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Tornadoes and Severe Convective Events: Insurance Trends and Challenges in an Era of Climate Volatility

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Tornadoes and Severe Convective Events: Insurance Challenges in an Era of Climate Volatility

This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute, at the National Tornado Summit, focuses on the insurance impact of tornadoes and severe convective weather events in this time of climate volatility. The report includes a U.S. insured catastrophe loss update, which notes that tornadoes are among the top causes of catastrophic claims. The toll of tornadoes is increasing, with tornadoes causing billions of dollars in insured losses each year. Another section discusses the financial impacts of tornadoes and convective events on the property/casualty industry, describing them as a major driver of higher property insurance premiums. The presentation concludes with a review of federal disaster declarations patterns from 1953 to 2014 and a look at global severe convective events.

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