

Resiliency & Sustainability: Resilient Roofing

Michelle Laidlaw

AVP, NTL Product Portfolio

The Resiliency and Sustainability program specifically is so exciting because it's so innovative and you can really see a direct tie to improving the resilience of Canadians and really making a tangible difference in, you know, the climate crisis and climate change and resiliency in Canadian homes.

The Institute for Catastrophic Loss Reduction, they've done a lot of research on how do shingles stand up in wind events or in hail events. And through that research, we determined that there's some relatively small changes you can make to improve how your roof will stand up during convective storm or hail.

So, a resilient roof is, a type of shingle, either a class four or a class G, depending on where you, where you potentially are in the country. That will stand up more effectively to a hailstorm or to a windstorm. We made the decision to move into a space where we said, this is how we should do business as a cooperative, as the Co-operators and who we are as an organization. This is just how we should settle claims and how we should do business. So, we embedded our resilient roofing coverage. We embedded some loss prevention post loss into our claim's practices. In a traditional claims process, you indemnify, you replace with what the client had before a loss. We're putting the client in a better position than they were before the loss, so that they are better protected for a future loss. And in that way, we're thinking of it in a more infinite life cycle.

TEXT ON SCREEN

For more insights on Resilient Roofing we spoke with our property restoration partners at DKI.

Adam Tzarik

Vice-President, DKI

Resilient roofing is very interesting because we have certain parts of Canada. So DKI Canada is from coast to coast. We have offices in Saint John, Newfoundland to Victoria,

B.C.. So we see all sorts of different wind damages, wind damage with places like Calgary, Lethbridge where Lethbridge has high winds and hail, and Calgary gets the same thing. Ontario, back a couple of years ago, we had, a lot of wind damage that happened, which we had something called a derecho, which is a wind that blows through an area, wind of a hurricane force that comes straight through. And what that did was started ripping off the roofing and the sheeting with that. And then we get into Atlantic region, where they get hurricanes almost every year, Now, with the resilient roofing, what we're seeing is that a lot more of these roofs, if you're using resilient roofing, are standing up to a lot of these different types of damages that are happening. So that, in turn makes your home safer and better for you. It's a whole different beast in the respects of what you're using on the roof and how you're doing it. And it really takes a true professional to be able to tell the difference.

Jason Daniels

DKI – Rocky Cross Construction

Your common day to day storms, especially in Lethbridge, our area that we are, winds can get up to 100km plus and that's kind of normal. If you're not installing a roof properly you find out in a hurry. Resilient roofing would help because you have higher wind ratings for the shingles.

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This makes financial sense. Investing in client Canadian homes so that they're better protected against climate risk means that in the long term, you are not going to see the same frequency of loss. The Calgary hail example is a great example right now where Calgary experienced hail less than five years ago. Those clients have been exposed to two hail storms in a very short amount of time. This is part of the climate reality that we need to address as an industry, these events are not decreasing in frequency or severity. So we have to invest in resilience opportunities and loss prevention risk mitigation opportunities in Canadian homes to address this problem. We're creating endorsements and coverage that allow clients to better protect themselves from the risks they're exposed to.

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