



THE RESILIENCE CASE: INDEPENDENT DATA BEHIND BRAVA ROOFING

ACTUARIAL EVIDENCE, STORM PERFORMANCE & CODE COMPLIANCE FOR INSURANCE PROFESSIONALS

bravarooftile.com | (844) 290-4196

Brava manufactures engineered synthetic roofing systems — **slate, shake, and tile profiles** — built for durability, resiliency, and measurable risk reduction. As carriers sharpen underwriting around wind, hail, and fire exposure, Brava has invested in independent actuarial research, third-party testing, and direct engagement with regulators to give insurance professionals verifiable performance data. This brief summarizes that evidence.

THE MILLIMAN STUDY — INDEPENDENT ACTUARIAL EVIDENCE



PHASE 1 — EXPOSURE & CLAIMS REVIEW

Milliman, an independent actuarial firm, evaluated **700 Brava install locations in Florida** for exposure to wind events (>60 mph) and hail events (>1.5" diameter), cross-referenced against warranty claims history.

Peril Exposure	Wind (Count)	Wind (%)	Hail (Count)	Hail (%)
Locations with ≥1 event	643	92%	34	5%
Locations with no event	57	8%	666	95%
Total events recorded	4,750 wind events & 34 hail events across 700 sites			

Of the 643 locations that experienced **4,750 combined wind & hail events**, **none filed a warranty claim with Brava** — direct evidence of tile durability under real-world storm exposure.

PHASE 2 — POST-STORM REPLACEMENT RATES

Milliman then compared building-permit activity for Brava roofs against neighboring, similarly-aged homes within 60 days of a weather event. Results were **statistically significant**.

Roof Age	Brava Roof	Neighbors <1km	Neighbors <6km
0–2 yrs	0.00%	0.28%	0.27%
3–5 yrs	0.00%	0.29%	0.24%
6–8 yrs	0.00%	0.34%	0.33%
9–13 yrs	0.00%	0.52%	0.52%
Total	0.00%	0.35%	0.33%

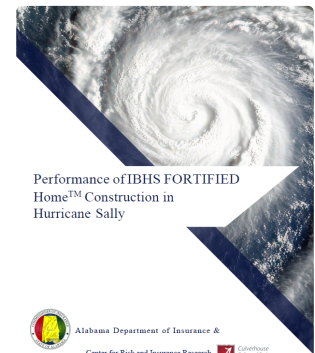
Brava roofs showed a **0.00% post-storm replacement rate** versus approximately **0.35%** for comparable non-Brava residential neighbors — regardless of roof age.

HURRICANE SALLY — INDEPENDENT RESEARCH FINDINGS

Independent research on **Hurricane Sally**, conducted by the Alabama Department of Insurance and the University of Alabama Culverhouse College of Business Center for Risk and Insurance Research, studied the performance of IBHS FORTIFIED Home™ construction against conventional homes.

- ✓ Reduced claim **frequency by 55% to 74%** versus conventional homes
- ✓ Reduced claim **severity by 14% to 40%** versus conventional homes
- ✓ Reduced **loss ratio by 51% to 72%** compared with conventional homes

"Independent Hurricane Sally data shows resilient roof-system detailing and verified execution substantially reduce storm losses. Brava fits that conversation with tested uplift, wind-driven rain, impact, and code-compliant assemblies."



Performance of IBHS FORTIFIED Home™ Construction in Hurricane Sally — Alabama Dept. of Insurance & Culverhouse College of Business

TESTING, CERTIFICATIONS & REGULATORY PARTNERSHIPS

PERFORMANCE PROVEN, INDEPENDENTLY VERIFIED

Every Brava roofing system is tested to industry standards and proven in the field — not just at time of installation, but across decades of real-world exposure.



WIND

Rated to withstand wind speeds over **180 mph** — up to **188 mph** (ring-shank nails) and **211 mph** (high-wind screw install). HVHZ, FBC & Miami-Dade approved.



IMPACT RATING

Highest resistance rating against hail, wind-borne debris, and storm damage — **UL 2218 Class 4**.



FIRE RATING

Highest roof fire-resistance classification available — **ASTM E108 Class A**, Wildland Urban Interface (WUI) compliant.



COLOR / UV

Best-in-class UV performance via COLORCAST — **ASTM G155 & D2244** tested with a 10-yr fade warranty.

FORTIFIED & CODE APPROVALS

- ✓ Officially certified by **FORTIFIED Roof™** across all three Brava profiles — Slate, Shake, and Tile
- ✓ **ICC-ES Evaluation Service** compliance validates national building code standards
- ✓ **Miami-Dade County** Notice of Acceptance — the industry's highest wind uplift, wind-driven rain, and severe-weather testing standard
- ✓ **Texas Department of Insurance** approved — meets or exceeds TX performance standards in a top catastrophe market
- ✓ **Florida Building Code** approved
- ✓ State mitigation credits: **AL, LA, MS, NC & OK** offer FORTIFIED Roof endorsements that may provide discounts, deductible reductions, or other incentives



RESILIENCY & CERTIFICATIONS

- ✓ **Wildland Urban Interface (WUI)** certified — required in growing wildfire-exposed markets
- ✓ **Cool Roof Rating Council (CRRG)** validated energy-efficiency performance
- ✓ **GreenCircle Certified** — Zero Waste to Landfill certification achieved in 2026
- ✓ **QAI** third-party quality & safety certification
- ✓ Manufactured with up to **63% post-industrial recycled content**; supports LEED material credits
- ✓ **50-year service life**, tested and made in the USA, backed by a limited lifetime warranty



Learn More About Insurance At
bravarooftile.com/insurance

BRAVA OVERVIEW

Brava is a manufacturer of premium synthetic roofing systems engineered to outperform traditional materials in durability, resilience, and risk reduction. Available in **Slate, Shake, and Tile** profiles, Brava roofs are tested and manufactured domestically, backed by expanded R&D, statistical process control, and a dedicated Codes & Compliance engineering team.

- ✓ Tested and **Made in the USA** for tighter quality control and full traceability
- ✓ **Tier 2 FORTIFIED Certified** contractor training program mirrors FORTIFIED installation standards
- ✓ Growing adoption among insurance carriers, reinsurers, and regulators as a recognized resilient roofing material

INSURANCE COMMISSIONER & REGULATORY PARTNERSHIPS

Brava is actively building relationships across the insurance and regulatory landscape to advance recognition of resilient roofing:



INSURANCE INDUSTRY ADOPTION

Investing in dedicated insurance industry expertise to strengthen awareness, build carrier and underwriter confidence, and advance adoption of Brava's synthetic roofing systems.



REGULATORY ENGAGEMENT

Invited speaker at the **NAIC** (National Association of Insurance Commissioners) summit; collaborated with the **Alabama Department of Insurance** on independent Hurricane Sally research; engaged The Southern Group on insurance policy strategy.



TRUSTED INDUSTRY VOICE

Establishing Brava as a trusted voice in roofing innovation and insurance stability. Learn more at bravarooftile.com/insurance.

