



Wind Insurance Savings Calculator

[start over](#) [contact](#)



Summary of Search

Listed below are the options you selected for your search.

House and Location

Construction Type: Existing Construction
Year Built: Prior to 2002
County: Collier
Wind Speed: 130 MPH
Region:
Terrain Region: Terrain B
Wind-Borne Debris Region: Windborne Debris Region

Basic Construction Features

Number of Stories: One Story
Roof Shape: Hip
General Roof Deck Type: Plywood / OSB

Refine Search

Specific Roof Deck: Plywood wih 8d Nails @ 6/6
Roof Cover: FBC Tile
Has Secondary Water Resistance: SWR
Roof-Wall Connection Type: Single/Double Wraps
Opening Protection Type: Hurricane
Door Type: Protected Double or Sliding Glass Doors with Protected, Unprotected, or No Single Doors - OR - Unprotected Single Doors with No Double or Sliding Glass Doors

Search Results

Based on the options you selected, the following table shows the **wind insurance savings** ranges applicable to the selected features above. Please note the following important qualifications on these savings:

1. The savings are estimates of the maximum discounts and apply only to the wind portion of your homeowners insurance premium. [More info](#)
2. The range of percentage savings depends on the specific features you selected. [More info](#)
3. Savings displayed in this table may be listed as negative values in certain cases. Negative savings may appear when an insurer's assumed zero savings home description is less than the minimum assumed when compiling this website. [More info](#)
4. Insurance companies are listed by their legal names and these may differ from their common names. Your insurer's legal name appears on the declarations page of your insurance policy.

- Savings listed in this website are for regular Homeowners Insurance policies unless otherwise noted. Insurance company names followed by (DF), (PHO), (Windstorm), or (JUA) refer to discounts from insurers for Dwelling Fire, Preferred Homeowners, Windstorm only, and Joint Underwriting Association takeout policies respectively.

A **Cost-Benefit Calculator** has been provided to help you determine what mitigation options are right for your home. You can access the Cost-Benefit Calculator by selecting an **Estimated Savings** for a single company. Then click on the Cost-Benefit Calculator link.

Note that the actual dollar savings for any single company depends on both the percentage and the base rate.

Insurance Company	How To Contact	Estimated Savings
Addision Insurance Company	www.unitedfiregroup.com 800-553-7937	83%
Addision Insurance Company (DF)	www.unitedfiregroup.com 800-553-7937	56% - 61%
Affiliated FM Insurance Company	www.affiliatedfm.com 401 275 3000	86% - 87%
AIG Centennial Insurance	www.aigdirect.com 877-834-7532	41%
AIG Indemnity Insurance	www.aigdirect.com 877-834-7532	41%

Number of Companies: 273

Sort by

Mitigating Your House

Based on the options you selected, the following table shows the **wind insurance savings** ranges applicable to your house for the given levels of mitigation. If the word "existing" is present in any of the columns below, it is an indication that your house is mitigated to the level described by that column. The same qualifications apply to all percentages in this table as did in the table above.

Mitigated openings means all windows and glass doors are protected to Hurricane Protection Level. [More info](#)

A mitigated roof is a roof in which additional nails are added to the roof deck connection, secondary water resistance is applied, and a new roof cover that meets the Florida Building Code specifications is applied. [More info](#)

Insurance Company	Mitigated Openings	Mitigated Roof	Mitigated Roof & Openings
Addision Insurance Company	83%	existing	83%
Addision Insurance Company (DF)	56% - 61%	existing	54% - 63%
Affiliated FM Insurance Company	86% - 87%	existing	86% - 87%
AIG Centennial Insurance	41%	existing	41%
AIG Indemnity Insurance	41%	existing	41%
Allstate Floridian Indemnity Company	83%	existing	83%

What Do I Do Now?

This page completes the Wind Insurance Savings calculation for the specified house. By using the **Previous** link, you can reselect certain features to see how they might affect the percentage savings that are available.

Once you complete your evaluation, the next step is to:

1. Contact the insurance company to determine how to obtain savings that you may already qualify for, based on the existing construction features of your new or existing house. Find out what verification procedures are required to obtain the savings. Consider getting a wind mitigation inspection of your house to provide to your insurance company.
2. If you are interested in making improvements to your house to strengthen its wind resistance, make sure you understand what actual dollar insurance savings are available. Always obtain a cost estimate from a qualified construction company prior to undertaking any work and make sure you have the necessary verification forms provided by the insurance company.
3. The following websites have information on topics such as the Florida Building Code, practical tips on wind mitigation, and/or wind mitigation inspections:

www.floridadisaster.org

www.floridabuilding.org

www.ibhs.org

www.flash.org

www.intrarisk.com

Other websites may also have useful information on services that can be found through keyword searches.

 Previous

Start Over

