

CIRSA Roofing Rebate Program

Here we go again....Hail season officially started a few weeks ago with a bang, or should I say a bunch of bangs, as a very strong set of storms rolled over eastern Colorado the second week of May causing significant damage.

The CIRSA Claims Department is currently inspecting the property of our members who have known damage. If you believe your entity sustained damage, or if you're not sure and would like the CIRSA Claims Department to check your buildings, please let us know.

These storms and the damage they cause set in motion a process that is expensive and time consuming for both the CIRSA member that sustained damage and the insurance pool as a whole.

Obviously, there is nothing that any of us can do about hail falling from the sky. However, when this type of loss occurs, there is an opportunity to replace damaged asphalt shingles with a more hail resistant product.

When it comes to asphalt roofing, it is fairly common knowledge that shingles are separated into different classes (1 – 4). A Class 2 shingle is not as resistant to hail damage as a Class 3, and Class 4 shingle is considered the most impact resistant. What is not common knowledge is that more than one type of asphalt is used in the manufacture of shingles, and those made with polymer modified asphalt (regardless of class) have been determined to be significantly more hail resistant.

Several years ago, the Insurance Institute for Business & Home Safety conducted a study and concluded that polymer modified impact resistant (IR) shingles performed up to 50% better than traditional IR shingles. Because of this, CIRSA contacted Malarkey Roofing Products, one of a number of companies that produces polymer modified IR shingles. Malarkey has agreed to provide a rebate directly to CIRSA members for installation of their product. The rebate should help offset any cost difference you may incur by choosing this type of asphalt roofing material. Of course, you are welcome to contact other companies that may produce a similar product, but to date, Malarkey is the only one that has agreed to provide this rebate. Other companies making similar products may include Owens Corning, CertainTeed, and Atlas.

After several years of installing these shingles on our members' buildings, two important things are apparent:

- Our members have not incurred any additional costs above what insurance has paid for the installation of these shingles.
- There's a dramatic decrease in hail damage when inspecting roofs where this product has been applied.

Here is a graphic comparison from the May 10, 2023, hailstorm that hit Aurora, Colorado.

The two photos on the next page were taken of two houses that were directly next to each other. The photo on the left is of a roof that has Class 4 polymer modified IR shingles. The photo on the right is of the roof next door which is not made with polymer modified asphalt.



Polymer Modified Asphalt Roof



Non-Polymer Modified Asphalt Roof

The Malarkey rebate is payable directly to CIRSA members, and to our knowledge, it is the only rebate program of its kind.

If you would like additional information regarding the requirements to obtain the rebate from Malarkey, please email Mike Wagner, mikew@cirsa.org, or Craig Stevens, craigs@cirsa.org, or give us a call at 800.228.7136.