

NEWS: FOR IMMEDIATE RELEASE

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**IBHS SELECTS LOCATION FOR STATE-OF-THE-ART
DISASTER RESEARCH FACILITY**

October 22, 2008/CHESTER, SC – The Institute for Business & Home Safety (IBHS) today announced that it will build The Insurance Center for Building Safety Research in Chester County, South Carolina.

The primary purpose of this \$27 million multi-peril research facility – funded entirely by insurers and reinsurers – is to identify effective methods of minimizing risk and loss to homes, businesses, and communities resulting from natural disasters. The research center will have the ability to subject 1,800 sq. ft., 2-story homes and light commercial construction to a variety of hazards, including realistic Category 3 hurricanes, wind-blown fire (mimicking wildfire embers), and hailstorms.

“Chester County, South Carolina, as it turns out, is the perfect location for our research facility,” said Julie Rochman, IBHS President and CEO. “We had very specific needs because our lab will be a unique, world-class operation, and it was not easy to find the right home. We couldn’t be happier with the results of our long search.”

IBHS purchased 90 acres of land along South Carolina Highway 99 from Chester County. The organization evaluated many sites in several states but chose this location because it fulfilled key search criteria, including:

- a location more than 100 miles from the coast with a very mild climate to accommodate year-round testing and to preserve the “inventory” of structures kept on the campus;
- more than 35 acres for a campus encompassing a laboratory, an office building, and a “street” on which to park structures between tests;
- no height restrictions precluding structures 80 feet tall;
- sufficient natural noise reduction features or land upon which artificial noise barriers could be constructed;
- a location directly adjacent to a 100kV power transmission line carrying electricity generated by renewable resources, and able to house a transformer/sub-station; and,
- a site close to other centers of excellence, academic institutions and relevant business sectors, and relatively close to a major interstate with airport access.

“We welcome the Institute for Business & Home Safety and fully support the creation of a new one-of-a-kind, multi-peril research facility to be located here in Chester County,” said R. Carlisle Roddey, Chester County Supervisor.

“We look forward to being a supportive partner in making IBHS a premiere source for quality information that improves building and home safety. The leadership of Chester County remains committed to economic development to encourage new industry investment for the purpose of improving each citizen’s prosperity and overall quality of life,” Roddey said.

(more)

Odell Associates Inc., based in Charlotte, North Carolina, has been chosen to lead the architectural/engineering design team for the state-of-the-art facility, which should be complete in 2010.

A two-track research program will allow IBHS to address catastrophes, as well as more isolated, but expensive, maintenance-related issues like plumbing system failure and interior fires. The research findings will be used in aggressive consumer education and advocacy campaigns, and to supply vital data for developing public policies in areas such as building codes and land use.

IBHS has been a leader in using building science to develop real-world approaches to reduce the risks posed by natural disasters and other perils. Events in recent years, including tornadoes, hurricanes and wildfires, have given IBHS researchers opportunities for field work, during which they have learned much about how to better engineer structures against certain risks. There remain, however, knowledge gaps that can be filled only with testing in controlled environments, which the new research center will provide.

Founding insurance companies and organizations that have made this new facility possible through their significant financial contributions include: Alfa Mutual Insurance Company, American Agricultural Insurance Company, American Family Insurance, American Insurance Association, Amica Mutual Insurance Company, The Andover Companies, Auto Club Insurance Association, Auto-Owners Insurance Group, Bankers Insurance Group, Benfield, California State Automobile Association, COUNTRY Financial, Farm Bureau Mutual Group, Farmers Insurance Group, Florida Farm Bureau Insurance Group, The Hartford Steam Boiler Inspection and Insurance Company, HomeWise Insurance Company, IPCRe Limited, Liberty Mutual Insurance Company, Main Street America Group, MetLife Auto & Home, Munich Reinsurance America, Mutual of Enumclaw Insurance Company, National Association of Mutual Insurance Companies, Nationwide Insurance, The Norfolk & Dedham Group, OneBeacon Insurance Group, Property Casualty Insurers Association of America, South Carolina Farm Bureau Mutual Insurance Company, State Farm Fire and Casualty Company, Swiss Re America, Travelers, USAA and WeatherPredict Consulting.

For more information, visit the IBHS web site www.DisasterSafety.org.

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IBHS is an independent, nonprofit, scientific and educational organization supported by the property insurance industry. The organization works to reduce the social and economic effects of natural disasters and other risks to residential and commercial property by conducting research and advocating improved construction, maintenance and preparation practices.