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Regarding: 2013-2015 United States Hail Loss Claims
(Public Dissemination)

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Executive Summary

This *ForeCAST*SM illustrates the trends in hail loss claims in the United States (US) submitted from 2013 through 2015. Overall, hail loss claims decreased 21 percent from 2013 through 2015.

Texas was the top state in hail loss claims from 2013 through 2015 with 394,572 hail loss claims. The top 10 states represented 66 percent of the total number of hail loss claims during this timeframe.

“Personal Property Homeowners” (PPHO) was the policy type most affected by hail loss claims from 2013 through 2015. On average, PPHO policies were represented over 50 percent more often than the next most popular policy type (Personal Automobile) in hail loss claims over that three year span.

A national hail loss map provides a visual depiction of the volume and distribution of hail loss claims.

Introduction

According to the National Oceanic and Atmospheric Administration (NOAA) (<http://www.ncdc.noaa.gov/billions/events>), multiple severe hail storms between 2013 through 2015 have caused billions of dollars’ worth of damage across the US. In April, 2015 alone, powerful storms with hail caused widespread damage across Texas, Missouri, and Illinois. Additional storms caused hail damage across the Central, Southeast and Northeast U.S. Each of these storms are estimated by the NOAA to have caused over \$1 billion in damage.

In an effort to identify recent trends in hail loss claims, an analysis of the Insurance Service Office (ISO) ClaimSearch data was performed. Claims containing the loss type “hail” with a loss date between 2013 and 2015 were analyzed.

This report is divided into 2 sections. Section 1 analyzes the overall US hail loss claims from 2013 through 2015. Section 2 contains geographic analysis of hail loss claims by loss state. Finally, an appendix provides totals for all states and policy types included in this report.

Section 1: United States Hail Loss Claims

A total of 2,116,980 hail loss claims were identified with a loss date from January 1, 2013 through December 31, 2015. Hail loss claims increased 14% between 2013 and 2014; from 720,473 to 824,325. Hail loss claims then decreased 31% between 2014 and 2015; from 824,325 to 572,182 respectively. Overall, from 2013 through 2015, hail loss claims decreased 21% from 720,473 to 572,182.

Hail Loss Claims By Loss Month

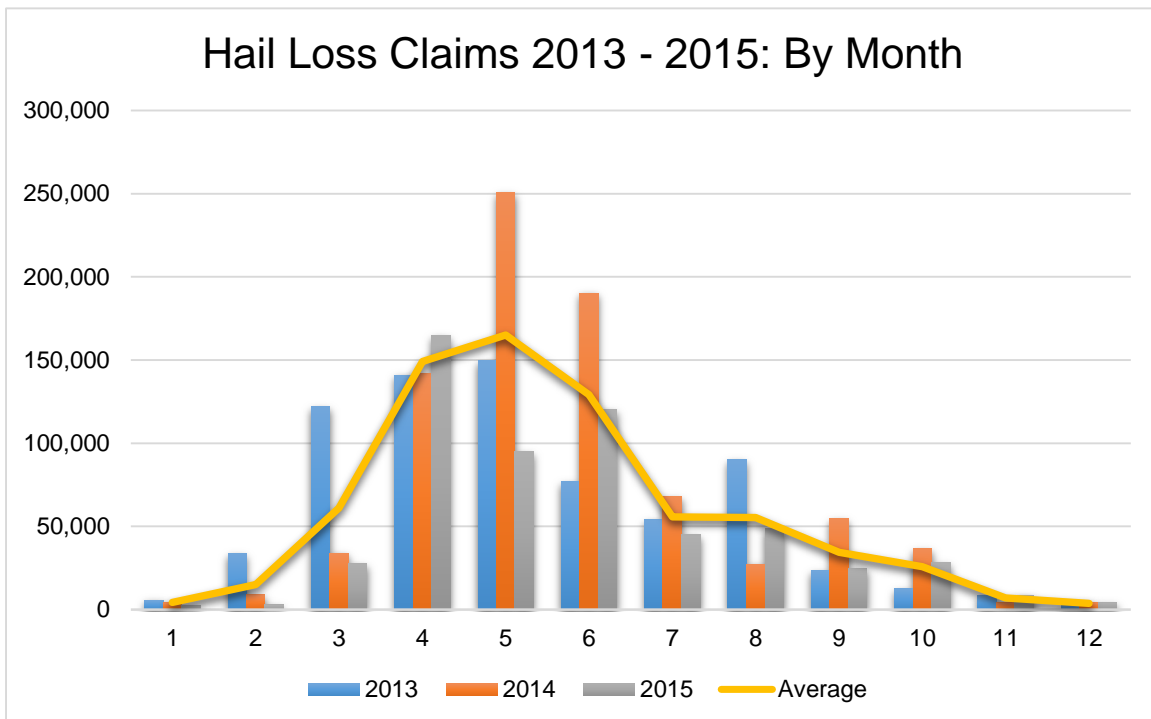
The following table shows hail loss claims, by loss month, from 2013 through 2015. The majority of hail loss claims occur in the spring and early summer months, between March and July. This is likely due to increased numbers of thunderstorms during this time period. Research performed at the NOAA “Storm Prediction Center”

([NOAA Severe Weather Event Summaries](#)) supports these findings. Between 2013 and 2015 NOAA hail reports were found to be most numerous in April, May, June and July, which is reflected in the monthly averages of hail loss claims shown below.

Hail Loss Claims 2013 - 2015: By Month				
Month	2013	2014	2015	Monthly Average
January	5,826	4,235	2,720	4,260
February	33,737	8,780	2,890	15,136
March	121,916	33,966	27,334	61,072
April	140,984	141,661	164,476	149,040
May	149,528	250,561	95,171	165,087
June	76,799	190,225	120,232	129,085
July	53,983	68,045	44,922	55,650
August	90,129	27,191	48,615	55,312
September	23,658	54,892	24,970	34,507
October	12,569	36,479	28,160	25,736
November	8,622	3,991	8,437	7,017
December	2,722	4,299	4,255	3,759
Total	720,473	824,325	572,182	
Yearly Percent Change	-	14%	-31%	

Note: Percentages have been rounded to the nearest whole number.

The following graph shows hail loss claims by month from 2013 through 2015.



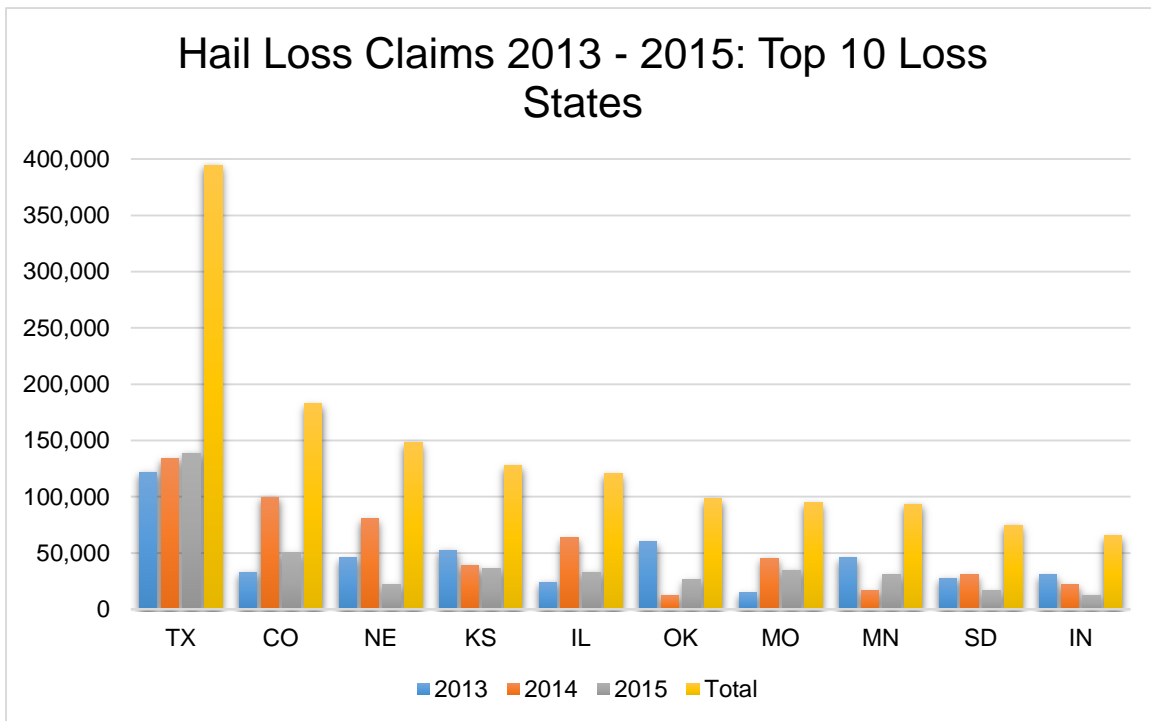
Hail Loss Claims By Loss State

The following table represents the top 10 loss states with the largest combined total of hail loss claims from 2013 through 2015. These loss states represent 66 percent of the total hail loss claims during this time. Texas was the top loss state with 394,572 claims, or 19% of the total claims between 2013 and 2015. This was more than double the state with the second highest amount of hail claims, Colorado. The hail loss claim totals for all states are viewable in Appendix 1.

Hail Loss Claims 2013 - 2015: Top 10 Hail Loss States					
State	2013	2014	2015	Total	State % of US Hail Claim Total
Texas	122,005	134,028	138,539	394,572	19%
Colorado	32,741	99,565	50,285	182,591	9%
Nebraska	45,860	80,293	22,193	148,346	7%
Kansas	52,404	39,222	36,337	127,963	6%
Illinois	24,002	63,723	32,788	120,513	6%
Oklahoma	60,131	11,760	26,302	98,193	5%
Missouri	14,703	45,264	34,953	94,920	4%
Minnesota	45,860	16,688	30,641	93,189	4%
South Dakota	27,819	30,634	16,428	74,881	4%
Indiana	30,733	21,996	12,552	65,281	3%
Yearly Top 10 State Totals	456,258	543,173	401,018	1,400,449	
Top 10: % of Yearly Total	63%	66%	70%	66%	

Note: Percentages have been rounded to the nearest whole number.

The following graph shows hail loss claims for the top 10 hail loss states from 2013 through 2015.



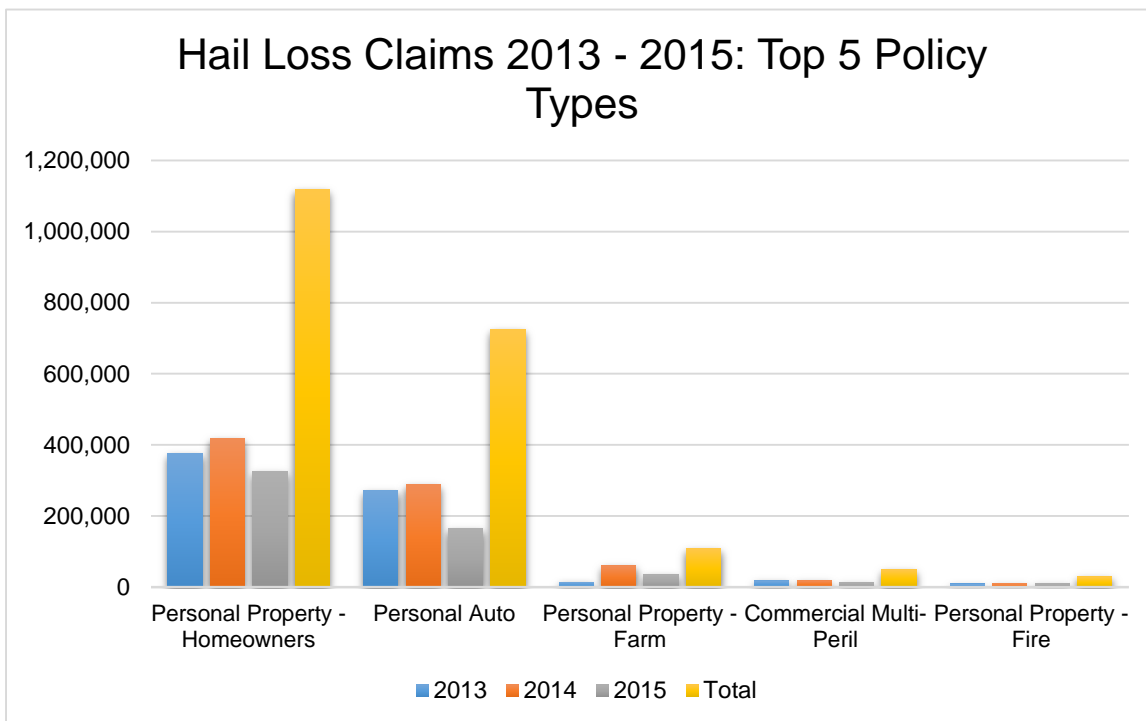
Hail Loss Claims By Policy Type

The following table represents the top 5 policy types identified in hail loss claims from January 1, 2013 through December 31, 2015. The top 5 policy types below represented 96% of the total hail loss claims during this time. The policy type “Personal Property Homeowners” was the top policy type with 1,118,469, or 53 percent of the total number of hail loss claims between 2013 and 2015. The policy type claim totals for all states are viewable in Appendix 1.

Hail Loss Claims 2013 - 2015: Top 5 Hail Loss Policy Types					
Policy Type	2013	2014	2015	Total	% of US Policy Type Total
Personal Property - Homeowners	376,076	418,410	323,983	1,118,469	53%
Personal Auto	270,519	288,342	164,882	723,743	34%
Personal Property - Farm	14,122	59,892	34,463	108,477	5%
Commercial Multi-Peril	17,996	18,403	12,772	49,171	2%
Personal Property - Fire	8,340	10,449	10,808	29,597	1%
Yearly Top 5 Policy Totals	687,053	795,496	546,908	2,029,457	
Top 5: % of Yearly Total	95%	97%	96%	96%	

Note: Percentages have been rounded to the nearest whole number.

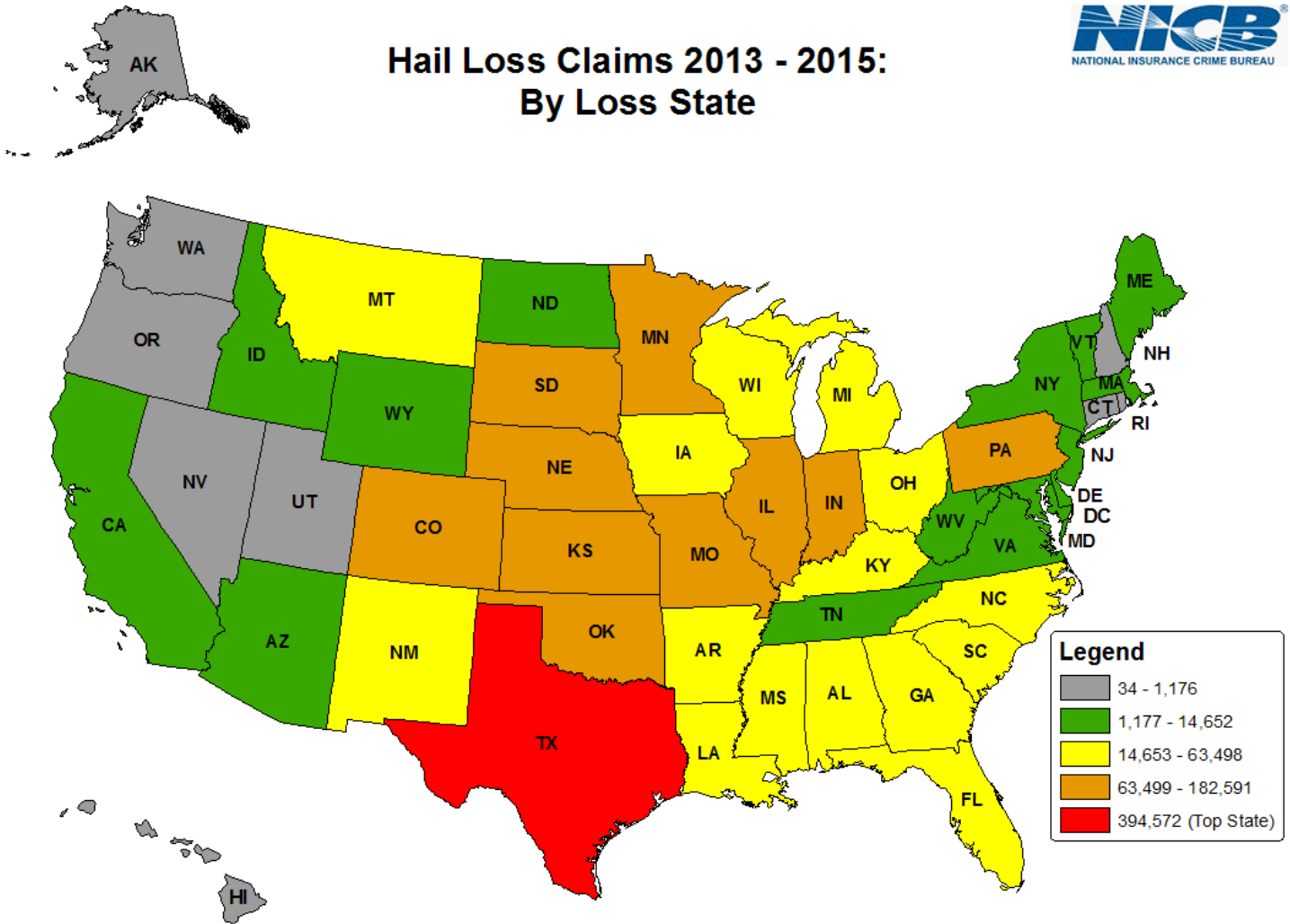
The following graph shows hail loss claims by policy type from 2013 through 2015.



Section 2: Geographic Analysis



Hail Loss Claims 2013 - 2015: By Loss State



Appendix

Hail Loss Claims 2013 - 2015				
State	2013	2014	2015	Total Count
AK	9	11	14	34
AL	8,292	3,594	4,024	15,910
AR	2,951	5,018	11,866	19,835
AZ	4,165	2,751	7,736	14,652
CA	805	1,223	1,554	3,582
CO	32,741	99,565	50,285	182,591
CT	242	140	94	476
DC	12	15	19	46
DE	43	2,828	69	2,940
FL	7,990	11,569	10,822	30,381
GA	47,309	6,420	9,769	63,498
HI	58	42	18	118
IA	18,228	35,031	8,739	61,998
ID	3,442	780	466	4,688
IL	24,002	63,723	32,788	120,513
IN	30,733	21,996	12,552	65,281
KS	52,404	39,222	36,337	127,963
KY	3,815	8,688	10,475	22,978
LA	34,735	10,016	7,534	52,285
MA	228	199	5,980	6,407
MD	1,244	1,749	3,744	6,737
ME	91	60	1,362	1,513
MI	2,850	9,665	5,064	17,579
MN	45,860	16,688	30,641	93,189
MO	14,703	45,264	34,953	94,920
MS	42,291	2,107	1,750	46,148
MT	7,832	20,588	4,762	33,182
NC	6,831	11,868	11,296	29,995
ND	3,906	2,809	2,060	8,775
NE	45,860	80,293	22,193	148,346
NH	59	104	193	356
NJ	136	3,467	288	3,891
NM	8,162	10,267	18,857	37,286
NV	436	205	172	813
NY	2,427	5,546	720	8,693
OH	13,973	8,933	7,038	29,944
OK	60,131	11,760	26,302	98,193
OR	416	598	162	1,176
PA	6,620	48,923	8,667	64,210
RI	49	21	28	98
SC	4,842	25,400	5,583	35,825
SD	27,819	30,634	16,428	74,881
TN	3,907	6,729	1,909	12,545
TX	122,005	134,028	138,539	394,572
UT	527	181	188	896
VA	1,312	3,803	3,186	8,301
VT	29	3,515	107	3,651
WA	184	277	187	648
WI	16,770	19,518	11,364	47,652
WV	967	1,499	1,044	3,510
WY	6,030	4,995	2,254	13,279
Total	720,473	824,325	572,182	2,116,980

Hail Loss Claims Policy Totals 2013 - 2015				
Policy Type	2013	2014	2015	Total
Boat Owners	226	365	313	904
Boiler and Machinery	1	1	2	4
Cargo	3	1	5	9
Commercial Automobile	8,470	7,707	5,444	21,621
Commercial Farm Policy	3,369	4,238	3,242	10,849
Commercial Inland Marine	97	182	143	422
Commercial Multi-Peril	17,996	18,403	12,772	49,171
Commercial Ocean Marine	4	2	1	7
Commercial Property - Allied/Other	877	1,238	555	2,670
Commercial Property - Other Property	2,085	1,793	1,353	5,231
Commercial Property Business Owners	2,587	3,246	2,000	7,833
Commercial Property Fire	1,614	1,479	1,229	4,322
Livestock	0	14	7	21
Mobile Equipment	3	8	11	22
Personal Auto	270,519	288,342	164,882	723,743
Personal Property - Allied/Other	613	688	505	1,806
Personal Property - Farm	14,122	59,892	34,463	108,477
Personal Property - Fire	8,340	10,449	10,808	29,597
Personal Property - Homeowners	376,076	418,410	323,983	1,118,469
Personal Property - Inland Marine	37	79	43	159
Personal Property - Marine	3	12	5	20
Personal Property - Mobile Home	8,221	3,895	6,927	19,043
Personal Property - Other	5,203	3,881	3,489	12,573
Property	7	0	0	7
Total	720,473	824,325	572,182	2,116,980