

NAVIGATING THE HURRICANE RISK

HURRICANE PREDICTIONS FOR 2011 December 2010 Predictions Compared to April 2011 and June 2011 Predictions

ATLANTIC BASIN SEASONAL HURRICANE FORECAST FOR 2011

Forecast Parameter and 1950-2000 Climatology (in parentheses)	Issue Date 8 December 2010	Issue Date 6 April 2011 & 1 June 2011
Named Storms (NS) (9.6)	17	16
Named Storm Days (NSD) (49.1)	85	80
Hurricanes (H) (5.9)	9	9
Hurricane Days (HD) (24.5)	40	35
Major Hurricanes (MH) (2.3)	5	5
Major Hurricane Days (MHD) (5.0)	10	10
Accumulated Cyclone Energy (ACE) (96.1)	165	160
Net Tropical Cyclone Activity (NTC) (100%)	180	175

EXTENDED RANGE FORECAST OF ATLANTIC SEASONAL HURRICANE ACTIVITY AND LANDFALL STRIKE PROBABILITY FOR 2011

We continue to foresee well above-average activity for the 2011 Atlantic hurricane season. We are predicting the same levels of activity that were forecast in early April due to the combination of expected neutral ENSO conditions and very favorable atmospheric and oceanic conditions in the tropical Atlantic. We continue to anticipate an above-average probability of United States and Caribbean major hurricane landfall.

(as of 1 June 2011)

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PROBABILITIES FOR AT LEAST ONE MAJOR (CATEGORY 3-4-5) HURRICANE LANDFALL ON EACH OF THE FOLLOWING COASTAL AREAS:

Entire U.S. coastline - 72% (average for last century is 52%)

U.S. East Coast Including Peninsula Florida - 48% (average for last century is 31%)

Gulf Coast from the Florida Panhandle westward to Brownsville - 47% (average for last century is 30%)

PROBABILITY FOR AT LEAST ONE MAJOR (CATEGORY 3-4-5) HURRICANE TRACKING INTO THE CARIBBEAN (10-20°N, 60-88°W)

1) 61% (average for last century is 42%)

BEFORE THE STORM

Written Hurricane Preparedness Plan:

- **Who does what when**
- **Implementation of hurricane protection**
- **Contact Information for all on site personnel, board members, insurance contacts, designated contractors**
- **Supplies**
- **Power generators**
- **Secure documents, building plans,**
- **Take pre-loss photos**

Understanding Your Insurance Coverages:

- **How does the deductible apply?**
- **What are our duties under the policy?**
- **Are our limits enough?**
- **Who do we contact to report a claim?**
- **Do we carry law and ordinance coverage?**

Set Up Communications In Advance: Website for Association

- **Board Members**
- **Owners**
- **Contractors**
- **Post loss photos**
- **Progress photos and information**

Contracts in Advance:

- **Restoration Contractor**
 - Emergency mitigation of further loss**
 - Drying out of a building**
 - Drying in of a building**
- **Roofing contractor**
- **General contractor**

Arrange for a Line of Credit:

- **Funding deductible**
- **Emergency clean up**
- **Debris removal**

After: Who to Contact First?

Your Insurance Agent
Your Insurance Carrier
Your Restoration Contractor
Your Board Members/Owners
Your Banker

AFTER THE STORM

**Report the extent of your damages
Document your loss:**

- **Call your restoration contractor, roofer**
- **Take photos of damages**
- **Emergency restoration costs**
- **Debris removal costs**
- **Extra costs to protect your property**

Communicate to board Members and Owners:

- **Photos of damages**
- **Possible extent of damages**
- **Repair progress**

**Understand the Emergency Powers of Boards (See FS
718 insert)**

- **Meeting notification suspended- “as is practical”**
- **Naming of special assistant officers**
- **Cleanup through the government**
- **Implementing pre and post disaster plans**
- **Non-occupancy determination**
- **Re-opening of building**
- **Mitigation of damage and future damage (debris and mold)**
- **Removal of owners’ personal property**
- **Drying out**
- **Levy special assessments**
- **Borrow money**