

# Personal Lines

## Hip vs. Gable Roof Guide

October 1, 2010

One of the major factors influencing wind pressure on the building is the shape of the roof. Wind tunnel and actual field testing show that houses with a hip roof shape will experience up to 40% lower pressure than gable roofs for the same wind speeds. Consequently, we rate the hip roof shape as follows: *Hip roof with no other roof shapes: 1.) Greater than 10% of the total building perimeter or 2.) 50% of one side of the main structure (Porches or carports that are attached only to the fascia or wall of the host structure and not connected to the main roof system are not considered in the roof geometry determination).*

### Examples of Hip



### Examples of Gable: *One of the gables is greater than 10% of the building perimeter.*



### Hip roofs with a gable over the entrance that qualify as Hip: *The roofs on these houses would be reported as hip; the open gable section is over the front entrance and is not part of the main structure of the house.*



If you have any additional questions, please contact your Territory Underwriter or Customer Service at 800-627-0000, x4703.