Key perils to watch

Natural hazards are increasing in frequency and severity.

Key hazard categories to track:

**Hail and severe thunderstorm**
- "Hail Alley" has widened, bringing more hailstorms to Eastern states
- Hail-producing storms cluster in spring and summer. April 2022 saw the largest increase in activity in the past 5 years
- Knowing a property’s hail-damage risk can reveal potential hidden roof problems

> 6.8M+ U.S. properties had at least one damaging hail event in 2022

**Wildfire**
- Wildfires cause an estimated $4 billion in losses every year
- Continued development in high-risk areas—wildland-urban interface (WUI) and intermix WUI areas—raises potential loss exposure
- Mitigation at the property and community levels promotes resiliency in the face of increasing wildfire events

> 4.5M+ U.S. properties are at high to extreme risk for wildfire

**Hurricane, flooding, and storm surge**
- For the past 8 years, the U.S. has experienced more than ten billion-dollar weather disasters each year
- Construction permits have increased considerably over the past 5 years, especially for former wetlands and agricultural land
- Structures built to current building codes weather storms better

> 11.9M+ U.S. properties are at severe to extreme risk for flood

3 questions to ask as you manage peril risk:

1. Where are properties at risk located, and how can this inform underwriting decisions?
2. Are premiums commensurate with the level of exposure at property locations?
3. Is my data current enough to stay up-to-date with the changing economic environment?

Robust data gives you a comprehensive view of peril risk.

Stay ahead of rising natural disasters with reliable timely peril data from Verisk:

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