

**ALABAMA INSURANCE UNDERWRITING ASSOCIATION  
DWELLING POLICY PROGRAM MANUAL**

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**BUILDING CODE EFFECTIVENESS GRADING**

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This rule does not apply to Mobile or Trailer homes. **This rule does not apply to dwellings receiving Fortified Wind Resistant (IRC/FFSL) New Construction or Fortified Wind Resistant Retrofitted Construction discounts.**

**A. General Information**

1. The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the perils of Windstorm or Hail or Earthquake may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.
2. In some communities, two Building Code Effectiveness Grades may be assigned. One will apply to 1 and 2 family dwelling buildings and/or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein. The Community Mitigation Classification Manual will indicate the application of each grade.
3. The Building Code Effectiveness Grade for a community, and its effectiveness dates, are provided in the Community Mitigation Classification Manual published by ISO.

**B. Community Grading**

1. The Building Code Effectiveness Grading applies to any building that has an original certificate of occupancy dated the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.
2. If a community is regarded subsequent to its initial grading, the factor for the revised grade applies to building that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.
4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.
5. The Building Code Effectiveness Grade may apply to Windstorm/Hail or Earthquake, or to both. Specific information is provided in the Community Mitigation Classification Manual. If the grade in the manual does not apply to one of the perils, the factor should not be applied for that peril.

**C. Individual Grading**

Individual Grading is not available.