

# One Year Later: Update On Claim Payouts To Alabama Policyholders: Insurance And Economic Recovery In The Wake Of The April 2011 Tornadoes

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This PowerPoint report by Robert Hartwig, president of the Insurance Information Institute, looks at claims payouts in Alabama, one year after a devastating tornado outbreak hit the state. Sections offer a summary of Alabama's 2011 severe storm losses; an insured catastrophe analysis for Alabama insurance markets, with a focus on homeowners' claims; and a review of federal disaster declarations, which notes that from 1953 to 2011 Alabama had the 7th highest number of these declarations. The presentation explains that insurers paid nearly \$3 billion to 133,000 Alabama home, business and vehicle owners in claims from the tornadoes, hail and high winds during the week of the tornadoes; total claim payouts were nearly 50 percent higher than early estimates suggested; and that the storms accounted for 93 percent of all Alabama catastrophe losses in 2011 and 40 percent of the U.S. total losses of \$7.3 billion.

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