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BULLETIN 2026-09

TO: **All admitted insurers authorized to write homeowners, dwelling fire, or other residential property insurance in Alabama**

FROM: **Mark Fowler**

DATE: **November 19, 2026**

RE: **Modification to Alabama Bulletin 2016-07 - Revised residential hurricane and severe convective storm mitigation premium discounts**

EFFECTIVE: **Immediately for filing purposes; revised discounts effective for new and renewal business on February 1, 2027**

RELATED: **Bulletin 2016-07 (October 31, 2016) - modified**

This Bulletin sets forth revised residential hurricane and other wind and hail mitigation benchmark discounts under Ala. Code §§ 27-31D-1 et seq. It modifies Bulletin 2016-07 by replacing the residential premium discount tables and the related residential roof-age adjustment. The commercial benchmark discounts in Bulletin 2016-07 are not changed by this Bulletin.

1. *Revised Residential Hurricane and Severe Convective Storm Mitigation Discounts*

Based on updated analysis, the Department is issuing the revised residential benchmark discounts shown in this Bulletin. The following provisions apply:

(a) Separate benchmark discounts apply in the Coastal, Central, and Northern Zones.

(b) The benchmark discounts apply to both new and existing one or two-family dwellings that satisfy the applicable certification or designation requirements.

(c) The categories shown in the tables are: construction certified to the 2006 International Residential Code or a later edition (2006+ IRC), FORTIFIED Roof™, FORTIFIED Silver™, FORTIFIED Gold™, and a legacy FORTIFIED for Safer Living designation (FFSL).

(d) The hurricane discounts apply to the portion of premium attributable to hurricane. The severe convective storm discounts apply to the portion of premium attributable to non-hurricane wind and hail, including straight-line wind, tornado, and hail.

(e) An insurer that has not filed by-peril rates shall convert the benchmark discount to an equivalent policy-premium discount using the percentage of premium attributable to the applicable peril. The calculation shall reflect differences by zone and shall be stated in the insurer's rate manual.

(f) The benchmark discounts are not subject to any filed total maximum credits rule. An eligible insured shall receive the full filed mitigation discount applicable to the dwelling's certification or designation.

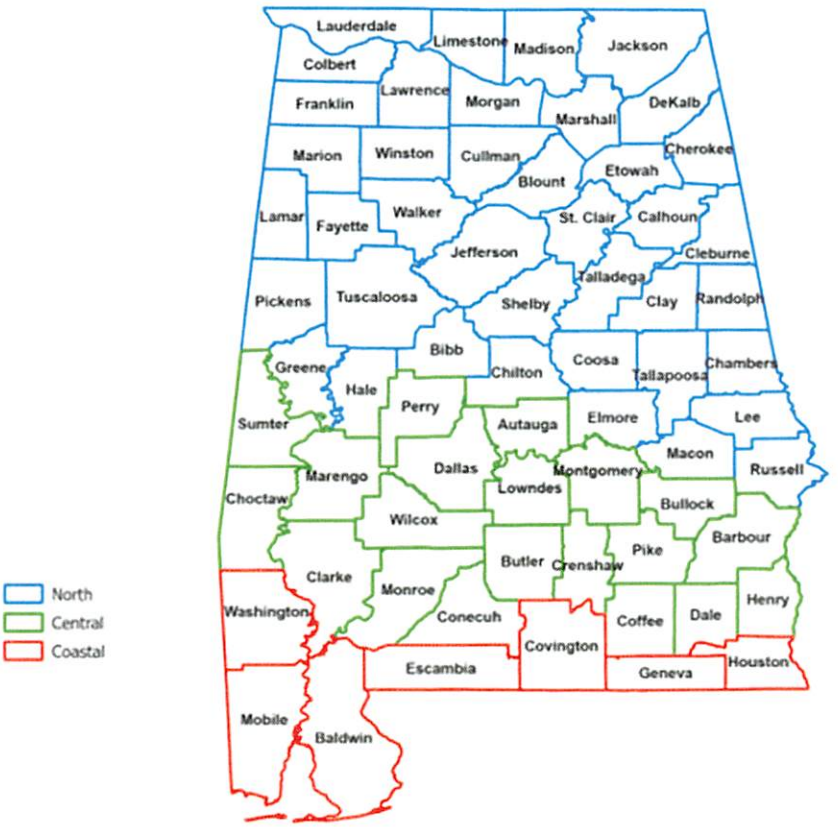
(g) The former 10-point residential roof-age adjustment in Bulletin 2016-07 is replaced by the benchmark tables in this Bulletin. Any reduction from the benchmark discounts must be actuarially supported and approved as provided below.

2. *Zones*

The zones used for the benchmark discounts are [map on following page]:

COASTAL ZONE	Mobile, Baldwin, Washington, Escambia, Covington, Geneva, and Houston Counties
CENTRAL ZONE	Sumter, Marengo, Perry, Dallas, Autauga, Montgomery, Bullock, Barbour, Choctaw, Wilcox, Lowndes, Clarke, Monroe, Conecuh, Butler, Crenshaw, Pike, Coffee, Dale, and Henry Counties
NORTHERN ZONE	Greene, Hale, Bibb, Chilton, Elmore, Macon, Russell, Lauderdale, Limestone, Madison, Jackson, Colbert, Franklin, Lawrence, Winston, Walker, Fayette, Lamar, Pickens, Tuscaloosa, Jefferson, Cullman, Blount, Marshall, Dekalb, Cherokee, Etowah, Cleburne, Calhoun, Talladega, Clay, Randolph, Chambers, Lee, Russell, Macon, Tallapoosa, Coosa, St. Clair, and Morgan Counties

Alabama Mitigation Regions



3. *Filing Requirements*

(a) Each insurer shall submit a SERFF filing containing discounts for each applicable category listed in the benchmark tables. The filing shall be submitted no later than **February 1, 2027**.

(b) An insurer may adopt discounts equal to or greater than the benchmark discounts without additional actuarial support beyond identification of the adopted benchmark. The filing remains subject to the filing procedures otherwise applicable under Alabama law.

(c) A filing that proposes any discount below the applicable benchmark shall include detailed actuarial justification. Personal residential property filings remain subject to review and prior approval.

(d) Each filing shall include revised rate manual pages showing the discounts, eligibility requirements, proof of certification or designation, by-peril calculations where applicable, and the treatment of policies that become eligible during the policy term.

(e) The revised discounts shall apply to new and renewal business effective on or after **February 1, 2027**.

(f) Insurers may file additional construction-component discounts for dwellings that do not qualify for a category in the benchmark tables, or discounts that apply in addition to the applicable benchmark discount. Additional discounts shall not reduce or offset the benchmark discount.

(g) A filing made solely to comply with this Bulletin may be submitted in addition to an insurer's regular annual personal lines rate filing.

ALABAMA RESIDENTIAL WIND MITIGATION BENCHMARK DISCOUNTS

These discounts are not subject to any "total maximum credits" rule.

RESIDENTIAL HURRICANE PREMIUM DISCOUNTS

Zone	2006+ IRC	FORTIFIED Roof	FORTIFIED Silver	FORTIFIED Gold	FFSL
Northern	10%	15%	15%	20%	25%
Central	20%	25%	30%	35%	40%
Coastal	25%	30%	45%	50%	55%

Apply the percentage to the portion of premium attributable to hurricane.

RESIDENTIAL & COMMERCIAL SEVERE CONVECTIVE STORM PREMIUM DISCOUNTS

Zone	2006+ IRC	FORTIFIED Roof	FORTIFIED Silver	FORTIFIED Gold	FFSL
Northern	5%	10%	15%	20%	25%
Central	5%	10%	15%	20%	25%
Coastal	10%	15%	15%	20%	25%

Apply the percentage to the portion of premium attributable to non-hurricane wind and hail. FFSL means a legacy FORTIFIED for Safer Living designation.

4. *Continued Effect of Bulletin 2016-07*

The residential benchmark tables and related residential roof-age adjustment in Bulletin 2016-07 are replaced by this Bulletin. The commercial hurricane benchmark discounts and all other provisions of Bulletin 2016-07 remain in effect except to the extent they are inconsistent with this Bulletin.

Questions concerning this Bulletin may be directed to:

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MF/JFM