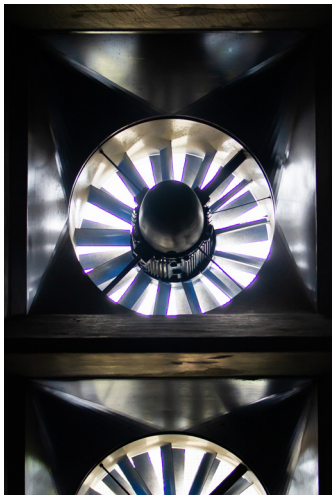
The Insurance Institute for Business & Home Safety (IBHS) is an independent, nonprofit, scientific research organization dedicated to identifying ways to reduce the avoidable loss caused by severe weather and wildfire. IBHS's building science research leads to real-world solutions that empower home- and business owners to reduce their risk to these perils and inform policymakers and the insurance industry, helping to create more resilient communities.

IBHS research engineers study the impacts of four natural hazards – wind, wind-driven rain, hail and wildfire – to understand a home's vulnerabilities and effective mitigation techniques. A one-of-kind Research Center in Richburg, South Carolina, allows scientists to subject full-size homes to realistic high wind, hail and wildfire ember storms.

Why IBHS? *Severe weather disrupts lives, displaces families, and drives financial loss.* ***IBHS delivers top-tier science*** *and translates it into action so we can prevent avoidable suffering, strengthen our homes and businesses, inform the insurance industry and support thriving communities.*

About IBHS

- The 21,000 square foot IBHS Research Center test chamber enables researchers to evaluate residential and commercial construction materials and systems under realistic re-creations of wind, rain, hail, and wildfire ember exposures.
- IBHS was formed by the property-casualty insurance industry in 1977 and is solely funded by the insurance industry. In 2010, the $40-million IBHS Research Center opened in Richburg, South Carolina.
- IBHS Members represent approximately 76 percent of residential property insurance and 50 percent of commercial property insurance sold in the U.S.
- IBHS has more than a decade of experience developing and maintaining mitigation designation programs. IBHS's FORTIFIED Home program for wind mitigation includes over 100,000 wind-resilient homes. IBHS's Wildfire Prepared program offers homeowners a path to reduce wildfire risk by taking proven, science-backed mitigation actions.