

## Institute recaps Superstorm Sandy affects in Ohio at one-year anniversary

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### Superstorm Sandy recap

On the morning of October 22, 2012, Tropical Depression Eighteen formed in the southwestern Caribbean. Just six hours later, the depression became Tropical Storm Sandy. The storm finally dissipated on October 31, 2012.

Nationally Sandy's effects were widespread. [Property Claim Services](#) (PCS) 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. Final [insured-loss estimates from Superstorm Sandy](#) stand at \$18.75 billion from 1.58 million claims, most of which were homeowners insurance claims. The large majority of losses were 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 in insured losses and 42,000 claims.

### Ohio recap

**Dates: October 29-30, 2012**

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 part of the state, 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, including storm surges from Lake Erie. 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.

In February 2013, the [National Insurance Crime Bureau](#) (NICB) updated its estimates for the [number of vehicles damaged as a result of Sandy to 250,500](#), based on auto insurance claims. New York and New Jersey accounted for 210,000 of the vehicles, with New York at 150,000 and New Jersey coming in second with 60,000. Ohio ranked 7<sup>th</sup> nationally in the number of Sandy-damaged vehicles at 4,000—tied with Pennsylvania.

A [federal disaster declaration for Cuyahoga County](#) was issued on January 3, 2013.

See the Ohio EMA [October 2012 Sandy situation reports](#) for more information.

According to the Ohio Insurance Institute, [Superstorm Sandy was Ohio's sixth costliest natural disaster](#) in recent history from an insured loss standpoint. 2012 overall was Ohio's second costliest year in terms of insured losses from natural disasters. 2008 was Ohio's costliest year which included Hurricane Ike.

### Resources

- [Top Ohio catastrophes charts](#) (Ohio Insurance Institute)
- [Ohio wind & hailstorm history through March 2013](#) (Ohio Insurance Institute)
- [Top 10 Ohio natural disasters infographic](#) (Ohio Insurance Institute)
- [Federal disaster declaration for Cuyahoga County](#) (FEMA)
- Ohio [Superstorm Sandy situation reports](#) - October 2012 (Ohio Emergency Management Agency)
- National Weather Service-Cleveland [Superstorm Sandy recap](#)
- [Superstorm Sandy leaves downed lines, high water, outages across Northeast Ohio](#) (Plain Dealer)
- [Sandy Damaged Vehicles Surpass 250,000](#) (National Insurance Crime Bureau)
- [Superstorm Sandy Fact File](#) (Insurance Information Institute)
- [Sandy timeline](#) (CNN)
- [State-by-state interactive map](#) of Sandy's destruction (USA Today)
- Infographic: [Insurance industry response at six-months](#) (Property Casualty Insurers Association of America)
- [Financial Effects of Natural Disasters](#): An interactive guide (Property Claim Services)