Murray Morrison, Managing Director of Research Insurance Institute for Business & Home Safety 5335 Richburg Road Richburg, South Carolina 29729

May 10, 2021

Florida Hurricane Research Advisory Committee (HRAC) c/o Mo Madani, Florida Department of Business and Professional Regulation 2601 Blair Stone Road Tallahassee, FL 32399

Support for Development of Wind-Driven Rain Climatology and Coincidental Wind Speed Return Period Maps for Florida and Surrounding Coastal Areas

Dear Mr. Madani,

The Insurance Institute for Business & Home Safety (IBHS) supports the proposal by Drs Art DeGaetano and Forrest Masters to the Florida Building Commission Hurricane Research Advisory Committee to undertake the development of Wind-Driven hazard maps for the state of Florida. Water entry during high wind events and hurricanes can dramatically increase the financial losses of home and business owners and significantly extend the time for residents to return home and businesses to reopen. The proposal titled **Development of Wind-Driven Rain Climatology and Coincidental Wind Speed Return Period Maps for Florida and Surrounding Coastal Areas** will for the first time in the United States provide a risk consistent evaluation of the wind driven rain hazard. This information will be useful to designers and engineers to ensure fenestration products perform to an acceptable performance level relative to the appropriate hazard level for the location.

IBHS is an independent, nonprofit, scientific research and communications organization supported solely by property insurers and reinsurers. We study wind, wind-driven rain, hail, and wildfire; delivering top-tier science and translating it into action to prevent avoidable suffering, strengthen our homes and businesses, inform the insurance industry, and support thriving communities.

IBHS strongly supports the current research which will be incredibly valuable in increasing our understanding of the wind driven rain hazard and aid in the develop of realistic test standards to evaluate product performance, ultimately leading to reduced damage and losses for both home and business owners.

Sincerely yours,

Murray Morrison

Murray Morrison, Ph.D.

Managing Director of Research

Insurance Institute for Business & Home Safety