I.I.I. Hurricane Season Recap: 2016 Was The Most Active Atlantic Hurricane Season Since 2012

Hermine, Matthew Only Two Hurricanes To Make Landfall In The U.S.

December 1, 2016

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NEW YORK, December 1, 2016? The 2016 Atlantic hurricane season concluded yesterday with 15 named storms generating seven hurricanes, three of which were considered major ones, according to the Insurance Information Institute (I.I.I.).

The National Oceanic and Atmospheric Administration (NOAA) said it was the busiest Atlantic hurricane season since 2012, when 19 named storms developed, and 10 of the 19 became hurricanes. Major hurricanes are those that are designated a Category 3 storm, or higher, with sustained wind speeds of at least 111 miles per hour. A named storm is considered a Category 1 hurricane when its wind speeds consistently exceed 74 miles per hour.

Hermine and Matthew were the only two named storms to make landfall in the U.S. in 2016 as hurricanes. Both caused extensive property damage and flooding, with property/casualty (P/C) insurer claim payouts from Hermine and Matthew combined totaling more than \$700 million in Florida alone, according to the state?s Office of Insurance Regulation. Hermine was a Category 1 hurricane when it struck near Tallahassee, Florida, on September 2. It was also the first hurricane to make landfall in the Sunshine State since Hurricane Wilma in 2005. Matthew arrived north of Charleston, South Carolina, on October 8, as a Category 1 hurricane.

Even before the two hurricanes made landfall on the U.S. mainland in the second-half of 2016, U.S. property/casualty insurer claim payouts for natural disasters stood at \$14.5 billion for January 1 ? June 30, 2016, up significantly from the \$11 billion in natural disaster-caused insurer claim payouts in the first six months of 2015.

Besides Hermine and Matthew, there were five other 2016 Atlantic hurricanes: Alex, Earl, Gaston, Nicole

and Otto. Claire Wilkinson offered additional analysis on the just concluded season on the I.I.I.?s award-winning *Terms* + *Conditions* blog yesterday (November 30).

Wind damage from both tropical storms and hurricanes is covered under standard homeowners, renters and business insurance policies. Flood damage resulting from storm surge caused by hurricanes is *excluded* under these policies; flood coverage is available, however, from FEMA?s National Flood Insurance Program (NFIP) and from a few private insurance companies.

Damage to cars from either tropical storms or hurricanes is covered under the optional comprehensive portion of an auto insurance policy. This includes wind damage, flooding and falling objects such as tree limbs.

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