

Fact Sheet: Five Years After The 2011 Tornadoes

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The catastrophic tornadoes that roared through Joplin, Missouri and Tuscaloosa, Alabama, in 2011 killed hundreds and caused more destruction than any previous tornado/thunderstorm season. They also led to record insurance payouts. It was in many respects the worst year ever for tornadoes.

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The Alabama super outbreakâ€”a designation reserved for an extremely rare cluster of stormsâ€”began on April 25 and lasted three days, striking Tuscaloosa on April 27. It left destruction in eight states; the largest of Tuscaloosaâ€™s tornados was EF-4 on the enhanced Fujita scale, a designation meaning gusts between 166 and 200 mph inflicted â€œdevastatingâ€• damage. Â

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Less than a month later, on May 23, Joplin was slammed by a tornado that measured EF-5, the highest on the scale, with gusts above 200 mph and inflicting â€œincredibleâ€• damage.

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Some facts about the 2011 storms:

- The April storms were the costliest on record at \$7.7 billion in insured losses (in 2016 dollars).
- The Joplin outbreak was the second-costliest ever at \$7.3 billion insured losses (in 2016 dollars).
- The April outbreak killed 324 persons, 238 in Alabama.
- In all, 158 deaths and 1,000 injuries were attributed to the Joplin tornado making it the deadliest single twister since 1950.

- In Tuscaloosa, more than 5,300 homes were destroyed or severely damaged.
- 553 business structures and 7,500 residences were damaged in Joplin, according to the National Institute of Standards and Technology.
- A total of 553 people were killed by tornadoes in 2011, the most in any year since 1925 when 794 fatalities occurred.
- According to Munich Re, there were 69 tornado/thunderstorm events that led to \$38 billion in losses (in 2016 dollars). Of that \$27.3 billion was insured.

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As horrific as the numbers are, scenes of the spring destruction are difficult to see, just five years later.

- A year after the Tuscaloosa storms, 95 percent of insurance claims had been settled. There were just 800 complaints out of 20,000 claims filed.
- In Joplin, CNN reported that in 2014 there were a few outstanding claims among the 7,000 filed.
- With the record payouts for tornadoes, Missouri changed its regulations to ensure that insurance companies had sufficient reinsurance to guarantee they would not deplete their surplus funds by more than 20 percent in a year.

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Officials in Tuscaloosa and Joplin chose different paths to fix municipal property. The Alabama city took the opportunity to revitalize its city, while its Missouri counterpart opted for rebuilding the destroyed properties quickly.

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In Tuscaloosa, a new fire station is complete, as well as infrastructure improvements. A school for the performing arts is planned. Most of the housing stock destroyed was low-income apartments or for students. The revitalization plan called for new uses for the damaged area.

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In Joplin, many businesses have been rebuilt, and a new hospital replacing one destroyed in the tornado opened in 2015. It was built to withstand the next big storm.

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The big question facing the insurance industry today is whether the storms of 2011 are a harbinger of a change in the weather patterns. The answer isn't clear, but statistics collected by Munich Re show that damage from hail and tornadoes has been higher since 2008 than in the 28 years prior, although 2011 remains a high-water mark for destruction.

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