

(REVISED 7/15)

The Ohio Insurance Institute (OII) summarizes Ohio wind/hailstorms that produced significant insured losses through 2014. Loss information is based on surveys conducted by the Ohio Insurance Institute and information from [Property Claim Services](#) (PCS).

This report was revised in July 2015 to reflect the PCS final loss estimate report for [May 20-27, 2011](#) released in March 2015. It resulted in a major uptick in losses in Ohio and many of the other affected states. See the updated information posted below.

**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 insured loss figures are also provided in **2014 US dollars in red**. Links to corresponding news releases/storm data are provided when available.

• **May 18-23, 2014 wind and thunderstorms:** High wind, hail and rain were reported in the Buckeye State. PCS reports \$36.7M in Ohio insured losses from this band of activity that affected Colorado, Illinois, Indiana, Iowa, Montana and Ohio. [Flooding, hail and damaging winds were reported on May 21](#) by the National Weather Service (NWS) Wilmington.

• **May 10-14, 2014 wind and thunderstorms:** Ohio experienced a number of significant weather events during this time period. According to the National Weather Service (NWS) Wilmington, a [series of straight-line winds occurred on May 11](#). Wilmington also reported an [EF-3 tornado in near Cedarville along with other storm-related events on May 14](#). A [May 12 tornado was reported in Lorain County](#), according to NWS-Cleveland. An [EF0 tornado touched down in Montville Twp.](#) and heavy rains and flooding were reported in various regions of the state. Ohio insured losses totaled \$172.7M according to Property Claim Services. States affected by this storm event included Illinois, Indiana, Kansas, Missouri, Nebraska, Ohio, Texas and West Virginia. Total insured losses from all states were initially estimated at \$496.6M.

• **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 (**\$39.9M**).

• **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 (**\$72.7M**) based on survey findings while PCS figures peg losses in Ohio at \$84.8 million (**\$86.2M**).

• **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.

## Ohio wind/hailstorm history–2-2-2

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 (**\$19.3B**), 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 (**\$301.1M**) 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.

• **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 (**\$871.2M**) 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 fourth costliest natural disaster in recent history from an insured loss standpoint.

The costliest events:

- Hurricane Ike 'dry hurricane' storm on September 14, 2008 (\$1.255 billion in 2008 dollar-figures/**\$1.4B**)
- 1974 Xenia tornado outbreak of April 1974 (\$1 billion in 2008 dollar-figures/**\$1.1B**)
- May 20-27, 2011 spring storms, which were initially estimated at well below the final loss figure of \$1.05 billion released in March 2015.

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.

### Ohio wind/hailstorm history–3-3-3

- **March 2, 2012 storms:** Ohio Insurance Institute preliminary estimates showed \$15.4 million (**\$15.9M**) 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 (**\$32.6M**), OII reports. Preliminary survey estimates from OII and [Property Claims Services](#) find that insurance companies paid out \$30.8-\$43 million (**\$32.4-\$45.3M**) 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 20-27, 2011:](#)**

**UPDATED LOSS INFO:** PCS conducted four resurveys on this storm event. Due to the perils associated with the damage (wind, hail, flooding, tornadoes), multiple surveys are often necessary to capture more complete claims data. Final loss estimates for Ohio from the May 20-27 storms stand at \$1.05 billion with 100,000 claims. As a result of the updated loss figures, this storm event now comes in just behind the Xenia tornado outbreak of 1974 in insured losses, making it Ohio's third costliest catastrophe (in 2014 dollars) in recent years. See OII's Ohio auto and homeowners insurance trend report (revised June 2015) for details. Revised total loss estimates for the 20 states affected by the May 2011 storms stand at \$6.9 billion. Ohio insured losses from this storm event ranked second behind Missouri, which are now estimated at \$2.16B.

**Previously reported information on this event:** The 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 (**\$338.9-\$421M**), with claims ranging from 68,000 to 77,000. This was the weather event that was responsible for the intense May 22 EF-5 tornado in Joplin, Mo., which caused extensive damage as it moved through Ohio. Ohio's hardest-hit areas included southwestern and northern parts of the state. At least nine tornadoes were confirmed in Ohio from May 23-26, including five EF-1 tornadoes with maximum winds between 90-105 mph.

- **April 22-28, 2011:** Preliminary statewide losses from high winds, tornadoes, rain and hail caused at least \$80 million (**\$84.2M**) 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 (**\$45.3M**) 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 (**\$18.7M**).

- **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 (**\$44.7M**) 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 (**\$34.1M**) 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.

## Ohio wind/hailstorm history—4-4-4

- **Sept. 14, 2008**: The Hurricane Ike-related windstorm is the costliest Ohio natural disaster in recent times with \$1.255 billion (**\$1.4B**) 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 (**\$328.8M**) 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. Oll's preliminary estimates show that at least 45,444 claims for \$239.6 million (**\$281.4M**) 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 (**\$209.3M**) in estimated insured losses.
- **April 20, 2003**: This Easter Sunday hailstorm caused pockets of major damage over the central Ohio area. Oll's original survey estimated insured losses at \$51.7 million (**\$66.5M**). A follow-up survey in April 2004 found that insured losses had skyrocketed more than four-fold to \$230.5 million (**\$296.6M**) 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 (**\$119.7M**) 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 (**\$93.6M**) 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 (**\$93.8M**) 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.