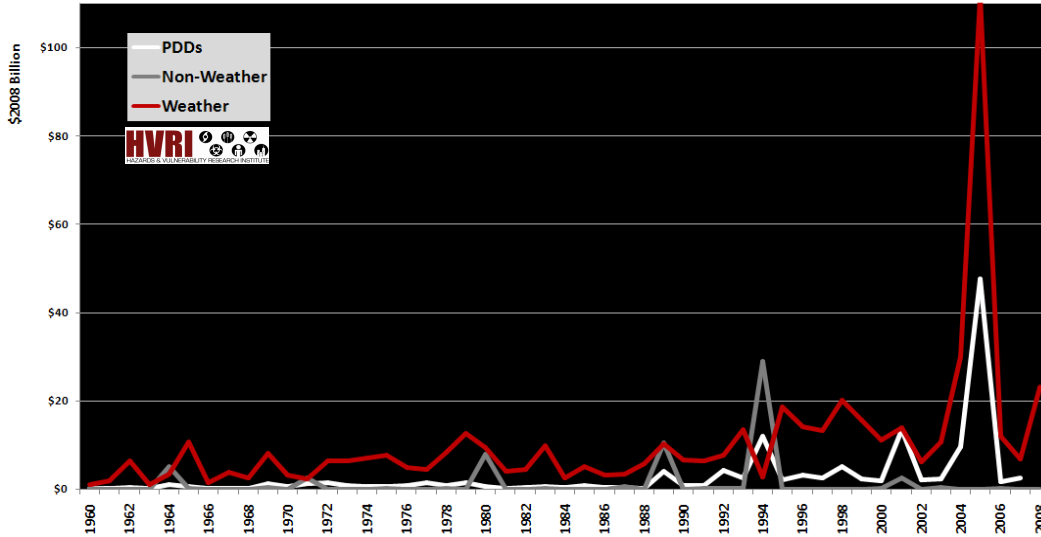


LOSS SUMMARY OF 2008

Year	Total Losses (\$2008 billion)	Fatalities*	Injuries	Property	Crop
2008	23.0	485	2,343	20.6	2.4
Annual Average	11.5	558	5,404	9.5	2.1
1960 - 2008	564.4	27,361	264,778	463.8	100.6

ANNUAL LOSSES & PRESIDENTIAL DISASTER DECLARATIONS

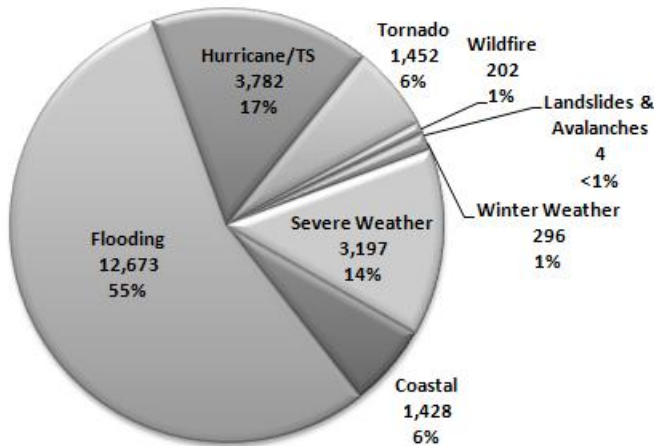


15 COSTLIEST YEARS

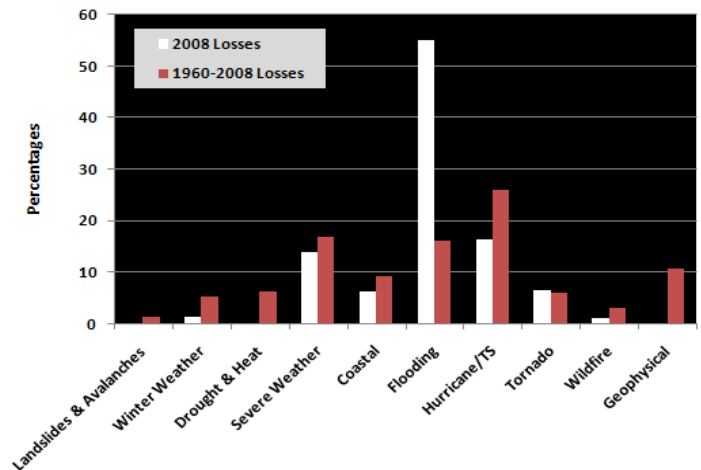
Year	Total Losses (in billion)	Fatalities
2005	111.6	405*
1994	31.6	471
2004	30.0	337
2008	23.0	485
1989	20.7	627
1998	20.1	672
1995	18.7	1,596
1980	17.1	1,033
2001	16.2	445
1999	15.5	912
1996	14.1	533
1993	13.5	475
1997	13.2	582
1979	12.5	496
2006	11.9	528

MONETARY LOSSES BY HAZARD TYPE

Breakdown of losses by cause in 2008 (\$2008 Million):



Comparison of 2008 causes with average:



TOP 5 AFFECTED STATES

Most Hazard Hits

State	Counts
Iowa	1,752
Texas	1,093
Virginia	1,010
Ohio	946
New York	931

Highest Losses

State	Damage (\$2008 billion)
Iowa	8.3
Texas	3.7
Wisconsin	2.0
Louisiana	1.8
Indiana	1.6

Most Fatalities*

State	Fatalities
Texas	34
Arkansas	34
Illinois	33
Missouri	29
Indiana	27

TOP 10 AFFECTED COUNTIES IN 2008

Most Hazard Hits

County	State	Counts
Polk	IA	150
Erie	NY	74
Black Hawk	IA	72
Story	IA	70
Warren	IA	69
Hampden	MA	68
Middlesex	MA	67
Dallas	IA	66
Kern	CA	55
Boone	IA	51

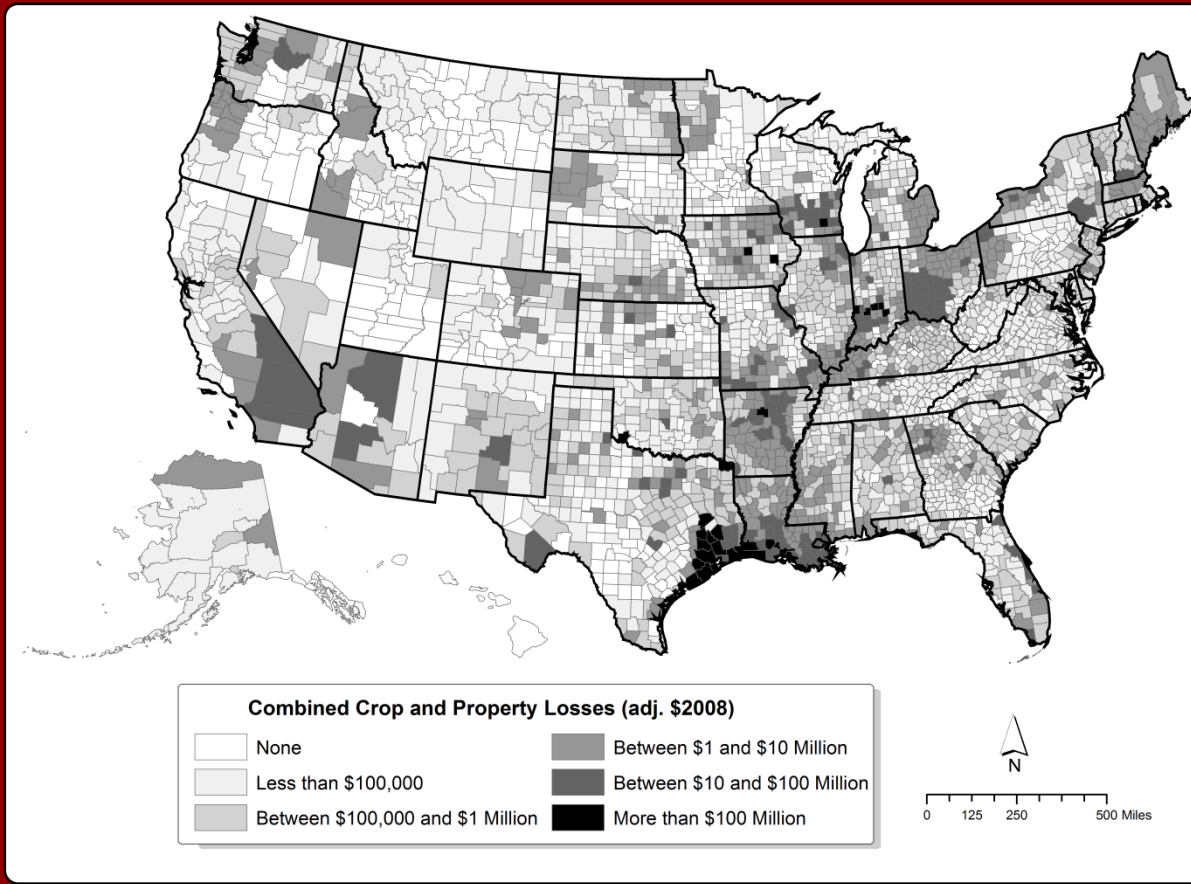
Highest Losses

County	State	Damage (\$2008 million)
Linn	IA	7,500.0
Green	WI	1,340.2
Jackson	OK	756.3
Orange	TX	566.2
Bartholomew	IN	400.6
Galveston	TX	253.6
Brazoria	TX	253.5
Matagorda	TX	253.5
Marshall	IA	251.2
Iberia	LA	240.6

Most Fatalities*

County	State	Fatalities
Cook	IL	25
Clark	NV	20
Newton	MO	14
Macon	TN	13
Dallas	TX	9
Van Buren	AR	8
Butler	IA	8
Scioto	OH	7
Sumner	TN	7
Broward	FL	7

Total Losses from Natural Hazards in 2008



In 2008, there were 75 presidential disaster declarations. The annual average number of declared presidential disasters since 1960 is 35.

The states that received the most disaster declarations in 2008 were:

- Missouri: 6
- Arkansas: 5
- Oklahoma: 5
- Nebraska: 4
- South Dakota: 3
- Kansas: 3
- Kentucky: 3
- Illinois: 3
- New Hampshire: 3
- Indiana: 3
- Mississippi: 3
- Vermont: 3

Cartoon reprinted with permission from the National Hazards Research Center in Boulder, CO. 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 2008

Event	Date	Affected States	Estimated damage/cost**
Hurricane Ike	September	TX, LA, AR, IL, IN, KY, MO, OH, PA	> \$28 billion, 82 deaths
Midwest Flood	June	IA, IL, IN, MO, NE, MN, WI	> \$15 billion, 24 deaths
Hurricane Gustav	September	LA, MS, AL, AR	> \$5 billion, 43 deaths
Drought	Entire Year	CA, TX, NC, SC, GA, TN	> \$2 billion
Wildfires	Summer/Fall	AK, AZ, CA, NM, ID, UT, MT, NV, OR, WA, CO, TX, OK, NC, FL	> \$2 billion, 16 deaths

Source: National Climatic Data Center (<http://www.ncdc.noaa.gov/oa/reports/billionz.html>), as of September 16, 2009)

*Fatality figures are underreported, especially for Hurricane Katrina and heat events in general. Updates will come in the future.

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