



# Escalation of Values/Accumulations

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IFY Committee

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# Hurricanes

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- Hurricane – North and Central American term.
- Caribbean god of evil – “Hurican”
- Atlantic, Caribbean Sea, Gulf of Mexico, and N.E. Pacific Ocean.

# Typhoon/Cyclones

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- Typhoon - Northwest Pacific Ocean
  - Severe Tropical Cyclone – S.E. Indian Ocean and S.W. Pacific
  - Severe Cyclonic Storms – North Indian Ocean.
  - Tropical Cyclone – S.W. Indian Ocean.
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# SAFFIR-SIMPSON HURRICANE SCALE

Category	Central Pressure	Winds	Surge
<a href="#">1 - Minimal</a>	> 980 mb (28.94")	74-95 mph (64-83 kts)	4-5 ft
<a href="#">2 - Moderate</a>	965-979 mb (28.50-28.91")	96-110 mph (65-96 kts)	6-8 ft
<a href="#">3 - Extensive</a>	945-964 mb (27.91-28.47")	111-130 mph (97-113 kts)	9-12 ft
<a href="#">4 - Extreme</a>	920-944 mb (27.17-27.88")	131-155 mph (114-135 kts)	13-18 ft
<a href="#">5 - Catastrophic</a>	< 920 mb (27.17")	> 155 mph or 135 kts	>18 ft



# Category 1 Hurricane

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- Winds 74-95 mph (64-82 kts).
  - Storm surge generally 4-5 ft above normal.
  - No real damage to building structures.
  - Damage primarily to unanchored mobile homes, shrubbery, and trees.
  - Some damage to poorly constructed signs.
  - Some coastal road flooding and minor pier damage.
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# Category 2 Hurricane

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- Winds 96-110 mph (83-95 kts).
  - Storm surge generally 6-8 feet above normal.
  - Some roofing material, door, and window damage of buildings.
  - Considerable damage to shrubbery and trees with some trees blown down.
  - Considerable damage to mobile homes, poorly constructed signs, and piers.
  - Coastal and low-lying escape routes flood 2-4 hours before arrival of the hurricane center.
  - Small craft in unprotected anchorages break moorings.
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# Category 3 Hurricane

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- Winds 111-130 mph (96-113 kts)
  - Storm surge generally 9-12 ft above normal.
  - Some structural damage to small residences and utility buildings with a minor amount of curtain wall failures.
  - Damage to shrubbery and trees with foliage blown off trees and large trees blown down.
  - Mobile homes and poorly constructed signs are destroyed.
  - Low-lying escape routes are cut by rising water 3-5 hours before arrival of the hurricane center.
  - Flooding near the coast destroys smaller structures with larger structures damaged by battering of floating debris.
  - Terrain continuously lower than 5 ft above mean sea level may be flooded inland 8 miles (13 km) or more.
  - Evacuation of low-lying residences within several blocks of the shoreline may be required.
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# Category 4 Hurricane

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- Winds 131-155 mph (114-135 kts).
  - Storm surge generally 13-18 ft above normal.
  - More extensive curtain wall failures with some complete roof structure failures on small residences.
  - Shrubs, trees, and all signs are blown down.
  - Complete destruction of mobile homes.
  - Extensive damage to doors and windows.
  - Low-lying escape routes may be cut by rising water 3-5 hours before arrival of the hurricane center.
  - Major damage to lower floors of structures near the shore.
  - Terrain lower than 10 ft above sea level may be flooded requiring massive evacuation of residential areas as far inland as 6 miles (10 km).
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# Category 5 Hurricane

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- Winds greater than 155 mph (135 kts).
  - Storm surge generally greater than 18 ft above normal.
  - Complete roof failure on many residences and industrial buildings.
  - Some complete building failures with small utility buildings blown over or away.
  - All shrubs, trees, and signs blown down.
  - Complete destruction of mobile homes.
  - Severe and extensive window and door damage.
  - Low-lying escape routes are cut by rising water 3-5 hours before arrival of the hurricane center.
  - Major damage to lower floors of all structures located less than 15 ft above sea level and within 500 yards of the shoreline.
  - Massive evacuation of residential areas on low ground within 5-10 miles (8-16 km) of the shoreline may be required.
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# Underwriting Considerations

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- Location
  - Bridges
  - Major Rivers
  - Type of yacht
  - Boats on trailers
  - Absentee Owners
  - Mega yachts
  - Vessels 25-50 ft.
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# Underwriting Tools

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- Surveyors
  - Google Earth / Marinas.com
  - North South Warranties
    - *It is warranted the insured vessel is North of Savannah GA from, June 1 to November 1 both inclusive.*
    - *It is warranted the insured vessel is prohibited from entering or operating in the coastal and or inland waters of Florida and/or the Bahamas or being located within the state of Florida and/or the Bahamas from June 1 to November 1, both inclusive.*
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# Underwriting Tools

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- Hurricane Preparedness Plans
  - Deductibles
  - Hurricane Haul Out Policy Provisions
  - Underwriter Experience
  - Proper IT
  - CAT Models
    - AIR World Wide (AIR)
    - Risk Management Solutions (RMS)
    - Eqecat
  - PML
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Thank You

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