include penthouses, tanks, towers and spires. Rooftop penthouses larger than prescribed in this chapter must be treated as a story under Chapter 5.  
**Code development reminder:** Code change proposals to sections preceded by the designation [B] or [P] will be considered by one of the code development committees meeting during the 2024 (Group A) Code Development Cycle. All other code change proposals will be considered by a code development committee meeting during the 2025 (Group B) Code Development Cycle.

#### SECTION 1501 GENERAL

**1501.1 Scope.**  
 The provisions of this chapter shall govern the design, materials, construction and quality of roof assemblies, and rooftop structures.

#### SECTION 1502 ROOF DRAINAGE

**[P] 1502.1 General.**  
 Design and installation of roof drainage systems shall comply with this section, Section 1611 of this code and Chapter 11 of the International Plumbing Code.

**[P] 1502.2 Secondary (emergency overflow) drains or scuppers.**   
 Where roof drains are required, secondary (emergency overflow) roof drains or scuppers shall be provided where the roof perimeter construction extends above the roof in such a manner that water will be entrapped if the primary drains allow buildup for any reason. The installation and sizing of secondary emergency overflow drains, leaders and conductors shall comply with Section 1611 of this code and Chapter 11 of the International Plumbing Code.

Premium Code Insights Premium Answers

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CHAPTER 15  
**ROOF ASSEMBLIES AND ROOFTOP STRUCTURES**

**User notes:**  
**About this chapter:** Chapter 15 provides minimum requirements for the design and construction of roof assemblies and rooftop structures. The criteria address the weather-protective barrier at the roof and, in most circumstances, a fire-resistant barrier. The chapter is largely prescriptive in nature and is based on decades of experience with various traditional materials, but it also recognizes newer products. Section 1511 addresses rooftop structures, which include penthouses, tanks, towers and spires. Rooftop penthouses larger than prescribed in this chapter must be treated as a story under Chapter 5.  
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#### SECTION 1501—GENERAL

**1501.1 Scope.** The provisions of this chapter shall govern the design, materials, construction and quality of roof assemblies, and rooftop structures.

#### SECTION 1502—ROOF DRAINAGE

**[P] 1502.1 General.** Design and installation of roof drainage systems shall comply with this section, Section 1611 of this code and Chapter 11 of the International Plumbing Code.

**[P] 1502.2 Secondary (emergency overflow) drains or scuppers.** Where roof drains are required, secondary (emergency overflow) roof drains or scuppers shall be provided where the roof perimeter construction extends above the roof in such a manner that water will be entrapped if the primary drains allow buildup for any reason. The installation and sizing of secondary emergency overflow drains, leaders and conductors shall comply with Section 1611 of this code and Chapter 11 of the International Plumbing Code.

**1502.3 Gutters.** Gutters and leaders placed on the outside of buildings, other than Group R-3, private garages and buildings of Type V construction, shall be of noncombustible material or not less than Schedule 40 plastic pipe.

#### SECTION 1503—WEATHER PROTECTION

**1503.1 General.** Roof decks shall be covered with approved roof coverings secured to the building or structure in accordance with the provisions of this chapter. Roof coverings shall be designed in accordance with this code, and installed in accordance with this code and the manufacturer's approved instructions.

**1503.2 Flashing.** Flashing shall be installed in such a manner so as to prevent water from entering the wall and roof through joints in copings, through moisture-permeable materials and at intersections with parapet walls and other penetrations through the roof plane.

**1503.2.1 Locations.** Flashing shall be installed at wall and roof intersections, at gutters, wherever there is a change in roof slope or direction and around roof openings. Where flashing is of metal, the metal shall be corrosion resistant with a thickness of not less than 0.019 inch (0.483 mm) (No. 26 galvanized sheet).

**1503.3 Parapet walls.** Parapet walls shall be coped or covered in accordance with Sections 1503.3.1 and 1503.3.2. The top surface of the parapet wall shall provide positive drainage.

**1503.3.1 Fire-resistance-rated parapet walls.** Parapet walls required by Section 705.12 shall be coped or covered with weatherproof materials of a width not less than the thickness of the parapet wall such that the fire-resistance rating of the wall is not decreased.

**1503.3.2 Other parapet walls.** Parapet walls meeting one of the exceptions in Section 705.12 shall be coped or covered with weatherproof materials of a width not less than the thickness of the parapet wall.

**1503.4 Attic and rafter ventilation.** Intake and exhaust vents for ventilation of attic and enclosed rafter assemblies shall be provided in accordance with Section 1202.2 and the vent product manufacturer's installation instructions.  
**Exception:** Unvented attic and unvented enclosed rafter assemblies in accordance with Section 1202.3.

**1503.5 Crickets and saddles.** A cricket or saddle shall be installed on the ridge side of any chimney or penetration greater than 30 inches (762 mm) wide as measured perpendicular to the slope. Cricket or saddle coverings shall be sheet metal or of the same material as the roof covering.  
**Exception:** Unit skylights installed in accordance with Section 2405.5 and flashed in accordance with the manufacturer's instructions shall be permitted to be installed without a cricket or saddle.

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 INTERNATIONAL CODE COUNCIL

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**Nailbase insulation considerations**

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**Nailbase insulation considerations**

- Double layer design and application
- Taped joints can control vapor leaks/underlayment wrinkling at board joints
- Pressure-tested and FRT nailbase are not good ideas for nailbase

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## Insurance industry issues

- The insurance industry is dealing with significant claims
  - Premium increase are commonplace
- Coverage changes
  - Let’s take a look at an example... my policy coverage

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**Other Coverages**

**ACTUAL CASH VALUE LOSS SETTLEMENT COVERAGE (HO 04 81)**

**Section I - How We Settle Losses**

- Loss Settlement for Coverage A - Dwelling and Coverage B - Other Structures: Expanded the cosmetic hail damage exclusion to include metal gutters, downspouts, windows, doors, soffit, fascia, and eaves on your home and other structures.
- Cosmetic hail damage to metal roofing components - The exception referring to "perform any other intended function" has been removed.
- Skylights are considered an accessory of the roof of your home and are now listed in the definition of roofing system.

**DWELLING COSMETIC HAIL DAMAGE COVERAGE (HO 04 32)**

- The Dwelling Cosmetic Hail Damage Coverage For Metal Roof Or Siding endorsement, HO 04 05, is being replaced with the Dwelling Cosmetic Hail Damage Coverage endorsement, HO 04 32.
- This form continues to provide coverage, if purchased, for a metal roof or metal siding on your home.
- You can now purchase coverage that provides cosmetic hail damage coverage for metal gutters, downspouts, windows, doors, soffit, fascia, and eaves on your home.
- Skylights are considered an accessory of the roof of your home and are now listed in the definition of roofing system.

**ORDINANCE OR LAW COVERAGE (HO 04 16)**

**Section I - Additional Coverage**

- Provide clarification of the limit available for ordinance or law coverage and how it impacts limits available for your home and other structures.

**OTHER STRUCTURES BLANKET COVERAGE (HO 04 24)**

**Section I - How We Settle Losses**

- Loss Settlement for Coverage A - Dwelling and Coverage B - Other Structures: Expanded the cosmetic hail damage exclusion to include metal gutters, downspouts, windows, doors, soffit, fascia, and eaves on your other structures.
- Cosmetic hail damage to metal roofing components - The exception referring to "perform any other intended function" has been removed.
- Skylights are considered an accessory of the roof of your other structures and are now listed in the definition of roofing system.

**PERSONAL PROPERTY REPLACEMENT COST COVERAGE (HO 04 90)**

- Removed reference to any type of electronic or digital media as these are no longer covered.

**ROOF REPLACEMENT COST COVERAGE FOR WINDSTORM AND HAIL (HO 06 05)**

**Section I - How We Settle Losses**

- Cosmetic hail damage to metal roofing components - The exception referring to "perform any other intended function" has been removed.
- Skylights are considered an accessory of the roof of your home and are now listed in the definition of roofing system.

**ROOF SURFACE PAYMENT SCHEDULE (HO 08 02)**

**Section I - How We Settle Losses**

- Cosmetic hail damage to metal roofing components - The exception referring to "perform any other intended function" has been removed.
- Skylights are considered an accessory of the roof of your home and are now listed in the definition of roofing system.

**SEWER BACK-UP, SEPTIC BACK-UP, AND SUMP OVERFLOW COVERAGE (HO 04 23)**

- Pollutant cleanup and removal coverage from a sewer back-up, septic back-up, and sump overflow claim is no longer covered.

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41070-6616-06

**ROOF REPLACEMENT COST COVERAGE FOR WINDSTORM AND HAIL**

The terms of the policy apply except as changed by this **endorsement**.

With respect only to the coverage this **endorsement** provides, changes are made to the following:

DEFINITIONS

**Roofing system.**  
 This means any type of roofing surface, skylight, tubular skylight or similar device, underlayment, vent, flashing, ridge, valley, accessory, or trim. Roofing surface includes but is not limited to shingles, shakes, tiles, slates, panels, sheets, rolled materials, any built-up surface, paint, or any other coating that may be applied to the roofing surface components. **Roofing system** does not include any gutter, downspout, soffit, fascia, or eave.

flashing, ridge, valley, accessory, or trim. Roofing surface includes but is not limited to shingles, shakes, tiles, slates, panels, sheets, rolled materials, any built-up surface, paint, or any other coating that may be applied to the roofing surface components. Roofing system does not include any gutter, downspout, soffit, fascia, or eave.

is deleted.

Loss Settlement For **Roofing System** Under Coverage A - Dwelling And Coverage B - Other Structures is deleted and replaced by the following:  
 Loss Settlement For **Roofing System** under Coverage A - Dwelling And Coverage B - Other Structures:

- Until you complete repair or replacement of the damaged **roofing system**, we will pay the least of the:
  - value of damaged property;
  - change in value of damaged property directly due to the loss;
  - cost to repair damaged property;
  - cost to replace damaged property determined using the roof payment Schedule below; or
  - limit shown in the **Declarations**;
 for damage to a **roofing system** caused by Windstorm Or Hail.
- If the damaged **roofing system** is repaired or replaced within 12 months after the date of loss, we will pay the least of:
  - our cost to repair or replace the property based on **current construction** costs;
  - the amount you spent to repair or replace the property based on **current construction** costs; or
  - the limit shown in the **Declarations**;
 less any amount we paid you based on 1.a. through 1.d. above.  
 This provision does not apply to any structure that is listed for coverage on the **Actual Cash Value Loss Settlement endorsement**.
- If the **roofing system** is not repaired or replaced within 12 months after the date of loss, we will pay the least of the:
  - value of damaged property;
  - change in value of damaged property directly due to the loss;
  - cost to repair damaged property;
  - cost to replace damaged property determined using the roof payment Schedule below; or
  - limit shown in the **Declarations**;
 for damage to a **roofing system** caused by Windstorm Or Hail.
- We will not pay any cost to repair or replace property due to requirements of any ordinance or law unless specifically provided by **endorsement**.
- We will not pay for any damage caused by hail to any metal roofing surface or any metal components of a **roofing system** unless such metal roofing surface or metal component of a **roofing system**:
  - will no longer prevent water from entering the building; or

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b. must be removed in order to repair or replace the roofing surface.  
 However, Loss Settlement For **Roofing System** described above in 1. through 5. does not apply when we determine that your dwelling or other structure is a total loss. Loss Settlement For Coverage A - Dwelling And Coverage B - Other Structures A.1. through A.4. and A.6., will apply to the **roofing system** covering such dwelling or other structure.

**Roof Surface Payment Schedule**

The percentages shown for the type of roofing surface are applied to all components and installation including overhead, profit, labor, taxes, and fees associated with the replacement of the **roofing system**.

Age Of Roof In Years	Roof Surface Material Type							
	Class 3 or 4 Impact Resistant, Synthetic Plastic, or Architectural Composition Shingles	All Other Composition or Solar Shingles	Wood Shingles or Shakes	Metal Shingles or Panels	Concrete Tile, Fiber Cement Tile, or Clay Tile	Slate	Built-up tar With Or Without Gravel, Rubber Membrane, or Other Flat Roof Surface	All Other Roof Surface Types
0	100%	100%	100%	100%	100%	100%	100%	100%
1	97%	96%	97%	98%	98%	99%	95%	95%
2	94%	92%	94%	96%	96%	98%	90%	90%
3	91%	88%	91%	94%	94%	97%	85%	85%
4	88%	84%	88%	92%	92%	96%	80%	80%
5	85%	80%	85%	90%	90%	95%	75%	75%
6	82%	76%	82%	88%	88%	94%	70%	70%
7	79%	72%	79%	86%	86%	93%	65%	65%
8	76%	68%	76%	84%	84%	92%	60%	60%
9	73%	64%	73%	82%	82%	91%	55%	55%
10	70%	60%	70%	80%	80%	90%	50%	50%
11	67%	56%	67%	78%	78%	89%	45%	45%
12	64%	52%	64%	76%	76%	88%	40%	40%
13	61%	48%	61%	74%	74%	87%	35%	35%
14	58%	44%	58%	72%	72%	86%	30%	30%

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41070-66016-06

b. must be removed in order to repair or replace the roofing surface.  
 However, Loss Settlement For Roofing System described above in 1. through 5. does not apply when we determine that your dwelling or other structure is a total loss. Loss Settlement For Coverage A - Dwelling And Coverage B - Other Structures A.1. through A.4. and A.6., will apply to the roofing system covering such dwelling or other structure.

When this endorsement amends a Homeowners Form and actual cash value is shown in the Declarations for:

- any scheduled structure; and
- Coverage B - Other Structures, Blanket Structures;

15	55%	40%	55%	70%	70%	85%	25% payable for 15 years or over	25% payable for 15 years or over
16	52%	36%	52%	68%	68%	84%		
17	49%	32%	49%	66%	66%	83%		
18	46%	28%	46%	64%	64%	82%		
19	43%	25% payable for 19 years or over	43%	62%	62%	81%		
20	40%		40%	60%	60%	80%		
21	37%		37%	58%	58%	79%		
22	34%		34%	56%	56%	78%		
23	31%		31%	54%	54%	77%		
24	28%		28%	52%	52%	76%		
25	25% payable for 25 years or over		25% payable for 25 years or over	50%	50%	75%		
26				48%	48%	74%		
27				46%	46%	73%		
28				44%	44%	72%		
29				42%	42%	71%		
30				40% payable for 30 years or over	40% payable for 30 years or over	70% payable for 30 years or over		

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**DWELLING COSMETIC HAIL DAMAGE COVERAGE**  
 The terms of the policy apply except as changed by this endorsement.

**SCHEDULE**

When checked, cosmetic hail damage coverage applies to the metal **roofing system** on the dwelling.

When checked, cosmetic hail damage coverage applies to the metal **siding surface** on the dwelling.

When checked, cosmetic hail damage coverage applies to the metal gutters, downspouts, windows, doors, soffit, fascia, and eaves on the dwelling.

Information required to complete this Schedule, if not shown above, will be shown in the **Declarations**.

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Dwelling Cosmetic Hail Damage Coverage To Metal Gutters, Downspouts, Windows, Doors, Soffit, Fascia, And Eaves.

When selected in the Schedule above, we cover cosmetic damage to the following metal items caused by hail:

- gutters, downspouts;
- windows including their parts and accessories, window trim;
- doors including their parts and accessories, door trim; and
- soffits, fascia, and eaves.

is deleted.

When cosmetic hail damage coverage to the metal gutters, downspouts, windows, doors, soffit, fascia, and eaves on the dwelling is selected in the Schedule above and this endorsement amends a:

- Homeowners Form, paragraph A.6.b. in the state Amended Endorsement; and
- Manufactured Homeowners Form, paragraph A.6.a. in the Dwelling And Other Structures Replacement Cost Coverage endorsement;

is deleted.

All other terms remain unchanged.

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## **Insurance industry issues**

Preliminary conclusions

- Expect premium costs to increase
- Homeowners will likely have less coverage... maybe unknowingly
- Beware of ACV proration and replacement cost limits
- 15-year-old roofs...
- Contractors performing insurance work should prepare for changes

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## **Other topics... and questions**

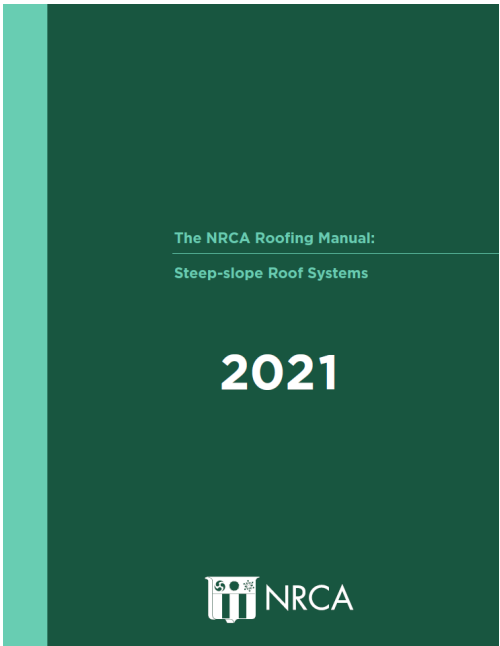
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**NRCA technical publications...**

Asphalt shingles

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**The NRCA Roofing Manual:  
Steep-slope Roof Systems-2021**

- 782 pages
- Asphalt shingles, tile, metal shingles, slate and wood shingles and shakes
- 224 construction details
- Code information

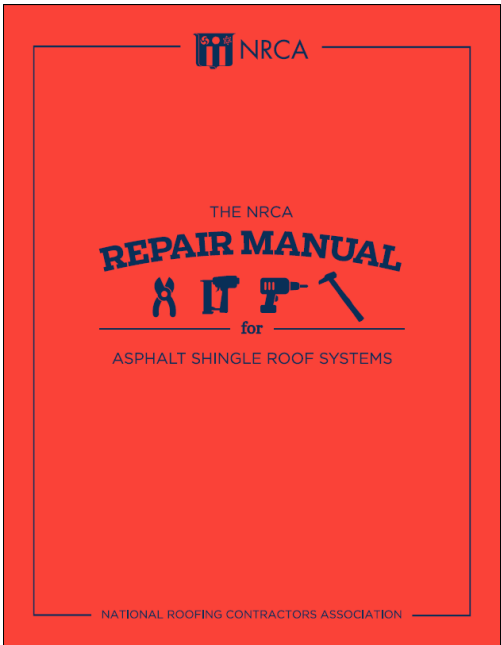
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**Quality Control Guidelines for the Application of Asphalt Shingle Roof Systems**

- 40 pages
- QC vs. QA
- Evaluation criteria and corrective action

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**The NRCA Repair Manual for Asphalt Shingle Roof Systems**

- 227 pages
- 31 step-by-step repair techniques
- Problem call info. sheet
- Service call report
- Service truck tools and materials checklist

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<p>Incompatibility bet underlayment can i asphalt, including c issue with installi ment over an existi whether the new un to the existing und</p> <p><b>IMPORTANT NOT SHINGLE FASTEN</b></p> <p>Determine roof she repairs use fastener roof deck sheathing or along sheathing)</p> <p>Use 11-gauge roofing Style 20) with 3/8" diameter nail heads penetrate through thick or 3/4" of an inc</p> <p><b>IMPORTANT NOT ANOTHER TRADE</b></p> <p>Coordinate schedul of penetrations) w installing the penetr to the installed flash vent or water heater</p> <p>Bathroom vent duct tubes, etc., should b existing flashing is r</p> <p>This procedure doe flashings for hot sta vents for gas-fired a subject to code prov clearances from cod applicable code for</p> <p>THE NRCA 64</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>THE NRCA 66</p>	<p><b>4 Optional. Ret</b></p> <ul style="list-style-type: none"> <li>Where it is nec carefully remove avoid damaging shingles for re shingles.</li> </ul> <p><b>5 Remove the ex</b></p> <ul style="list-style-type: none"> <li>Remove damage</li> </ul> <p><b>6 Replace dama</b></p> <ul style="list-style-type: none"> <li>Replace any dan overlap.</li> <li>Fasten shingles installer's installa</li> </ul> <p>THE NRCA 68</p>	<p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>THE NRCA 68</p>	<p><b>9 Lap underl</b></p> <ul style="list-style-type: none"> <li>If possible, lap flange upslope</li> </ul> <p><b>10 Optional: a adhering under</b></p> <ul style="list-style-type: none"> <li>Strip in the up self-adhering</li> <li>Use a minimum provide minim layment and fl</li> </ul> <p>THE NRCA 68</p>	<p><b>11 Optional: Apply sealant to the flashing flange</b></p> <ul style="list-style-type: none"> <li>Where required by the flashing manufacturer, apply compatible sealant to the flashing flange upslope and around the sides of the penetration where it will be covered by shingles.</li> <li>Press down on the shingles.</li> <li>Avoid overlapping sealant. There should not be any exposed sealant once the repair is finished.</li> </ul> <p><b>12 Optional: Secure the flashing with gasketed fasteners</b></p> <ul style="list-style-type: none"> <li>To prevent wind-driven rain entry or where required by the flashing manufacturer, secure the flashing bottom flange with gasketed fasteners.</li> </ul>  <p>THE NRCA REPAIR MANUAL for Asphalt Shingle Roof Systems 60</p>
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**NRCA publications**

- NRCA members: Free download
- Non-members: Can purchase from the [NRCA Bookstore](#)

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