

DATE: **March 15, 2021**

REGARDING: **2018-2020 United States Hail Loss Claims and Questionable Claims (Public Dissemination)**

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## Executive Summary

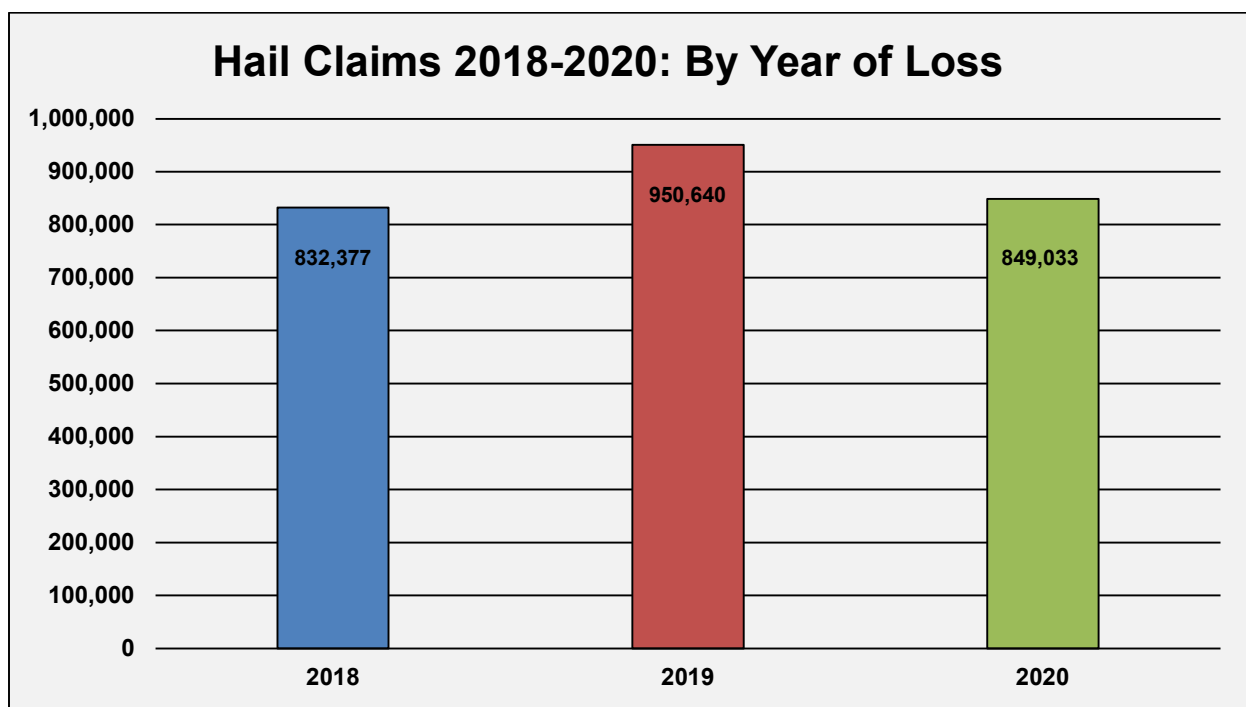
This **ForeCAST<sup>SM</sup>** illustrates the trends in both hail loss claims and hail loss questionable claim referrals (QCs) in the United States (US) from January 1, 2018 through December 31, 2020. Overall, from 2018 through 2020, hail claims increased 2%, from 832,377 to 849,033, and hail QC submissions increased 34%, from 1,461 to 1,958 QCs. From 2018 to 2020, hail claims tended to occur most often in the late spring and summer months (April to August). Similarly, hail QCs tended to occur most often in the late spring to early summer months (April through June). Conversely, both hail claims and QCs tended to occur the least often in the winter months (November to February).

The top 10 states represented 69% of the total hail claims from 2018 through 2020 and 76% of hail QCs in this timeframe. Texas was the state with the highest number of claims with 605,866, this is 64% higher than the second highest state, Colorado. Texas was also the state with the highest number of QCs with 1,330 from 2018 to 2020 which is 44% higher than the second highest state, Illinois.

## Section 1: United States Hail Loss Claims

A total of 2,632,050 hail loss claims were identified with a date of loss from January 1, 2018 through December 31, 2020. Hail loss claims increased 2% between 2018 and 2020; from 832,377 to 849,033. Please note that ISO ClaimSearch® claims are a dynamic dataset. Some claims may have been voided in ISO ClaimSearch®, while other claims may be updated by the member entering the claim and therefore may not reflect the exact numbers reported in previous or subsequent reports.

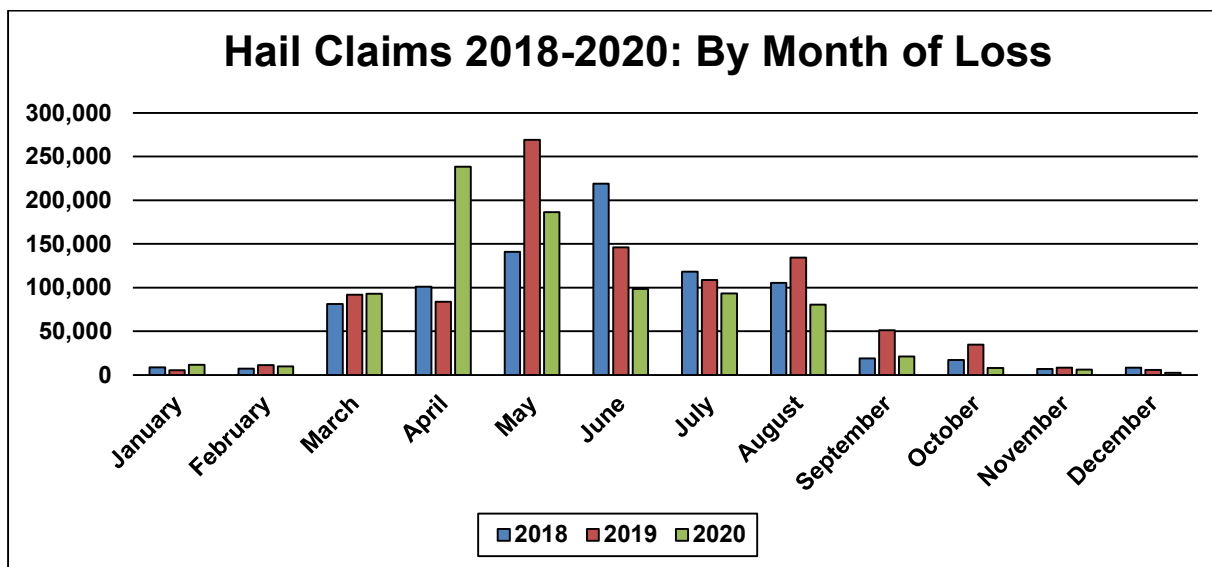
The following graph shows hail loss claims by year of Loss from 2018 through 2020.



### Hail Loss Claims By Loss Month

The following table shows hail loss claims, by loss month, from January 1, 2018 through December 31, 2020. The majority of hail loss claims occur in the late spring and summer months (April to August). This is likely due to increased numbers of thunderstorms during this time period. May 2019 had the highest volume of claims with 269,146 claims followed by April 2020 with 238,209 claims. Conversely, claims were the least frequent in the winter months (November to February).

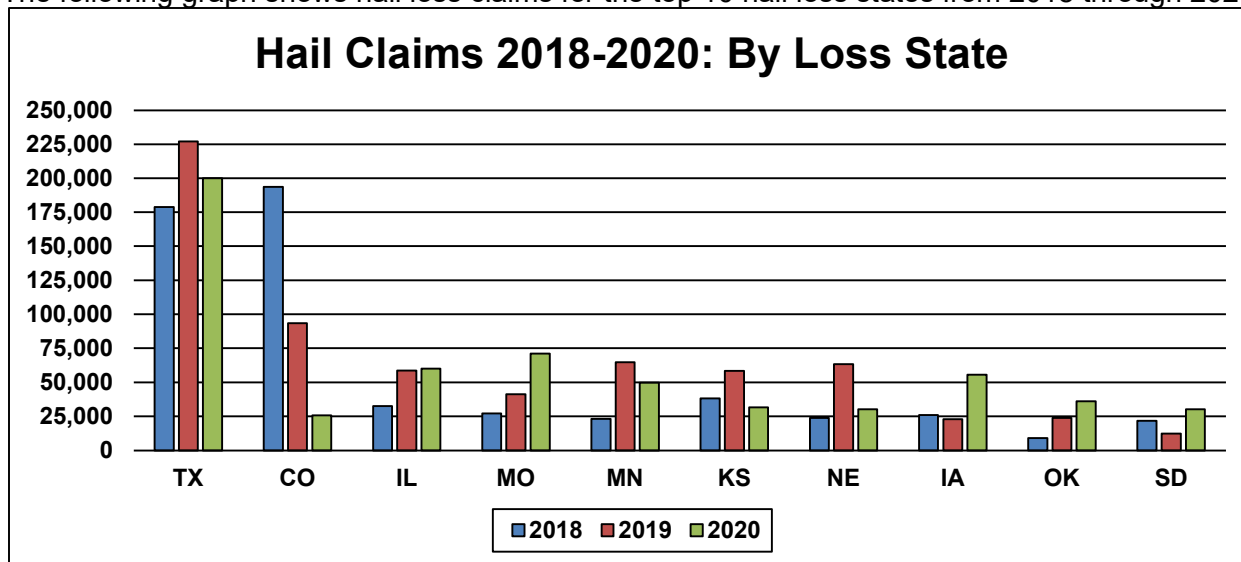
The following graph shows hail loss claims by loss month from 2018 through 2020.



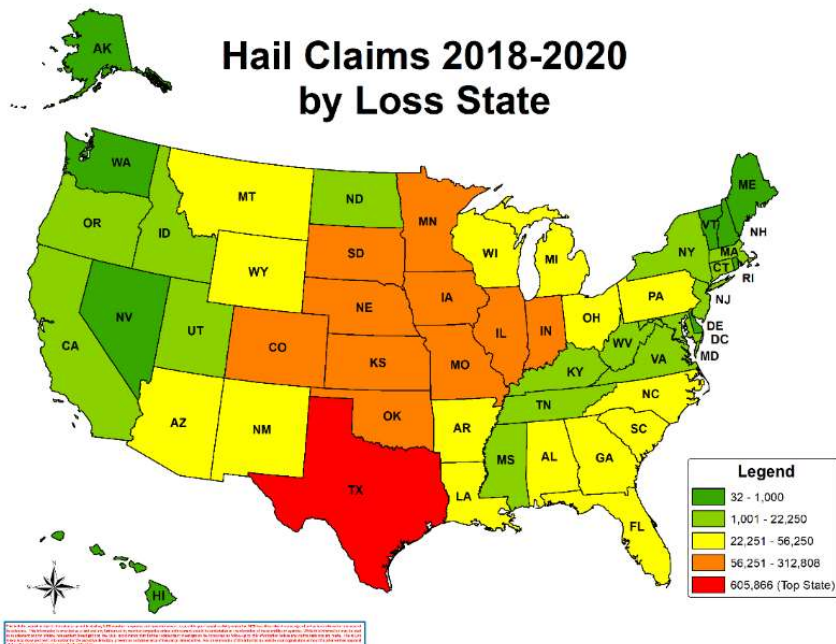
### Hail Loss Claims By Loss State

The following table represents the top 10 loss states with the largest combined total of hail loss claims from January 1, 2018 through December 31, 2020. These loss states represent 69% of the total hail loss claims during this time. Texas was the top loss state with 605,866 claims, or 23% of the total claims between 2018 and 2020. Texas had the highest number of total claims each year beside 2018 where Colorado had the most claims for that year with 193,733 claims.

The following graph shows hail loss claims for the top 10 hail loss states from 2018 through 2020.



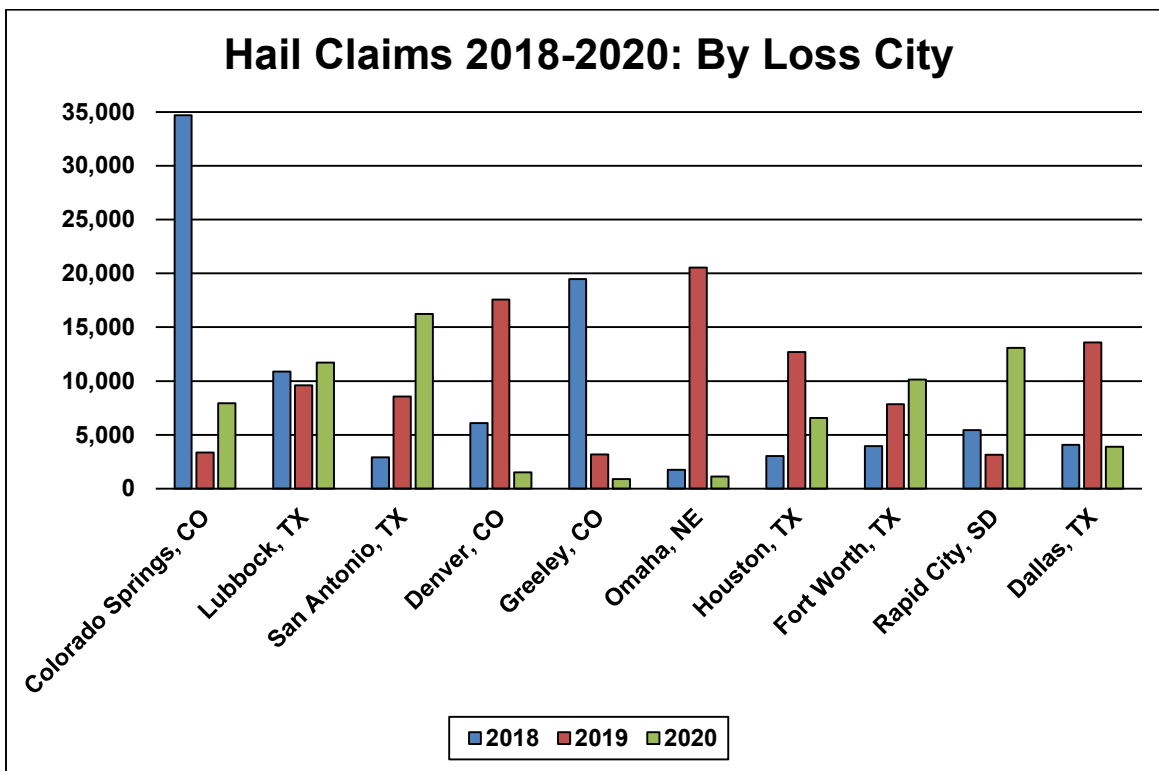
The following map shows hail loss claims by loss state from 2018 through 2020.



### Hail Loss Claims By City

The following table represents the top 10 cities with the largest combined total of hail loss claims from January 1, 2018 through December 31, 2020. The top 10 cities represented 10% of the total hail loss claims in this timeframe. Of the top 10 cities with hail claims, San Antonio, TX increased the largest (457%). Five (5) of the top 10 cities were located in Texas, the state with the most hail loss claims and 3 were located in Colorado, the state with the second highest claim total.

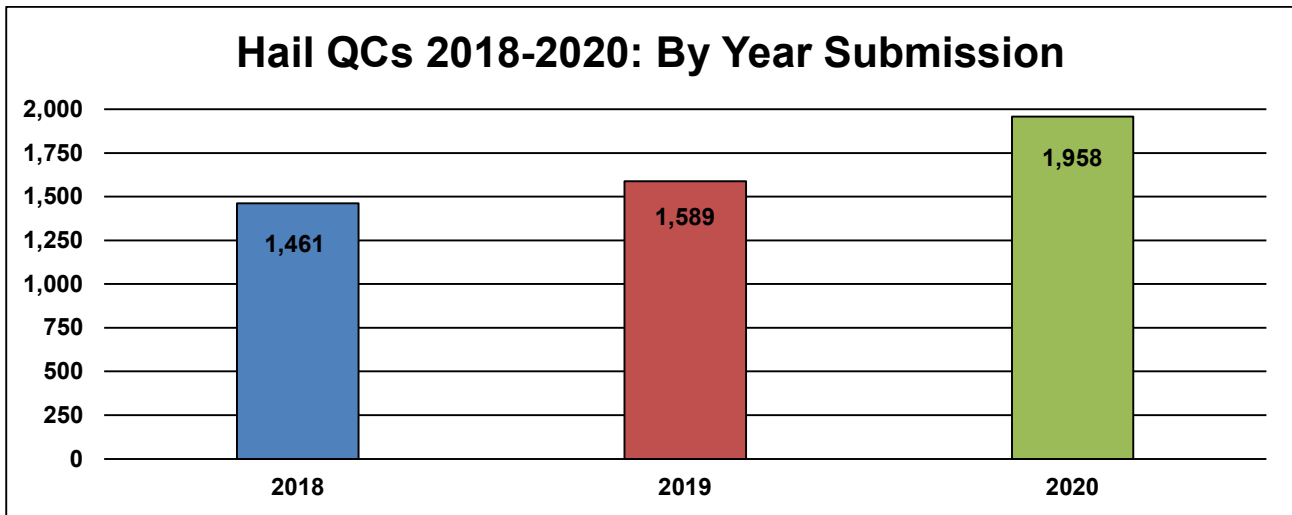
The following graph shows hail loss claims for the top 10 hail loss cities from 2018 through 2020.



## Section 2: United States Hail Loss QCs

A total of 5,008 QCs, with a loss type of “hail”, referred from January 1, 2018 and December 31, 2020 were analyzed. Overall, hail loss QC submissions increased 34% in this timeframe from 1,461 to 1,958 QCs. Please note that the QC database is a dynamic dataset. Some QCs have been voided in ISO ClaimSearch® and other QCs can be updated by the member and therefore may not reflect the exact numbers reported in previous or subsequent reports.

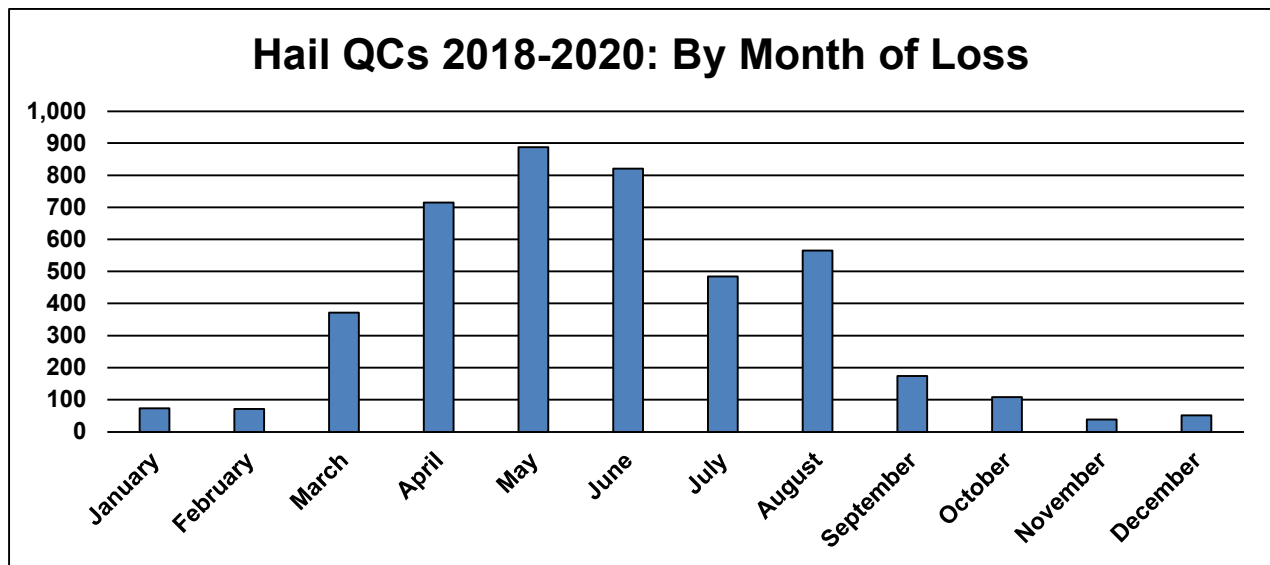
The following graph shows hail loss QCs by year of Submission from 2018 through 2020.



### Hail Loss QCs By DOL Month

The following table shows hail loss QCs by month of loss from January 1, 2018 through December 31, 2020. The majority of QCs occurred in the late spring to early summer months (April through June). This is likely due to increased numbers of thunderstorms during this time period. Conversely, QCs were the least frequent in the winter months (November to February). Please note that 649 QCs referred in 2018 to 2020 had a date of loss prior to 2018.

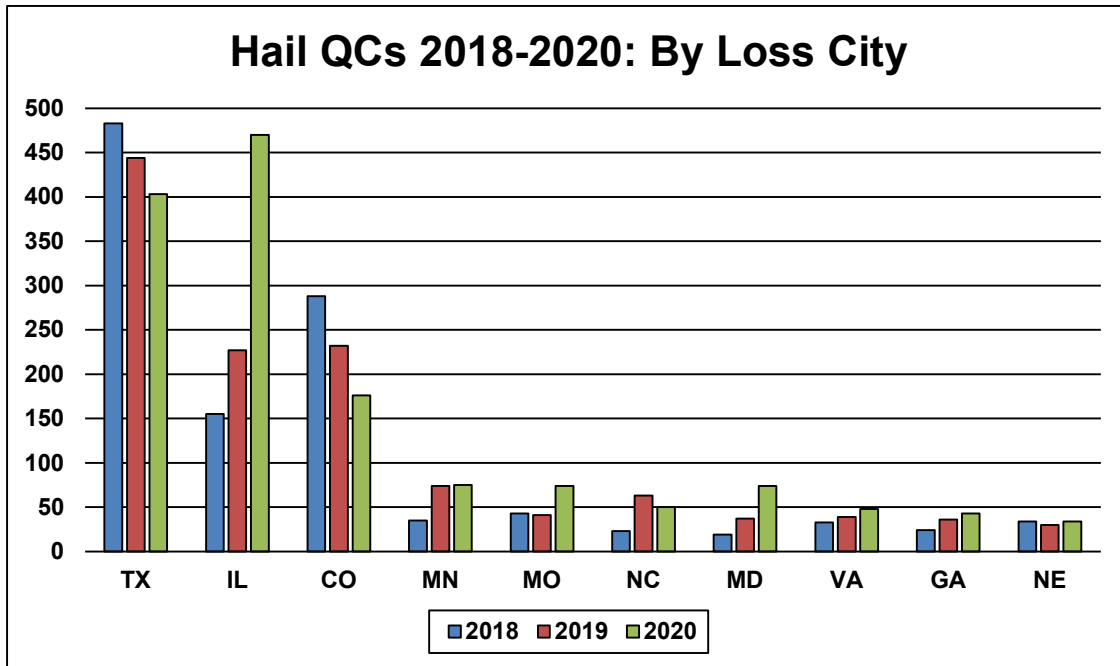
The following graph shows hail loss QCs by date of loss month from 2018 through 2020.



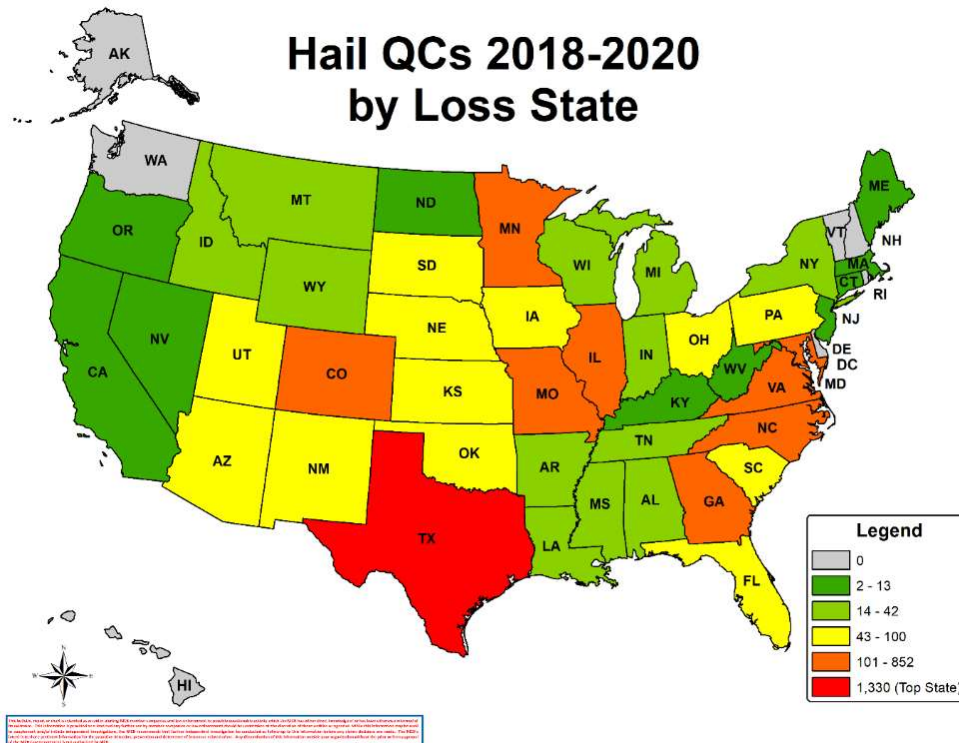
### Hail Loss QCs By Loss State

The following table represents the top 10 loss states with the largest combined total of hail loss QCs from January 1, 2018 through December 31, 2020. The top 10 states represented 76% of the total hail loss QCs during this timeframe. Texas was the top state with 1,330 QCs, or 27% of the total number of QCs between 2018 and 2020.

The following graph shows hail loss QCs for the top 10 hail loss states from 2018 through 2020.



The following map shows hail loss QCs by loss state from 2018 through 2020.



### Hail Loss QCs By Loss City

The following table represents the top 10 loss cities with the largest combined total of hail loss QCs from January 1, 2018 through December 31, 2020. The top 10 cities represented 14% of the total hail loss QCs during this timeframe. Colorado Springs, CO was the city with the most total QCs with 145 or 3% of the total hail loss QCs between 2018 and 2020. Six (6) of the top 10 cities below were located in Texas, the state with the most hail loss QCs and 3 were located in Colorado, the state with the second highest QC total. In addition to the largest increase in hail claims, San Antonio, TX also had the highest increase in QCs with 236%.

The following graph shows hail loss QCs for the top 10 hail loss cities from 2018 through 2020.

