



## 2012 Atlantic Hurricane Season Overview

### Superstorm Sandy Slammed the East Coast Resulting in Record-Setting Damage

Hurricane season 2012 will go into the history books as another active year for tropical storms. With 19 named storms and 10 hurricanes, forecasters were very accurate predicting 12-17 named storms including 5-8 hurricanes. The United States was fortunate that only three tropical storms and one hurricane made landfall in 2012.

#### 2012 Atlantic Hurricane Season Storms

1. Tropical Storm Alberto
2. Tropical Storm Beryl
3. Hurricane Chris
4. Tropical Storm Debby
5. Hurricane Ernesto
6. Tropical Storm Florence
7. Tropical Storm Helene
8. Hurricane Gordon
9. Hurricane Isaac
10. Tropical Storm Joyce
11. Hurricane Kirk
12. Hurricane Leslie
13. Hurricane Michael
14. Hurricane Nadine
15. Tropical Storm Oscar
16. Tropical Storm Patty
17. Hurricane Rafael
18. Hurricane Sandy
19. Tropical Storm Tony

#### This year's Storm Activity

**Tropical Storm Beryl** made US landfall May 29, in Jacksonville Beach, Florida, as the strongest pre-season Atlantic tropical cyclone on record. However it produced minimal insured losses.

**Tropical Storm Debby** made US landfall June 26, at Steinhatchee, Florida. It was the earliest fourth storm of the season on record. The storm produced minimal insured losses.

**Hurricane Isaac** made US landfall August 28, as a category 1 storm in southeastern Louisiana on the eve of Hurricane Katrina's seventh anniversary. The storm resulted in an estimated \$1-2 billion in insured losses.

**Superstorm Sandy** was declared post-tropical just prior to making US landfall October 29 near Atlantic City, NJ. With powerful winds, there was widespread flooding and record snowfall. Initial insured loss estimates range up to \$20 billion.

For more information, visit [www.pciaa.net](http://www.pciaa.net).

#### Top 10 Hurricanes

This background information provides you with some historical data regarding catastrophic events in the United States.

##### Top 10 Hurricanes and Estimated Insured Loss (adjusted to 2011 dollars):

Year	Event	Insured Loss
2005	Katrina	\$46.6 billion
1992	Andrew	\$22.9 billion
2008	Ike	\$13.1 billion
2005	Wilma	\$11.7 billion
2004	Charley	\$ 8.8 billion
2004	Ivan	\$ 8.3 billion
1989	Hugo	\$ 6.8 billion
2005	Rita	\$ 6.4 billion
2004	Frances	\$ 5.4 billion
2011	Irene	\$ 4.3 billion

(Source: Insurance Information Institute and Property Claim Services)

#### Actions for Homeowners

To prevent the loss of life and minimize property damage it is vital that coastal residents create a family disaster plan, maintain an emergency supply kit and stay informed about approaching storms.

Now is the time to review your insurance policy with your agent or company and consider the purchase of flood insurance to make sure that you have the right coverage to meet your individual needs.

#### Actions for Public Policymakers

The 2012 season serves as reminder that since 1995, we have been in a period with active hurricane seasons. PCI encourages state public policymakers to examine weaknesses in their building codes and address shortcomings in their residual markets with well-reasoned, market-oriented approaches that embrace risk-based pricing and healthy competition.

PCI is the nation's premier insurer trade association, representing over 1,000 companies that write 39.2 percent of the nation's automobile, homeowners, business, and workers compensation insurance. The association is also an advocate for sound public policy that fosters a healthy and competitive insurance marketplace.