

# IBHS Data Access and Use Policy

Last Updated: 4.17.2023

## Introduction

Beginning in 2010, IBHS has maintained a database of FORTIFIED Home designations. In the years since, the database has expanded to include FORTIFIED Home, FORTIFIED for Safer Living and FORTIFIED Commercial designations. As of 2022, IBHS created a new database in support of its Wildfire Prepared Home program. These databases are important to IBHS' internal program management and maintenance, and IBHS Members, Affiliate Members, and Associate Members also appreciate the databases' strategic importance to their own operations and resilience efforts associated with FORTIFIED.

This Policy sets forth the ways in which IBHS does and does not share data contained in the FORTIFIED and Wildfire Prepared Home databases, as approved by the Executive Committee in September 2021.

IBHS maintains sole authority to update this Policy at any time with appropriate notification.

## Principles

The following principles govern decisions regarding the use of data from the FORTIFIED and Wildfire Prepared Home databases:

1. IBHS Member may access FORTIFIED and Wildfire Prepared Home databases for the sole benefit of underwriting verification, claims analysis, and portfolio review.
  - IBHS prohibits access for customer acquisition, mass marketing, or other uses that could provide an unfair advantage for one Member over another.
  - Data in the FORTIFIED and Wildfire Prepared Home databases regularly update. Although retention of IBHS data by IBHS Members is permitted, it is the obligation of the IBHS Member to ensure it is not relying on outdated data.
  - IBHS Members may not retain IBHS data if membership is terminated.
2. Resiliency shaper inquiries should support the IBHS mission—for instance, FORTIFIED growth and/or public policy solutions supporting resilience objectives.
3. Information transferred through such queries will be provided in a manner that is compliant with all applicable privacy, Fair Credit Act reporting, and other legal requirements.
4. IBHS should never grant exclusive use of FORTIFIED and Wildfire Prepared Home designation data to any requester.

5. In the “for profit” space, IBHS should consider appropriate access fees that recognize the economic value of this data.

## Categories Approved for Data Access

The following list identifies various categories of approved access:

- **IBHS Membership:** All categories of IBHS Membership (Members, Affiliate Members, and Associate Members) are provided access to FORTIFIED and Wildfire Prepared Home databases consistent with the above-referenced principles.
- **Resiliency Shapers:** IBHS may provide access to FORTIFIED and Wildfire Prepared Home databases to third parties such as government agencies and non-profit organizations in support of initiatives that will lead to innovative public and private sector solutions to expand resiliency.
- **Research Partners:** IBHS may provide access to FORTIFIED and Wildfire Prepared Home databases to research organizations engaged in projects that will advance the IBHS mission.

## Categories Restricted from Data Access

The following list identifies categories of restricted access:

- **Non-Member Insurers/Agents:** IBHS bars access to FORTIFIED and Wildfire Prepared Home databases by non-Members, whether directly or through independent agents or other third parties.
  - Associate Members and Affiliate Members may not provide data from FORTIFIED and Wildfire Prepared Home databases to non-Members, including non-Member insurers.