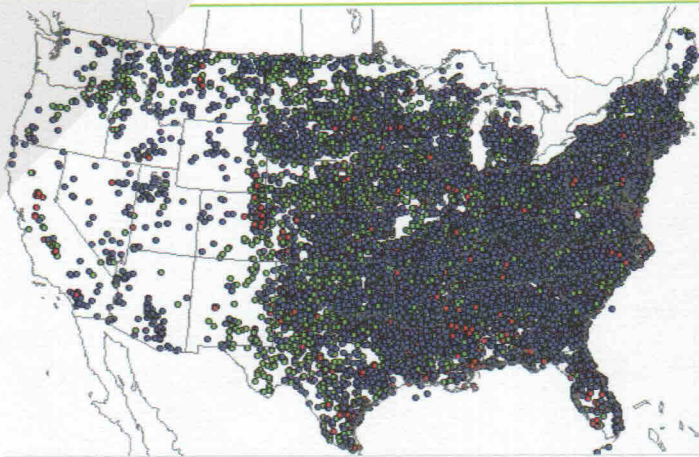


Homeowners Insurance Industry Overview

Changing weather patterns and resulting claims are impacting homeowner premiums across the country.



 PRELIMINARY SEVERE WEATHER
REPORT DATABASE (ROUGH LOG)
NOAA/Storm Prediction Center Norman, Oklahoma

There have been nearly 22,000 severe weather reports to date in 2012 with:

- 1,039 tornadoes
- 7,001 "large hail" reports
- 13,907 high-wind events

Homeowner insurance claims due to wind and hail have quadrupled over the past six years, increasing the number of roofs being replaced and the cost of that replacement. Therefore, everyone's insurance costs continue to rise due to these extreme conditions.

Did you Know?

- Since 2008, insured thunderstorm losses have totaled roughly \$60 billion.
- Catastrophe losses were \$7.7 billion in 2009.
- In 2011, a record number of \$1 billion disasters caused more than \$45 billion in total economic damage in the U.S.
- 2012 alone saw \$11.5 billion in losses.

Grange offers several cost-saving options to help policyholders lower their premiums. Ask your Grange Independent Agent for information.

