

SAMPLE REPORT

SITE-SPECIFIC HAIL & WIND ANALYSIS

The logo for Hail Trail PLUS features the words "Hail Trail" in a stylized, italicized font with a color gradient from purple to orange. Below "Hail Trail" is the word "PLUS" in a bold, cyan, sans-serif font. The logo is decorated with four circular icons: two yellow ones at the top and two red ones at the bottom, each with a white outline and a trail of lines extending upwards and outwards. A purple wavy line is positioned below "Hail Trail".

Hail Trail
PLUS

by CompuWeather

PREPARED FOR:

Beneficial Insurance

Attn: Jeff Marker

June 22, 2010

SAMPLE REPORT

Case Reference: Grant / 10-100-6228

CompuWeather

PROJECT INFORMATION

Report Completion Date: June 22, 2010
Prepared for: Beneficial Insurance
Attn: Jeff Marker
Case Reference: Grant / 10-100-6228
Date of Incident / Loss: June 6, 2010
Time of Incident / Loss: Unknown
Location of Loss / Incident: 17 Thyme Drive, Rockford, IL 61114
Type of Incident: Hail
Scope: Site Specific Hail & Wind Analysis

ABSTRACT

Beneficial Insurance has requested that CompuWeather's Forensic Meteorologists perform a site specific hail analysis for June 6, 2010 in the vicinity of 17 Thyme Drive, Rockford, IL 61114. CompuWeather researched all the available weather data from approved sources for the surrounding area, analyzed the information and interpreted the conditions that took place for the requested location during the period requested.

CompuWeather has determined that small hail of 0.75 inch or less likely occurred on June 6, 2010 (date of the incident), in the vicinity of 17 Thyme Drive, Rockford, IL 61114 (site of the incident). In addition, wind gusts of 45-55 mph likely occurred.

SAMPLE REPORT

This report is derived by analyzing information from various sources, including the National Weather Service (NWS), the Storm Prediction Center (SPC) and the National Climatic Data Center (NCDC), Internet feeds, video feeds, and other sources. The data compiled represents the best approximation of hail for the date and time of the analysis. Actual storm report plots are derived from the latitude and longitude received from the NWS and SPC and may not be the exact location of the damage reported. Our research team has examined all available sources to ensure the accuracy of the report; however, we cannot be responsible for malfunctions or inaccurate data received from the NWS or NCDC. When applicable, a report may be repositioned to the exact location when an exact location of the report can be determined. There are no implied guarantees of any damage caused by hail or storms we analyze and report on. Storm reports plotted in our reports are based on site specific field submissions and may not represent the average or largest hail that occurred in the vicinity.

CompuWeather

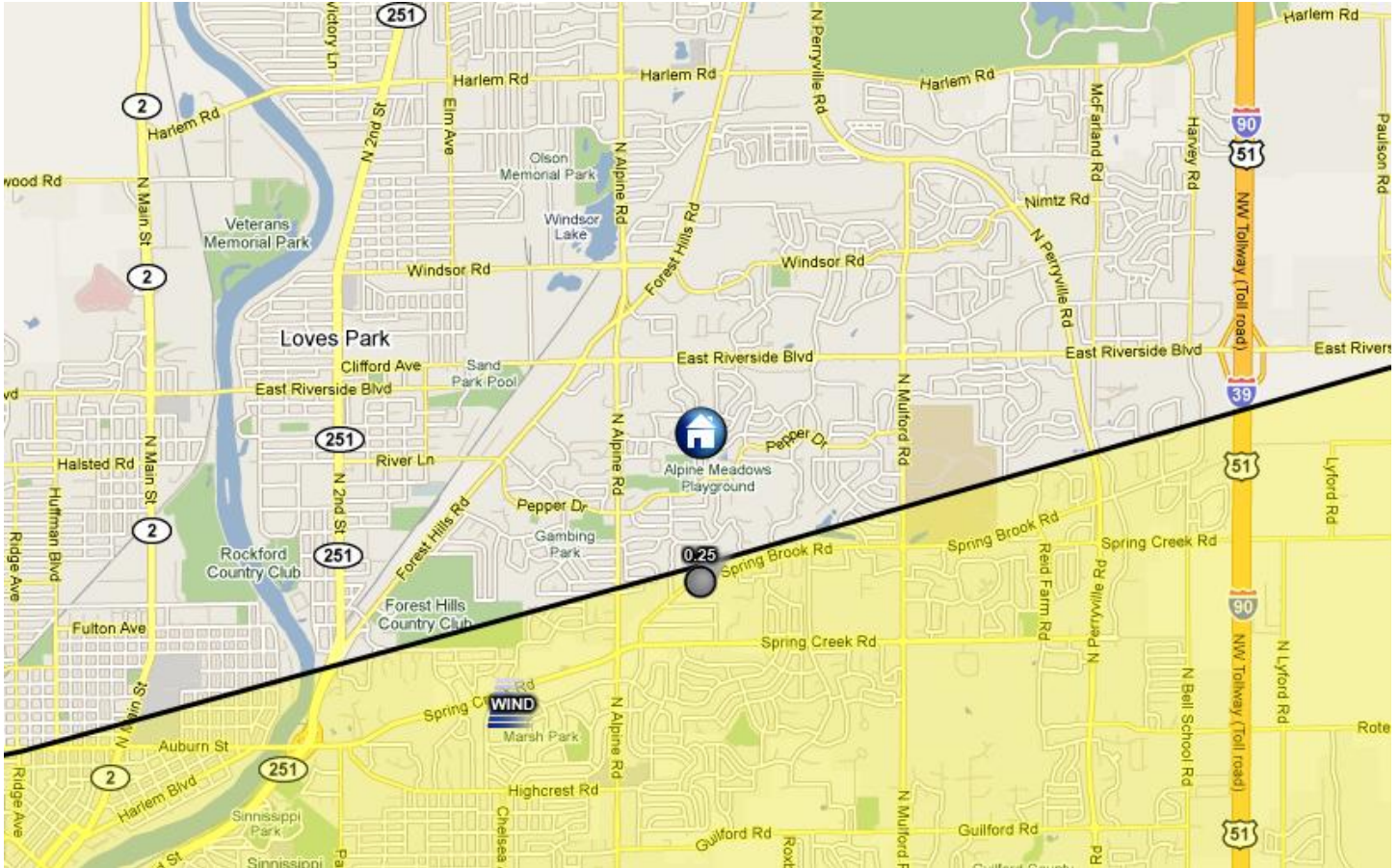
Forensic Services Division

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Date of Analysis: June 6, 2010
Location: 17 Thyme Drive, Rockford, IL 61114
Case Reference: Grant / 10-100-6228

	> 0.75" Hail		Loss Location
	> 1.75" Hail		Confirmed Hail Report
	> 2.50" Hail		



EVENT DESCRIPTION:

SAMPLE REPORT

Estimated Event Start Time: 6:20 AM CDT

Estimated Event End Time: 6:35 AM CDT

A thunderstorm with hail up to 1.00 inch moved through parts of Rockford, IL on April 6, 2010 between 6:20 AM and 6:35 AM local time. The largest hail from this storm fell just south of the address (17 Thyme Drive, Rockford, IL 61114). While the address was located close to the >0.75-inch hail contour, hail larger than 0.75 inch likely did not occur at 17 Thyme Drive, Rockford, IL 61114. Instead, the address was likely impacted by hail equal to or less than 0.75 inch.

Date of Analysis: June 6, 2010
Location: 17 Thyme Drive, Rockford, IL 61114
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WIND ANALYSIS

SAMPLE REPORT

A thunderstorm brought heavy rain, hail and gusty winds to 17 Thyme Drive, Rockford, IL 61114 between 6:20 AM and 6:35 AM. During this storm, peak wind gusts of approximately 45-55 mph likely occurred. In addition, there was a National Weather Service local storm report of trees blown down in the vicinity. The direction of this wind was west to west-southwest.

Otherwise, on June 6th, the wind was light and variable prior to the storms, then it was generally west to west-northwest at 9-15 mph for the remainder of the day, with occasional gusts to 20-25 mph during the afternoon.

Peak Wind	June 6, 2010
Direction:	West / West-Southwest
Gust Speed:	45-55 mph

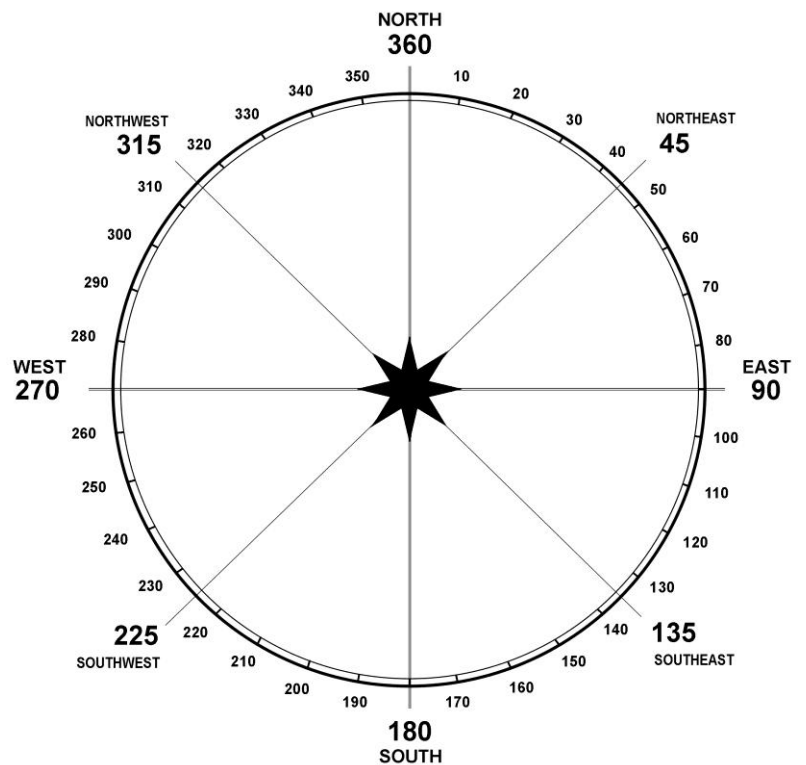
BEAUFORT SCALE

Speed (mph)	Description	Effects
Less 1	Calm	Smoke rises vertically
1-3	Light Air	Smoke drift shows direction of wind, but wind vanes do not
4-7	Light Breeze	Wind vanes move; Leaves rustle; You can feel wind on the face
8-12	Gentle Breeze	Leaves and small twigs move constantly; Small, light flags are extended
13-18	Moderate Breeze	Wind lifts dust and loose paper; Small branches move
19-24	Fresh Breeze	Small trees with leaves begin to move
25-31	Strong Breeze	Large branches move; Telegraph wires whistle; Hard to hold umbrellas
32-38	Near Gale	Whole trees move; Resistance felt walking into wind
39-46	Gale	Twigs and small branches break off trees; Difficult to walk
47-54	Strong Gale	Slight structural damage
55-63	Storm	Trees broken or uprooted; Considerable structural damage
64-73	Violent Storm	Seldom experienced inland; Considerable structural damage
>74	Hurricane	Widespread damage. Very rarely experienced on land.

The wind direction on the compass diagram (below) indicates the direction and their approximate degree equivalents (degrees from true north (360°)). Wind Direction indicates the direction from which the wind is blowing. In other words, if the wind direction is "S (180°)", the wind is from the south (blowing towards the north).

Approximate Wind Direction and Degrees° equivalents:

- N... 350° – 10° (350, 360, 10)
- NNE... 20° – 30°
- NE... 40° – 50°
- ENE... 60° – 70°
- E... 80° – 100°
- ESE... 110° – 120°
- SE... 130° – 140°
- SSE... 150° – 160°
- S... 170° – 190°
- SSW... 200° – 210°
- SW... 220° – 230°
- WSW... 240° – 250°
- W... 260° – 280°
- WNW... 290° – 300°
- NW... 310° – 320°
- NNW... 330° – 340°





ABOUT COMPUWEATHER

CompuWeather is the largest worldwide provider of forensic weather data and a member of the FleetWeather Group of Companies. Established in 1976, CompuWeather is located in Hopewell Junction, NY about 75 miles north of New York City in the well-known Hudson Valley area of New York. CompuWeather is best known for providing past weather documentation that pinpoints the exact weather conditions for the time and place a loss occurred. CompuWeather celebrates its 34th year in business and has managed over 64,000 insurance claims and legal cases to date. CompuWeather has a 95% market share and is generally the brand name of choice for insurance professionals, attorneys and engineers when the weather conditions are critical to the management of a case, claim or investigation.

CompuWeather employs over 25 meteorologists with a vast range of experience and training both in land and marine meteorology. All of CompuWeather's meteorologists are highly experienced, trained and degreed. Internally we are organized into teams that specialize in land cases, marine cases and hurricane cases. CompuWeather currently handles on average approximately 500 cases and claims per month ranging from simple cases to long term studies. Our extensive global client base includes a vast range of insurance professionals, plaintiff and defense attorneys from firms of all sizes and many different practice areas, municipal law departments, maritime attorneys and surveyors and engineering firms. CompuWeather has also earned the distinction for being one of the premier sources for hurricane and severe storm related data and analysis. In 2005 CompuWeather worked with most of the major insurance, legal and engineering firms involved with Hurricane Katrina, Rita and Wilma. It is estimated that CompuWeather's products have been used to manage over 200,000 hurricane related claims throughout the Southeast and the Gulf Coast Region including many \$1B plus cases and claims.

CompuWeather is distinguished by its reputation of providing exceptional and legendary service, quality and accurate work, rapid and timely delivery of all products and comprehensive post-sale support with live direct access to our staff of meteorologists. Our process is simple and typically takes just a few minutes to initiate us to be working on your case or claim.

For many clients, CompuWeather is a one-stop shop for all their weather needs. CompuWeather has the resources to work with all types of weather at any location in world and can provide support for both marine and land based cases and claims. CompuWeather has developed many unique products, tools and services that focus on specific types of weather or managing specific types of cases or claims. Our team of knowledgeable forensic weather consultants provides a unique approach to helping you determine which product and/or service is best for your case or claim. In addition to our standard products and services, CompuWeather also provides specialty line of hurricane products and many special legal services including: rush and super rush service, phone consultations, certified weather data fulfillment, and worldwide expert testimony.

CompuWeather also has an event forecasting group which is the largest provider of site-specific forecasting for the film and commercial production industry (movies, TV, commercials, etc.) and outdoor events.

CompuWeather is one of 3 divisions that make up the FleetWeather Group of Companies. Also included in the group are:

FleetWeather Ocean Services – Worldwide marine forecasting, routing and performance monitoring for the commercial shipping industry and yachting's #1 source for global marine weather and routing assistance.

FleetWeather Forecasting Services – 24/7 site specific weather interpretations (forecasting, advisories and alerts) for land-based weather sensitive clients (utilities, schools, municipalities, construction, shipping port & terminals, sport, etc.).



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Marketing Section -This page is prepared by our marketing department to provide general information on our company and is inserted into all of CompuWeather's reports. This document is not authored by the meteorologist who wrote this report and it has no bearing on the case referenced or the conclusion herein.



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