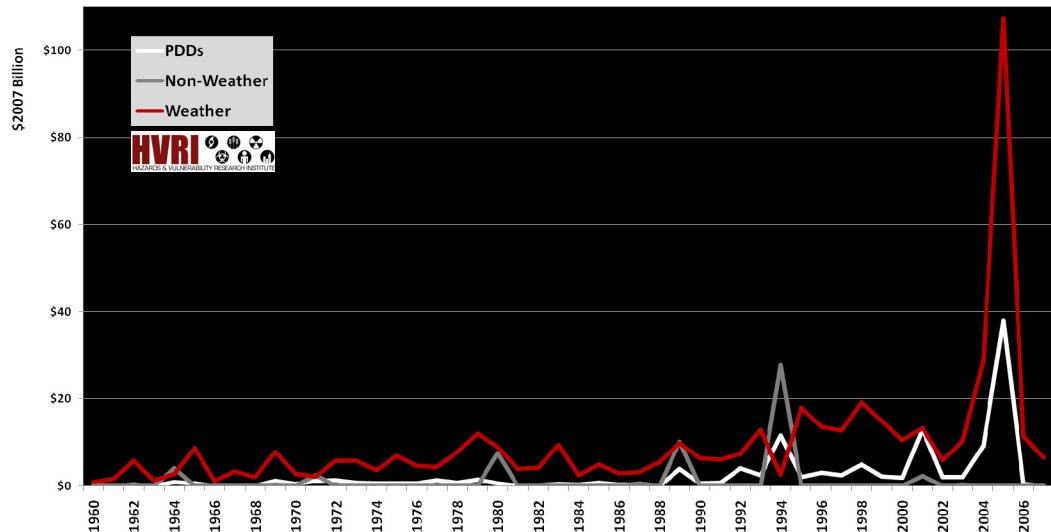


SHELDUS 2007 U.S. HAZARD LOSSES

LOSS SUMMARY OF 2007

Year	Total Losses (\$2007 billion)	Fatalities	Injuries	Property	Crop
2007	6.6	328	1,562	5.7	0.9
Annual Average	10.7	506*	3,723*	8.7	1.9
1960 - 2007	512.3	24,279*	178,690*	419.4	93.0

ANNUAL LOSSES & PRESIDENTIAL DISASTER DECLARATIONS

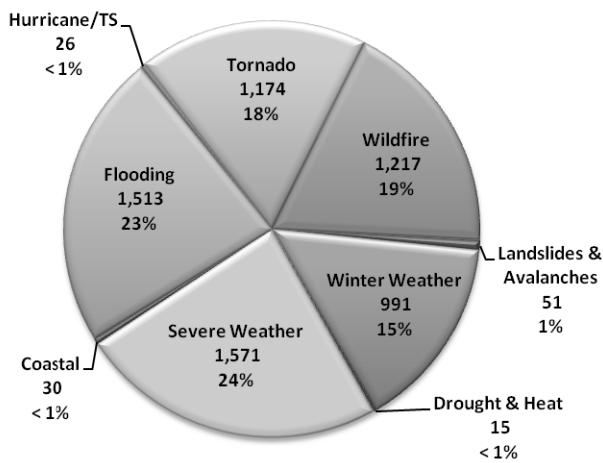


15 COSTLIEST YEARS

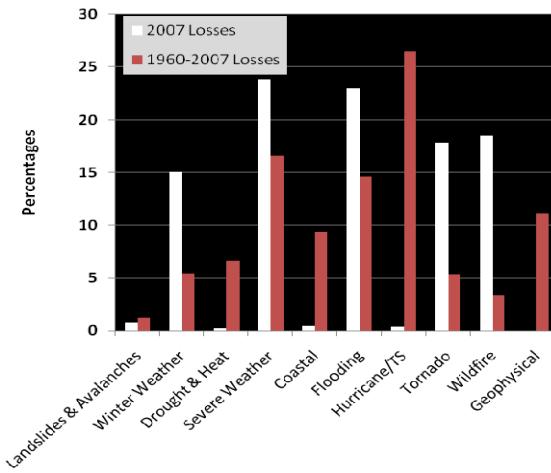
Year	Total Losses (in billion)	Fatalities
2005	107.3	405
1994	30.4	471
2004	28.9	337
1989	19.9	627
1998	19.3	672
1995	17.9	1,600
1980	16.5	1,033
2001	15.6	445
1999	14.9	912
1996	13.5	533
1993	13.0	475
1997	12.7	582
1979	12.0	496
2006	11.5	528
2000	10.7	478

MONETARY LOSSES BY HAZARD TYPE

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



Comparison of 2007 causes with average:



TOP 5 AFFECTED STATES

Most Hazard Hits

State	Counts
Texas	1,414
Iowa	1,105
Ohio	777
Virginia	646
Georgia	641

Highest Losses

State	Damage (\$2007 billion)
California	1.6
Michigan	0.6
Texas	0.5
Kansas	0.5
Missouri	0.4

Most Fatalities*

State	Fatalities
Texas	75
Florida	40
California	25
Alabama	18
Kansas	17

TOP 10 AFFECTED COUNTIES IN 2007

Most Hazard Hits

County	State	Counts
Polk	IA	53
Black Hawk	IA	50
Tarrant	TX	44
Rutland	VT	44
Dallas	IA	39
Clinton	NY	39
Caledonia	VT	39
Windsor	VT	39
Addison	VT	38
Chittenden	VT	38

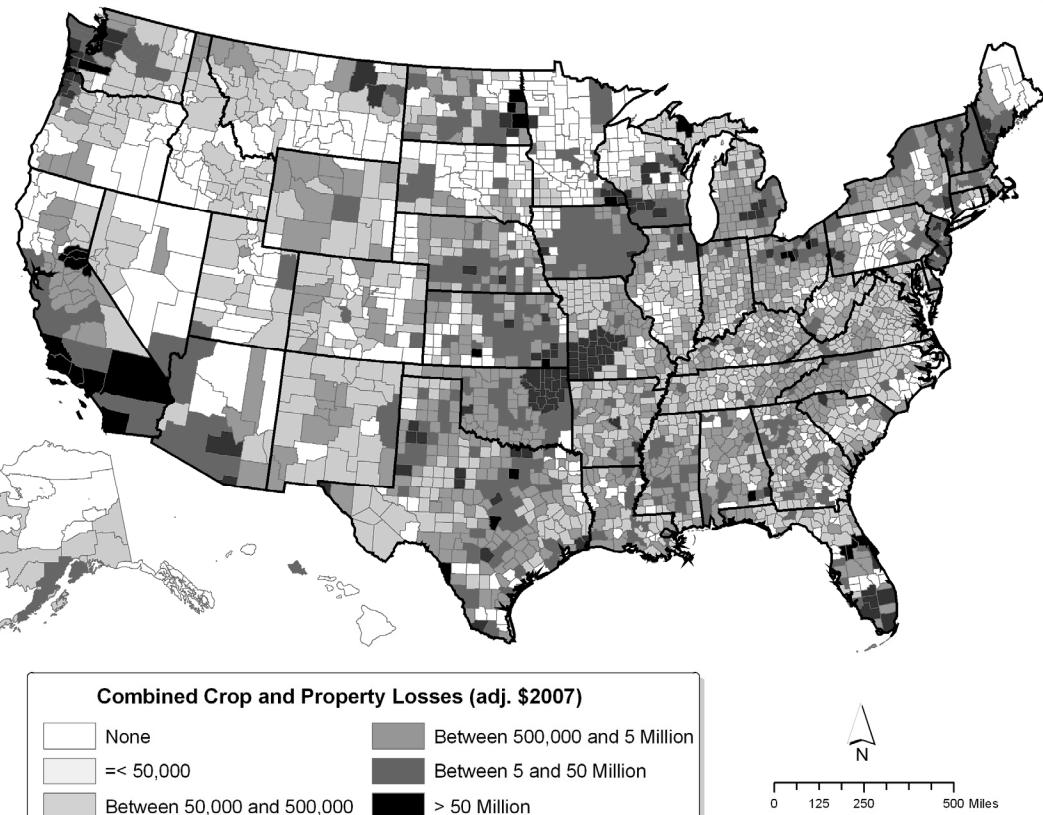
Highest Losses

County	State	Damage (\$2007 million)
San Diego	CA	652.6
Marquette	MI	520.1
Coffee	AL	250.1
Kiowa	KS	250.0
Burnet	TX	137.1
Placer	CA	125.1
El Dorado	CA	125.1
Nevada	CA	125.1
Alpine	CA	125.0
San Beranrdino	CA	116.2

Most Fatalities*

County	State	Fatalities
Lake	FL	21
San Diego	CA	11
Kiowa	KA	11
Coffee	AL	9
Fort Bend	TX	9
Maverick	TX	7
Cook	IL	6
Baker	GA	6
Uintah	UT	6
Clark	NY	5

Total Losses from Natural Hazards in 2007



In 2007, there were 63 presidential disaster declarations costing a total of n/a million (\$2007). The annual average number of declared presidential disasters since 1960 is 34.

The states that received the most disaster declarations in 2007 were:

Oklahoma:	7
Missouri:	4
Nebraska:	4
Kansas:	3
New York:	3
North Dakota:	3
Illinois:	3
Iowa:	3
Maine:	3
Texas:	3
California:	2
Florida:	2
Oregon:	2
Vermont:	2
Washington:	2

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

*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 2007

Event	Date	Affected States	Estimated damage/cost**
Great Plains and Eastern Drought	Entire Year	ND, SD, NE, KS, OK, TX, MN, WI, IA, MO, AR, LA, MS, AL, GA, NC, SC, FL, TN, VA, WV, KY, IN, IL, OH, MI, PA, NY	> \$5 billion
Freeze	April	AL, AR, GA, IL, IN, IA, KS, KY, MS, MO, NE, NC, OH, OK, SC, TN, VA, WV	> \$2 billion
East/South Severe Weather	April	CT, DE, GA, LA, ME, MD, MA, MS, NH, NJ, NY, NC, PA, RI, SC, TX, VT, VA	> \$1.5 billion 9 deaths
Freeze	January	CA	\$1.4 billion, 1 death
Wildfires	Summer-Fall	AK, AZ, CA, ID, UT, MT, NV, OR, WA	> \$1 billion, > 12 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 higher estimates than SHELDUS.