

(Updated 2/14)

The Ohio Insurance Institute (OII) summarizes Ohio wind/hailstorms that produced significant insured losses through 2013.

The majority of the following information is based on surveys conducted by the Ohio Insurance Institute. Information is also provided by [Property Claim Services](#) (PCS) as noted for some events.

**Note:** These are preliminary insured loss estimates and should not be construed as final losses unless noted. These figures do not include losses related to floods, which are covered by the National Flood Insurance Program. Estimated total loss figures are also provided in **2013 US dollars in red**. Links to corresponding news releases/storm data are provided when available.

12 major Ohio wind and hail storms since 2010 caused estimated insured losses in the \$1.87-1.99 billion range, compared to seven in the entire previous decade (2000-09) with estimated insured losses of \$2.67 billion (**in 2013 US dollars**).

- **[November 17-18, 2013 tornado outbreak](#):** Straight-line winds, tornadoes and rain moved across Ohio on November 17. Peak wind gusts of 85 mph were reported in Hardin, Pickaway and Fairfield counties according to the [National Weather Service \(NWS\)-Wilmington](#). NWS [preliminary reports show 136 tornadoes](#) occurred during the November outbreak affecting multiple states, including two EF2 and two EF1 tornadoes in Ohio.

OII reports nearly \$54 million in preliminary insured losses based on its member company storm survey representing about ¾ of Ohio's private passenger auto and homeowners markets and 1/3 of the commercial market. [Property Claim Services](#) estimates total insured losses at \$833 million from the November outbreak affecting Illinois, Indiana, Kentucky, Michigan, Missouri, Ohio and Wisconsin, with Ohio insured losses at \$39.3 million.

- **[July 10, 2013 Ohio summer storms](#):** Wind and heavy rains that also spawned three tornadoes across Ohio caused between \$71.5 and \$84.8 million in insured losses, according to insurance industry preliminary estimates. OII reports preliminary losses from its member companies representing about ¾ of the Ohio private passenger auto and homeowners market to be at least \$71.5 million based on survey findings while PCS figures peg losses in Ohio at \$84.8 million.

- **[October 29-30, 2012 Superstorm Sandy](#):** The majority of storm-related losses in Ohio were concentrated in the northeastern part of the state, with wind and water back-up losses to homes, cars and businesses. Numerous trees were downed across northern Ohio, with the hardest hit areas from Lorain to Cuyahoga to Lake Counties. Peak wind gusts of 68 mph were reported at Cleveland Hopkins Airport according to the [National Weather Service-Cleveland](#) causing storm-related road closures in the area. Associated Press reports Superstorm Sandy's high winds and rains left over 250,000 Ohio customers without power. Outages to First Energy customers in the greater Cuyahoga County area were estimated at 238,000, forcing closures to area schools and businesses.

Nationally Sandy's effects were widespread. [Property Claim Services](#) reports that it affected 15 states (Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia and West Virginia) and Washington D.C. Damages were due to a combination of flooding, snow and high winds. [PCS' insured-loss estimates from Superstorm Sandy](#) stand at \$18.75 billion (**\$19B**), with a large majority of losses in New York (\$9.6B) and New Jersey (\$6.3B). Sandy is the fourth costliest US catastrophe according to the [Insurance Information Institute](#).

PCS estimates for Ohio from Superstorm Sandy are \$292 million (**\$296.3M**) in insured losses and 42,000 claims.

[FEMA's major disaster declaration for Cuyahoga County](#) was issued on January 3, 2013. See the Ohio EMA [October 2012 Sandy situation reports](#) for more information.

## Ohio wind/hailstorm history–2-2-2

• **June-July 2012 Ohio Derecho and summer storms:** Although this outbreak is actually considered two separate storm events from an insurance industry standpoint, the Ohio Insurance Institute combined them for storm loss survey purposes. In some cases the initial event (June 28-July 2) indirectly affected losses

sustained in the second (July 2-4). [Click here](#) for OII's initial loss estimate survey results. NOTE: See PCS information below for Ohio's final loss estimates from these storms.

### June 29 derecho

According to the National Weather Service (NWS), the June 29 derecho traveled 600 miles in 10 hours with an average speed of 60 mph. Over 800 preliminary thunderstorm/wind reports were taken with peak wind gusts of 80-100 mph. As many as 4 million customers from Indiana to Virginia lost power, including over a million across the Buckeye state. It was declared a federal disaster in Ohio on June 30.

[NWS Wilmington:](#) High winds gusting in the 80 mph-plus range were reported in several communities including Coldwater, Dayton, Gahanna and Lancaster. Localized hail was also reported.

[NWS Cleveland:](#) Two unconfirmed tornadoes were reported near Newcomerstown, Tuscarawas County. High winds uprooted trees and downed power lines. Hail was also reported. 80 mph-plus winds were reported including in Findlay and Edison.

### July 1 storms

[NWS Wilmington:](#) In the wake of the June 29 derecho, another severe weather event occurred two days later. Thunderstorms moved through the Miami Valley and parts of central Ohio, producing large hail and damaging winds. Some wind damage was significant, especially in Miami and Clark Counties. Further south, additional thunderstorm cells produced damaging winds and large hail. A strong storm over northern Clermont County produced golf-ball sized hail, while a super-cell over Ross County produced baseball-sized hail.

### PCS loss estimates/OII commentary

The combination of the June/July storms affected 14 states (Illinois, Indiana, Kentucky, Maryland, Michigan, Minnesota, New Jersey, North Carolina, Ohio, Pennsylvania, South Carolina, Virginia, West Virginia and Wisconsin) and Washington DC.

Ohio was the only state reporting major insured losses from both the June derecho and early July storms. [Property Claim Services](#) (PCS) estimates that Ohio losses from the June-July storms were significant: \$845 million (**\$857.4M**) in insured losses and 145,600 claims. Ohio posted the largest losses from both storm events.

According to the Ohio Insurance Institute this is Ohio's third costliest natural disaster in recent history from an insured loss standpoint. The two costliest are the Hurricane Ike 'dry hurricane' storm on September 14, 2008 (\$1.255 billion in 2008 dollar-figures/**\$1.358B**) and the 1974 Xenia tornado outbreak of April 1974 (\$1 billion in 2008 dollar-figures/**\$1.1B**).

A Federal Disaster Declaration for the state of Ohio was received on June 30. [FEMA's major disaster declaration](#) was issued on August 20, 2012. See the Ohio EMA [June 2012 situation reports](#) for more information.

• **March 2, 2012 storms:** Ohio Insurance Institute preliminary estimates showed \$15.4 million (**\$15.8M**) in insured losses from 2,195 claims from hail, high winds and tornadoes. [National Weather Service-Wilmington](#) reported at least six tornadoes across southwestern Ohio. Moscow, a village in Clermont County, was hardest hit by an EF-3 tornado. The storms were part of a system stretching from the Gulf Coast to the Great Lakes that killed more than three-dozen in Indiana, Kentucky, Ohio and Alabama, including three in Ohio. Ohio Governor John Kasich issued an emergency declaration for Clermont County on March 3. See the Ohio EMA [March 2012 situation reports](#) for more information.

• **July 10-14, 2011 storms:** Ohio insured losses from a series of mid-July storms were just short of \$31 million (**\$31.9M**), OII reports. Preliminary survey estimates from OII and [Property Claims Services](#) find that insurance companies paid out \$30.8-\$43 million (**\$31.9-\$44.5M**) in Ohio claims from a July 10-14 storm system that brought flooding, hail, tornadoes and high winds to six states, including Ohio. The number of Ohio claims filed from the July storms are estimated between 6,923 and 7,500.

• **May 20-26, 2011:** Preliminary estimates peg this series of storms as the fourth costliest Ohio natural disaster in recent history from an insured loss standpoint. May losses are estimated at \$322-\$400 million (**\$333.5-\$414.3M**), with claims ranging from 68,000 to 77,000.

### Ohio wind/hailstorm history–3-3-3

- **April 22-28, 2011:** Preliminary statewide losses from high winds, tornadoes, rain and hail caused at least \$80 million (**\$82.9M**) in insured losses with 15,500 claims filed in Ohio, according to [Property Claim Services](#). [National Weather Service-Wilmington](#) reported an EF-0 tornado touched down near New Carlisle on April 27.
- **April 19-20, 2011:** High winds, tornadoes and hail caused at least \$43 million (**\$44.5M**) in insured losses with over 8,100 claims reported. 12 tornadoes were confirmed in Ohio during this storm event.
- **Sept. 16, 2010:** A series of storms produced 11 tornadoes, hail and high wind damage primarily in central, southeast and northeast parts of the state. Minor injuries were reported along with storm-related deaths in Bellville WV and Queens NY. Initial Ohio insured loss estimates are at least \$17.2 million (**\$18.4M**).
- **June 5-6, 2010:** Severe storms moved across Ohio including a fatal EF-4 tornado in Wood and Ottawa counties with winds of 170-175 mph. Six Ohio deaths and numerous injuries were reported. Initial losses were estimated at \$22.1 million. These figures are now projected at over \$41.2 million (**\$44M**) in insured losses due to \$19.1 million property damage claims settlement for Lake High School in Millbury.
- **May 7-8, 2010:** Storms centered across the top half of Ohio caused at least \$31.4 million (**\$33.5M**) in damages based on OII survey findings. Thunderstorms produced hail, wind and a May 7 tornado that touched down in Wood County. The National Weather Service reported hail measuring between 1¼ - 1½ inches in Sandusky.
- **Sept. 14, 2008:** The Hurricane Ike-related windstorm is the costliest Ohio natural disaster in recent times with \$1.255 billion (**\$1.358B**) in insured losses as of September 2009. [Click here](#) for preliminary loss estimate news release. Hurricane Ike is the sixth costliest US catastrophe according to the [Insurance Information Institute](#).
- **June 8, 2007:** Losses from this northeast Ohio hailstorm increased to at least \$288 million (**\$323.6M**) based on a May 2008 resurvey. Claims increased 74% – from 29,219 to at least 50,840 according to the resurvey. This is currently the fifth costliest Ohio disaster. [Click here](#) for preliminary loss estimate news release.
- **October 4, 2006:** One of the most prominent storms produced hail and damaging winds across most of central Ohio. OII's preliminary estimates show that at least 45,444 claims for \$239.6 million (**\$276.9M**) in insured losses were filed.
- **May 17, 21, 26 & 27, 2004:** This series of May storms affected Canton, Northeast Ohio, Newark and the greater-Dayton area. Over 44,000 claims totaled nearly \$167 million (**\$206M**) in estimated insured losses.
- **April 20, 2003:** This Easter Sunday hailstorm caused pockets of major damage over the central Ohio area. OII's original survey estimated insured losses at \$51.7 million (**\$65.5M**). A follow-up survey in April 2004 found that insured losses had skyrocketed more than four-fold to \$230.5 million (**\$291.8M**) and that reported claims more than tripled to 36,891. [Click here](#) for preliminary loss estimate news release.
- **November 10, 2002:** The series of severe storms caused at least \$91 million (**\$117.8M**) in insured losses from nearly 15,000 claims. Most losses resulted from tornadoes and high winds, but hail was also a factor.
- **April 9, 2001:** A hailstorm in the Dayton-Kettering area caused at least \$70 million (**\$92.1M**) in insured losses from about 27,575 claims.
- **April 9, 1999:** An early morning F4 tornado that ripped through the Cincinnati area caused at least \$66 million (**\$92.3M**) in insured losses from about 4,815 claims. Hail was cited in a number of claims.
- **April 3-4, 1974:** Xenia tornado outbreak. Total damages, not just insured losses, are estimated at \$1 billion in 2008 dollars (**\$1.1B**) according to the Insurance Information Institute.