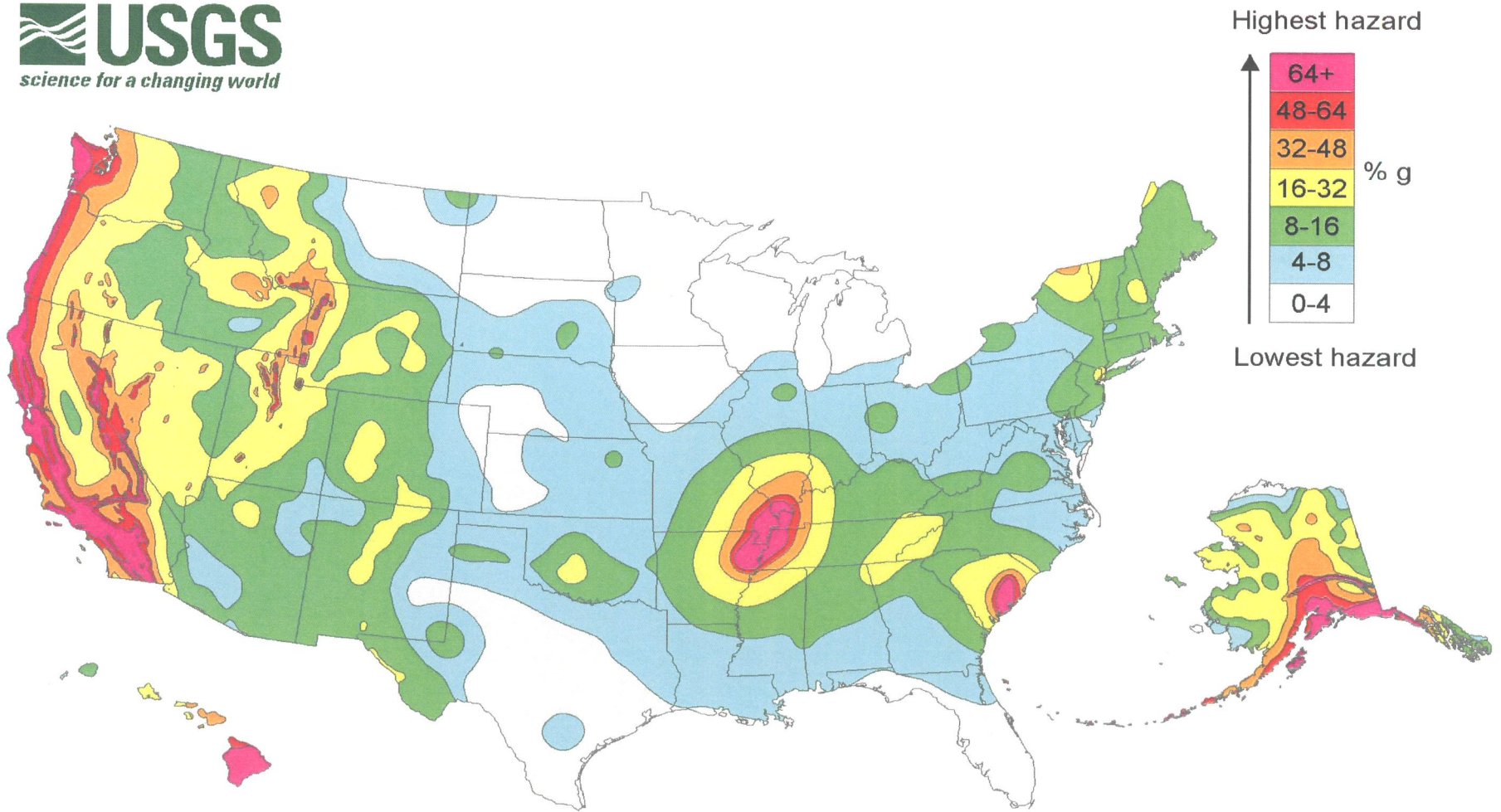
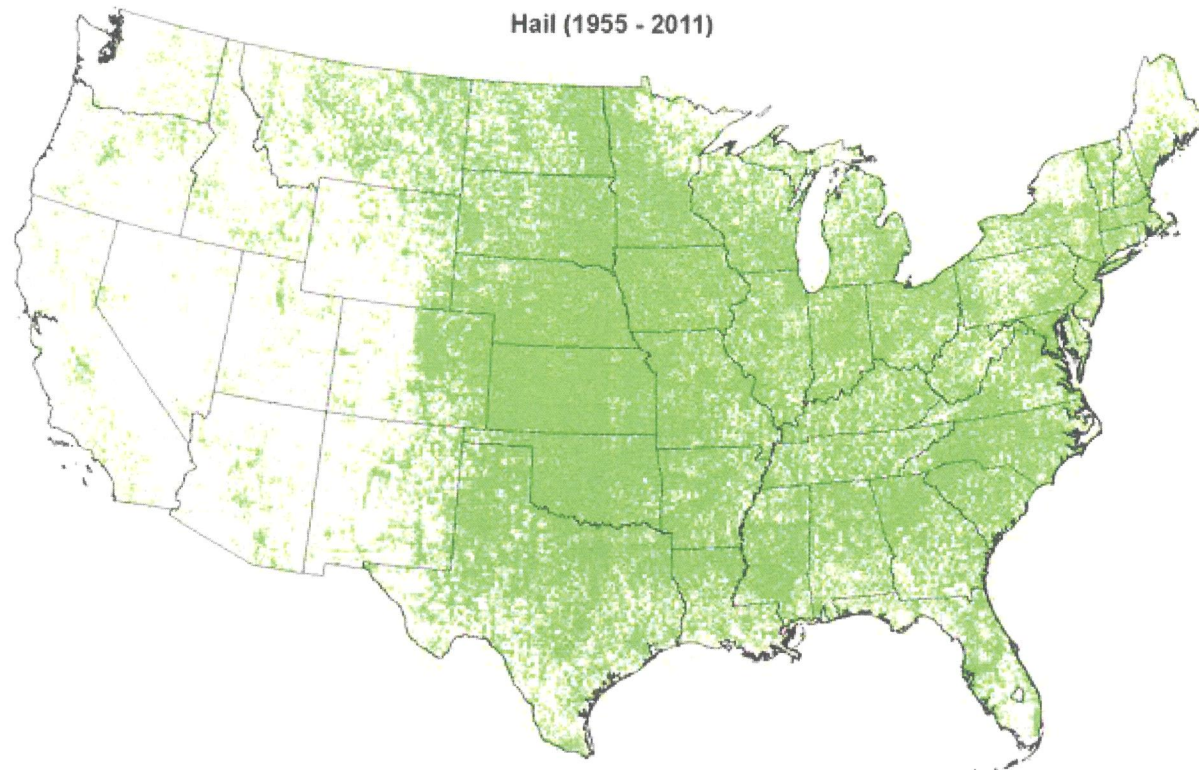


Earthquake Risk

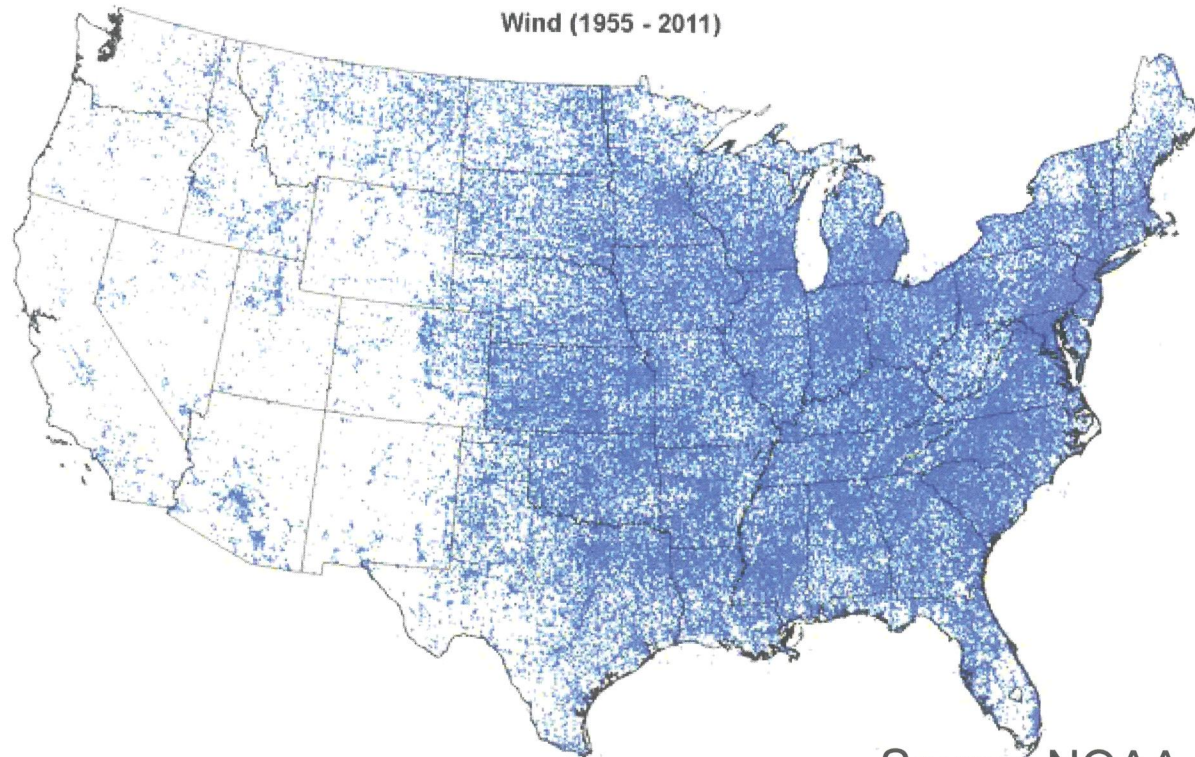


Hail Storms 1955-2011



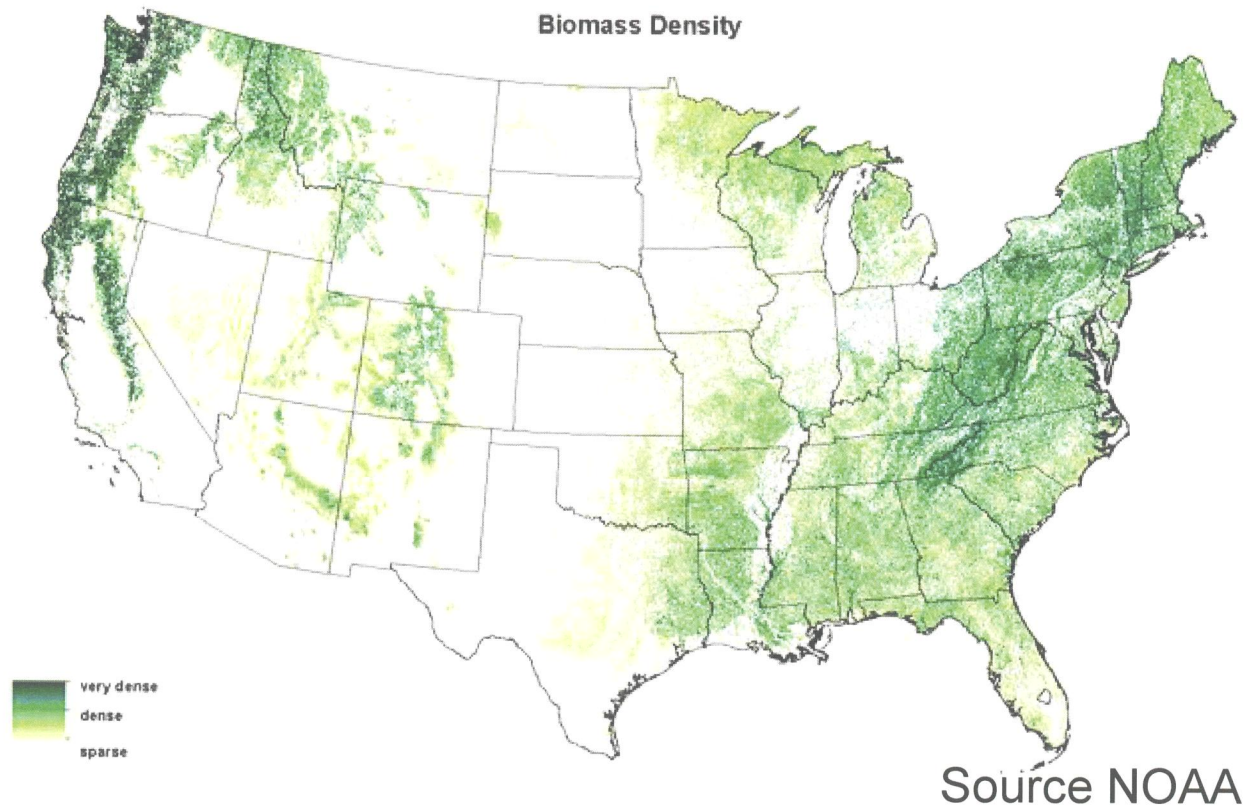
Source NOAA

Wind Storms 1955-2011



Source NOAA

Tree Damage Risk



Catastrophic Loss

1982-2011

Inflation Adjusted

- United States 427.8 Billion
- Florida 65.5 Billion
- Texas 46.0 Billion
- Louisiana 39.7 Billion

Per Capita

- United States \$ 1,380.00
- Florida \$ 3,850.00
- Texas \$ 1,840.00
- Louisiana \$ 7,940.00

Source: The Property Claim Services unit of ISO, a Verisk Analytics company.
Insurance Information Institute