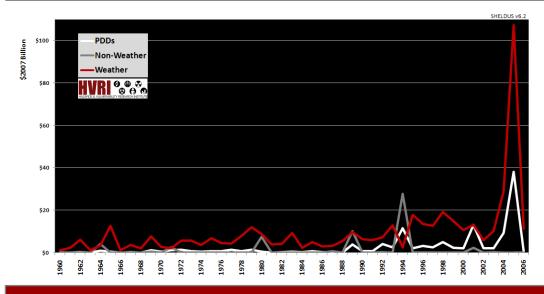


2006 U.S. HAZARD LOSSES

LOSS SUMMARY OF 2006

Year	Total Losses (\$2007 billion)	Fatalities	Injuries	Property	Crop
2006	11.5	528	3,403	8.0	3.4
Annual Average	10.9	560*	4,257*	8.9	2.0
1960 - 2006	512.6	26,314*	200,101*	420.1	92.5

Annual Losses & Presidential disaster Declarations

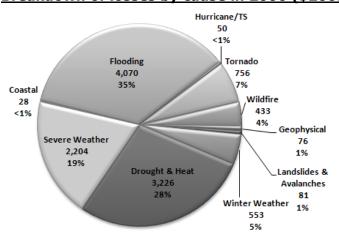


15 COSTLIEST YEARS

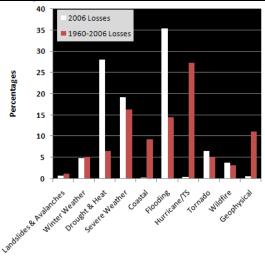
Year	Total Losses (in billion)	Fatalities
2005	107.3	405
1994	30.4	471
2004	28.9	337
1989	19.9	627
1998	19.3	672
1995	17.9	1,596
1980	16.5	1,033
2001	15.6	445
1999	14.9	912
1996	13.5	533
1993	13.0	475
1997	12.7	582
1979	12.0	496
2006	11.5	528
2000	10.7	478

MONETARY LOSSES BY HAZARD TYPE

Breakdown of losses by cause in 2006 (\$2007 Million):



Comparison of 2006 causes with average:



TOP 5 AFFECTED STATES

Most Hazard Hits

State	Counts	
Texas	1,430	
Oklahoma	990	
Iowa	933	
Tennessee	821	
Ohio	726	

Highest Losses

State	Damage (\$2007 billion)
Texas	3.1
California	1.3
New York	1.2
Ohio	0.9
Wisconsin	0.8

Most Fatalities*

State	Fatalities
California	78
New York	48
Pennsylvania	46
Tennessee	40
Illinois	39

TOP 10 AFFECTED COUNTIES IN 2006

Most Hazard Hits

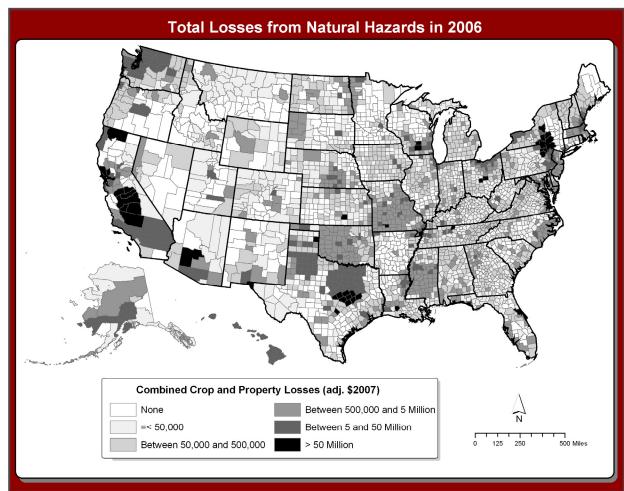
County	State	Counts
Worcester	MA	47
Harris	TX	45
Polk	IA	43
Benton	IA	40
Chittenden	VT	40
Pima	AZ	38
Dane	WI	37
Cook	IL	35
Norfolk	MA	35
Charleston	SC	34

Highest Losses

County	State	Damage (\$2007 million)
Columbia	WI	518.4
Acadia	LA	515.8
Lake	OH	353.1
Delaware	NY	283.6
Broome	NY	278.5
El Paso	TX	207.3
Napa	CA	163.3
Maricopa	AZ	157.0
Franklin	OH	155.9
Siskiyou	CA	143.0
Siskiyou	CA	143.0

Most Fatalities*

County	State	Fatalities
Cook	IL	34
Dyer	TN	17
Philadelphia	PH	12
Montgomery	PA	8
Gibson	TN	8
Columbus	NC	8
Tulare	CA	8
Kauai	HI	7
Sumner	TN	7
Madera	CA	7



In 2006, there were 52 presidential disaster declarations costing a total of \$470 million (\$2007). The annual average number of declared presidential disasters since 1960 is 34.

The states that received the most disaster declarations in 2006 were:

Missouri: 4 New York: 3 2 California: 2 Hawaii: Kansas: 2 2 Minnesota: 2 North Dakota: Oklahoma: Ohio: 2 Oregon:

Alaska:

Texas:

Virginia: Washington:

Cartoon reprinted with permission from the National Hazards Research Center in Boulder, CO.

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*Figures for deaths and fatalities are underreported, especially for Hurricane Katrina and drought events in general. Updates will come in the future.

**For more information on presidential disaster declarations go to FEMA

(http://www.fema.gov/hazard/) and the Public Entity Risk Institute (PERI) at

(http://www.peripresdecusa.org/mainframe.htm).

BILLION DOLLAR EVENTS IN 2006

Event	Date	Affected States	Estimated damage/cost**
Wildfires	Entire	AK, AZ, CA, CO, FL, ID, MT, NM, NV, OK, OR, TX,	> \$1 billion,
	Year	WA, WY	> 28 deaths
Drought	Spring -	ND, SD, NE, KS, OK, TX, MN, IA, MO, AR, LA, MS,	> \$6 billion
	Summer	AL, GA, FL, MT, WY, CO, NM, CA	
Northeast Flooding	June	NY, PA, DE, MD, NJ, VA	> \$1 billion, > 20 deaths
Midwest/Southeast Tornadoes	April	OK, KS, MO, NE, KY, OH, TN, IN, MS, GA, AL	> \$1.5 billion, 10 deaths
Midwest/Ohio Valley Tornadoes	April	IL, IN, IA, AR, MO, KY, TN	> \$1.1 billion, 27 deaths
Severe Storms and Tornadoes	March	AL, AR, KY, MS, TN, TX, IN, KS, MO, OK	> \$1 billion, > 10 deaths

Source: National Climatic Data Center (http://www.ncdc.noaa.gov/oa/reports/billionz.html, as of January 31, 2008)

^{**}NCDC Billion Dollar Events include direct and indirect losses as well as deaths and therefore tend to produce hire estimates than SHELDUS.