Coastal Crossroads: Hurricanes And The Shifting Nature Of Catastrophic Loss In The United States

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This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute (I.I.I.), and Steven Weisbart, senior vice president and chief economist of the I.I.I., before the National Hurricane Center Conference analyzes the shifting patterns in U.S. insured catastrophe losses, which shows that in recent years non-tropical events such as thunderstorms and tornados have been the main cause of insured loss, supplanting tropical storms and hurricanes. The presentation compares historical and recent distributions of catastrophe losses by type of disaster and includes a review of federal disaster declarations from 1953 to 2012 in the U.S. and state by state, noting that in both 2010 and 2011 records were set. A section reviewing U.S. catastrophe loss trends by frequency and severity concludes that trends are headed upwards. An analysis of severe weather by state and by type of event in 2011 and to date in 2012 concludes the report.

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