Hail

Hail causes about $1 billion dollars in damage to crops and property each year, according to the National Oceanic Atmospheric Administration (NOAA). Events involving wind, hail or flood accounted for $21.4 billion in insured catastrophe losses in 2014 dollars from 1994 to 2014 (not including payouts from the National Flood Insurance Program), according to Property Claim Services.

There were 5,411 major hail storms in 2015, according to statistics [1]culled from NOAA?s Severe Storms database, with the largest number of severe hail storms occurring in June (1,324 storms), April (1,193 storms) and May (881 storms). Texas had the largest number of severe hail events in 2015, followed by Kansas, Nebraska, Oklahoma and South Dakota.

The National Weather Service posts detailed information on severe storm events, including hail, tornadoes and wind. 2015 data on the number of hail events are posted online [1]. Historical and current data, including damages, are posted here [2]. NOAA has a ?search by state? database [3].

Damage caused by wind and hail cost State Farm and its policyholders more than $2.4 billion in 2014, according to an April 2015 analysis [4] by the insurer. Texas was the state with the most wind/hail losses, followed by Illinois, Colorado, Missouri, Nebraska, South Carolina, Pennsylvania, Iowa, South Dakota and Kansas.

TOP FIVE STATES FOR MAJOR HAIL EVENTS, 2015 (1)

Rank	State	Number of hail events
1	Texas	783
2	Kansas	519
3	Nebraska	458
4	Oklahoma	349
5	South Dakota	283
	United States	**5,411**

(1) One inch in diameter or larger.

Source: U.S. Department of Commerce, National Oceanic and Atmospheric Administration, National Weather Service.

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HAIL FATALITIES, INJURIES AND DAMAGE, 2011-2015 (1)

Year	Fatalities	Injuries	Property damage ($ millions)	Crop damage ($ millions)	Total damage ($ millions)
2011	0	31	$450.5	$81.9	$532.4
2012	0	54	2,414.4	93.9	2,508.3
2013	0	4	1,245.5	75.0	1,320.5
2014	0	23	1,416.9	293.2	1,710.1
2015	0	0	586.0	133.0	719.0

(1) Includes the 50 states, Puerto Rico, Guam and the Virgin Islands.

Source: U.S. Department of Commerce, National Oceanic and Atmospheric Administration, National Weather Service.

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PROPERTY HAIL CLAIMS

A report [7] issued by Verisk Insurance Solutions in August 2014 showed that over the 14 years from 2000 to 2013 U.S. insurers paid almost 9 million claims for hail losses, totaling more than $54 billion. Most of those losses?70 percent?occurred during the past six years. In addition to the higher number of claims, the average claim severity during the past six years was 65 percent higher than from the period 2000 through 2007.

Verisk?s report ranks states from 2000 to 2013 by annual claim severity and by annual claims loss per year. When ranked by claim severity, not one of the states in ?hail alley??Nebraska, Colorado and Wyoming?is represented. The second ranking, by average claims loss per year, is a better representation of states that are more likely to have large hail losses and includes Oklahoma, Illinois and Kansas, which are typically known as hail states. Only two states, Minnesota and Ohio, are represented in both the chart for average claim severity and for average claims loss per year.

TOP 10 STATES FOR HAIL LOSSES, 2000-2013 (1)

Rank	State	Average claim severity	Rank	State	Average cl
1	Oregon	$9,100	1	Texas	
2	Idaho	8,600	2	Minnesota	
3	Florida	7,900	3	Oklahoma	
4	Connecticut	7,600	4	Colorado	
5	Washington	7,500	5	Illinois	
6	Minnesota	7,400	6	Ohio	
7	New Jersey	7,000	7	Georgia	
8	Wisconsin	6,700	8	Tennessee	
9	Ohio	6,700	9	Kansas	
10	Virginia	6,600	10	Indiana	

Source: Verisk Insurance Solutions, Property Hail Claims in the United States: 2000-2013 [7], August 2014.

- Texas, which ranked first for average losses per year, has accounted for more than 20 percent of all hail claim losses since 2000.
- Minnesota had the second highest average annual loss since 2000 and the sixth highest average claim severity.
- The Verisk report found that there was a clear increase in the number and severity of hail claims during the past six years.
- 2011 was the first year to break the 1 million hail claims mark.

AUTOMOTIVE CLAIMS

A 2012 Highway Loss Data Institute (HLDI) study quantified hail-related claims under automobile insurance comprehensive coverage, based on an analysis of National Oceanic and Atmospheric Administration and HLDI data. The results show that the number of comprehensive claims for hail damage more than doubled in 2011, compared with the previous three years. There were 5.9 claims per 1,000 insured vehicle years in 2011, compared with 2.9 in 2008 and 2009 and 2.7 in 2010. The study is posted at http://www.iihs.org/research/topics/pdf/hldi_hail_bulletin.pdf [8].

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Source URL: http://www.iii.org/fact-statistic/hail

Links:
[1] http://www.spc.noaa.gov/climo/online/monthly/2015_annual_summary.html
[2] http://www.nws.noaa.gov/om/hazstats.shtml
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