

Contact

For Immediate Release

Mark Hanna
(512) 326-7616

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Texas' Costliest and Deadliest Storms

The Insurance Council of Texas (ICT) today reported the state's costliest and deadliest storms since 1950. A tropical storm that dropped more than three feet of rain on parts of Houston was the costliest weather disaster in Texas, while a tornado in Waco claimed the most lives.

"Tornadoes and tropical storm systems have historically caused a tremendous loss of life in Texas, but hailstorms account for three of the top four costliest storms," said ICT spokesman Mark Hanna. "For the nation, the destructive winds and rains of hurricanes are far and away the costliest weather catastrophes."

It was the massive flooding of Tropical Storm Allison that resulted in the costliest weather disaster in Texas. The storm stalled over Houston for several days beginning June 8, 2001, flooding the Texas Medical Center and major arteries leading into the city. Insured losses were set at \$2.5 billion.

Hailstorms in North Texas ranked number two, three and four for the costliest storms. Combined, hailstorms on May 5, 1995, April 5, 2003 and April 28, 1992 totaled \$2.75 billion in insured losses.

ICT also prepared a chart ranking the costliest Texas storm events in 2003 dollars. Tropical Storm Allison remained first, followed by Hurricane Celia in 1970, the May 5, 1995 hailstorm in North Texas and Hurricane Alicia in 1983.

"We have ranked the state's costliest storms from insured losses at the time and in today's dollars," Hanna said. "In most of the storms and in particular tropical storm disasters the total dollar loss is much higher. This was the case in the Central Texas floods of 1998 where insured losses were only \$75 million, but the total losses may have exceeded \$700 million. This emphasizes the need for many homeowners to consider the purchase of flood insurance."

Since 1950, the deadliest storm to hit Texas was a tornado that plowed through downtown Waco on May 11, 1953. The twister claimed 114 lives and injured hundreds of others. The Wichita Falls tornado on April 10, 1979, ranks second, claiming 42 lives. Six tornadoes are in the top 10 as the deadliest storms in Texas.

A spokesman for the National Oceanic and Atmospheric Administration (NOAA) said fortunately, fatality rates from weather hazards have decreased over the past 50 years.

"The decrease in deaths is due to the improvements in our severe weather preparedness and warning program and our emergency management and media partners who are valuable teammates in the warning process," said Gary Woodall, warning

coordination meteorologist for the National Weather Service office in Fort Worth.
“These lists illustrate the increasing economic impact of the storms which strike us.”

The three storm rankings can be found on the ICT Web site at
<http://www.insurancecouncil.org>

“We ranked the storms that occurred since 1950, because we had more accurate data on actual insured losses that we could verify,” Hanna said. “We also wanted to look at storms that many people remember or may have experienced.”

All of the data was verified by the Property Claim Services of the Insurance Services Office (ISO) and the National Oceanic and Atmospheric Administration (NOAA).

The Insurance Council of Texas is the largest insurance trade association in the state consisting of more than 400 property and casualty insurers writing business in Texas.